



Financial Wellness



What you can use a personal loan for

A personal loan is a convenient way to borrow a specific amount of money to take care of your personal needs, family needs or simply to realise a lifelong dream. However, before you apply for a personal loan, make sure you investigate the best interest rates and terms.

Afterwards, examine your budget to determine whether you can accommodate the monthly payments without falling short at the end of the month and that you will be able to pay on time. Not sure what you can use a personal loan for or what types of personal loans are available? Here are 5 ways that you could use a personal loan:

1. Debt consolidation: The most common reason people take out a personal loan is to consolidate debt into one single monthly fixed payment instead of paying multiple bills. Debt consolidation has proven to be an effective way of managing your finances and increasing cash flow. Contact Iemas to find out how to apply for a consolidation loan: 0861 043 627.

2. Educational loan: Paying for your or your children's education is expensive. This is where an educational loan comes in handy. Remember that Iemas offers a GradUcare educational loan at an affordable interest rate. Find out more <http://bit.ly/2B04KPg>

3. Home renovations: Perhaps you want to extend your home or have flood damage that needs to be taken care of urgently. Iemas offers a Housing Solution product that you can use to repair or renovate your home. In addition, we have a bond origination service that will assist you in finding the best bond at the best price. Find out more: <http://bit.ly/2SwiE64>

4. Emergency Loan: We know that when you need cash in an emergency, you require help right away. Therefore, we offer emergency loans for when you need it most. Find out more: <http://bit.ly/2tbqVxU>.

5. Wedding celebration: Planning a wedding can be stressful and expensive. A personal loan could help you to plan the wedding of your dreams. Contact us to find out how we can help you turn your dreams into a reality visit www.iemas.co.za or contact us on 0861 043 627.

Adapted from: <https://www.experian.com/blogs/ask-experian/what-can-a-personal-loan-be-used-for/>

Iemas Weekly



This is what Cape Town airport will look like in 2023



Cape Town International Airport is set for a R7 billion overhaul with a new runway, and new international and domestic departure lounges due to be completed by 2023. Construction on this project is set to start in early 2020.

In an Airports Company South Africa (Acsa) presentation, the state-owned company says the expansion is necessary to meet growing demand at the airport. International arrivals increased by 9%, to 2.4 million passengers, in the past years, despite a devastating drought, which heavily affected the local tourism industry.

Acsa said the realigned 3,500 metre runway would allow larger aircrafts – such as the world’s largest passenger airline, the Airbus A380 – to land at the airport. That part of the project, due to cost R3.9 billion, also provides for the future expansion of the airport terminal towards the runway, to accommodate additional aircrafts.

Acsa said the highlight of the project would be a R688-million expansion of the domestic arrivals terminal. The baggage hall will swell significantly to accommodate additional baggage collection carousels, and the meet-and-greet area will be reconfigured.

Western Cape Economic MEC Beverley Schafer said airline expansions is set to add R620 million worth of spend to the provincial tourism industry, which already sustains 300,000 jobs.

Adapted from: <https://www.businessinsider.co.za/cape-town-international-airport-r7-billion-expansion-2019-2>



Personal Wellness



Five ways journaling could transform your life

There is something very liberating about a blank journal page. Whether you doodle and sketch cartoons, scribble daily reminders or pour your heart out onto the pages, is up to you. Here are a few ways how journaling can help you transform your life:

Journaling can help you realise your vision for your life. Ask yourself, "what do I really want?" Be still and breathe for three to five minutes, and then record your response. Then reflect on what you wrote. This exercise can help you move forward with your vision.

It could help you deal with traumatic experiences: For four consecutive days for 15 minutes, write your deepest thoughts and feelings about the most traumatic experiences of your entire life or an extremely important emotional issue that has affected you. Do not worry about spelling, grammar or sentence structure. The only rule is that once you begin writing, you continue until the time is up.

You will learn more about yourself: To discover more about yourself and get in touch with the inner workings of your mind, start with bullet points — words or phrases you enjoy — and then see where they take you. Set a timer for 10 minutes, put pen to paper and let it flow.

It could help to increase your work performance: At the end of each workday or before going to sleep, record what went well that day and where there is room for improvement. Perhaps record a few action steps you would like to implement the next day and see if you get different results.

You will get your priorities in order: Ask yourself, "what would I like to accomplish today?" and write it down. It works much better than making it up as you go along. In the morning, jot down your schedule, where you need to be at what time, your top three to five priorities and what must get done today to feel satisfied. For example, make an important phone call, meet a deadline or make it to your workout.

Adapted from: <https://www.livestrong.com/slideshow/1011784-10-reasons-journaling-transform-life/?slide=7>


INTRODUCING THE SUGAR PYRAMID

GOOD



**Sugars
consumed
from fruits,
vegetables or
whole food
sources**

BAD



**Added sugars in
any form (including
healthy-sounding
ones like "Agave
Nectar")**

Added sugar isn't bad—but eating too much of it is. If most of your dietary sugar comes from whole food sources, you can handle a little added sugar here and there. But flip the pyramid and you've got a problem.