

# Overcome budgeting challenges like a pro

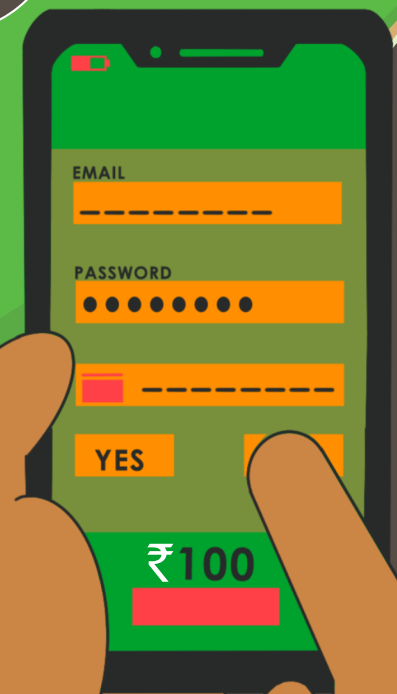


**Challenge:**

Sudden expenses that throw you off budget

**Solution:**

Maintain an emergency fund to handle unexpected costs



**Challenge:**

Neglecting long-term goals

**Solution:**

Identify & automate monthly savings for expenses like kids' education and weddings



**Challenge:**

Poor financial decision-making with family or partner

**Solution:**

Collaborate to create a budget that aligns with everyone's needs and aspirations



**Challenge:**

Shopping impulsively

**Solution:**

Wait for 24 hours before making any non-essential purchases



**Challenge:**

Inconsistent or fluctuating income

**Solution:**

Build a budget based on the minimum expected income and prioritise saving during high-income months



# Help your employees plan their **wealth and health**



Counsellors



Doctors



Nutritionists



Diagnostics



Pharmacy



Finance advisor



Newsletters



Self-assessments



Live classes



Articles



Videos



Webinars