

# How to save, invest and plan your finances in 2023



# Create a monthly budget



**Document your monthly income and expenses and allocate your income using the 50-30-20 rule**

**(50% needs, 30% wants and 20% savings)**

## Plan your savings



**Analyse and increase your contributions  
to your savings.  
Or consider automatic transfers.**

## Segregate your financial goals



- **Short-term (accomplished in 1 year)**
- **Medium-term (accomplished in 1-5 years)**
- **Long-term (accomplished in 5+ years)**

## **Self-risk profiling before investing**



**Know your strengths and weaknesses.  
Don't take investment decisions emotionally.**

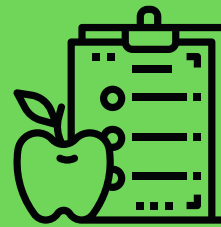
# Plan your employee's financial stability with Wellbeing on the Web (WoW)



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