## DAY 10: LEVERAGE YOUR MONEY



## 1. Emergency Bucket

Do you have an emergency fund? How much should be saved in it? In your emergency fund, you need 3 to 6 months' worth of living expenses.

Calculate the amount you need in your emergency fund. Living expenses x term in months = Emergency fund amount

| Living expenses in rand | Term in months | Emergency fund |
|-------------------------|----------------|----------------|
| R                       | Months         | R              |

## 2. Growth Bucket

How much do you currently have in your bucket, and in what asset classes are you invested.

|   |              | CURRENT  | GOAL     |
|---|--------------|----------|----------|
| 1 | Cash         | <u>R</u> | <u>R</u> |
| 2 | Fixed Income | <u>R</u> | <u>R</u> |
| 3 | Property     | <u>R</u> | <u>R</u> |
| 4 | Equity       | <u>R</u> | <u>R</u> |

## 3. Dream Bucket

Do you have a dream bucket with funds? What are your major dreams that will need funding?

|     | DREAMS | BY WHEN | HOW MUCH |
|-----|--------|---------|----------|
| 1 _ |        |         |          |
| 2   |        |         |          |
| 3   | _      |         |          |
| 4 — |        |         |          |