

I ALREADY OWN A HOME – WHY EDUCATE MYSELF FURTHER?

We are taught many things at school and in life – but our education fails in teaching us the basic principles on how to own our own home.

Education is the key to sustainable ownership. If you are not aware of all the debt traps set out by money lenders, you may soon become a victim and risk losing the home that will provide security and a roof over your family members' heads.

In May 2013 the National Credit Regulator issued a Code of Conduct to money lenders requiring them to conduct more comprehensive "affordability analysis" of borrowers and urged the private sector to participate in providing education to borrowers.

My Budget Fitness and Setsmol (the latter having provided Borrowers Education over the past 10 years to clients of ABSA, FNB and Standard Bank) are perfectly equipped to provide this training.

We developed the New Home Owner course to assist you, as new home owner, over a period of 12 months (consisting of 12 modules) to learn to understand your rights as a home owner, protect your most valuable material possession and ensure that owning a home will not become a burden to you.

Welcome to the 12 Month New Home Owner Course

We will take you through 12 steps over a period of 12 months and provide education and tips all along the way, which will focus on how to own your own home and include:

- know your rights
 - The hand-over process and inspection of your new home
- your family and your new neighbourhood
- your new budget
 - create your own budget
 - re-adjust your budget to cater for all the new expenses you face, e.g. home loan repayment, rates and taxes and levies.
 - capture your own budget on our unique budget tool

- protect your good credit record and payment profile
- Repair mistakes on your credit record (which often appear)
- Save on debt repayments
- Reduce debt to improve your affordability
 - Example: every additional R500.00 paid on a bond of R500 000.00 saves you R127 000.00 over a 20 year bond repayment period
- Protecting your investment & adding value
 - your garden
 - maintenance of your property
 - storage of important documents
- How your property can one day pay for the education for your children
- How to prepare a will
- How to ensure your debt is paid when you die
- A help line when in distress

And many more

How much will it cost?

Answer - R500.00 for the full 12 months

How do I start?

Answer - Pay the R500.00 to our attorneys' trust account

TRUST ACCOUNT: OOSTHUIZEN MEYER DE WAAL INC.
TRUST ACCOUNT NO: 07 218 0587, STANDARD BANK LTD
BRANCH: PAARL, BRANCH CODE: 050 210; SWIFT: SB ZAZAJJ

Fax proof of payment to 08 6616 3890 or email to admin@budgetfitness.co.za and we will activate your 12 Month Course. Contact us: Cape Town 021- 461 0065

Gauteng: 011-835 4042

Email: admin@budgetfitness.co.za

www.budgetfitness.co.za

Educate yourself on how to own your own home with our

12 MONTH COURSE



- With E-Learning you can do it from the comfort of your own laptop, personal computer, tablet or mobile home



- Classroom based workshops included – if required



PERSONAL DETAILS:

FULL NAMES: _____

ID NO/PASSPORT: _____

SPOUSE NAMES: _____

SPOUSE ID NO. _____

RESIDENTIAL ADDRESS: _____

CELL NUMBER: _____

EMAIL ADDRESS: _____

SIGNATURE

DATE: _____

FAX TO: 08 6616 3890

OR EMAIL TO: info@budgetfitness.co.za

YOUR OWN BUDGET:

Expenses:

	Own	Spouse	Debit Order
Allowance: Children	R	R	
Allowance: Spouse	R	R	
Car Finance	R	R	
Car Maintenance	R	R	
Cellphone	R	R	
Telkom	R	R	
Clothing	R	R	
Domestic staff/Gardener	R	R	
Education	R	R	
Electricity	R	R	
Entertainment/Leisure	R	R	
Subscriptions	R	R	
Transport	R	R	
Food	R	R	
Garden services	R	R	
Gym membership	R	R	
Hair and Cosmetics	R	R	
House Bond	R	R	
Other expenses not listed	R	R	
Insurance	R	R	
Medical Aid	R	R	
Parking	R	R	
Petrol	R	R	
Rates and Taxes	R	R	
Tax	R	R	
Debt repayment	R	R	

TOTAL EXPENSES R R

INCOME - SALARY

**OTHER INCOME
SURPLUS or
SHORTFALL**

NEW HOME-OWNERS



CONSUMER EDUCATION

*

12 MONTH COURSE

E-LEARNING &

CLASSROOM

BASED TRAINING

*

ALL THE TIPS & "SECRETS" TO OWNING YOUR OWN HOME

SET UP A NEW BUDGET, STAY BUDGET FIT & AVOID DEBT TRAPS

