



Financial Wellness



Five ways you could be wasting money in your home

Make these small budget-friendly changes and you will see some big results in no time:

1. You are buying instead DIY-ing: Why spend money on pre-packed lettuce when you can snip your own salad? Are expensive cereals really necessary? Why not add fresh fruit, yoghurt or honey to nutritious oats?

2. Plan your meals: Items like cold meats and pre-chopped vegetables go off quickly. Plan your meals so that you know what you will need and use in a week so you do not end up throwing away food – and money!



3. Think green: Save your rands with these traditional cleaning solutions:

- Sprinkle bicarbonate of soda on grubby carpets, leave for an hour, then vacuum smells and dirt away.
- Clean a blocked drain by pouring a paste of ½ cup bicarbonate of soda with a little water followed by ½ cup white vinegar. Follow by pouring very hot water down your drain.

4. Monitor your utility bills: Check your water bill vigilantly for discrepancies. If in doubt, run a water-meter test: switch off all water sources and record the reading over an hour-long period. In addition, keep an eye on your electricity usage by checking your geyser's timer and investing in a geyser blanket.

5. Be water-wise: Switch off your irrigation systems or reduce switching it on during rainy seasons. Also, keep a bucket in your shower and use to water indoor and patio plants.

Speak to an Iemas consultant about free financial wellness training at participating employer groups that will help you manage your finances more responsibly. Contact us on 0861 043 627. You can also visit our blog for more financial tips and advice: <http://bit.ly/2IXLWHe>

Adopted from: <https://www.goodhousekeeping.co.za/5-ways-you%E2%80%99re-wasting-money-in-your-home-2/>



Iemas Weekly



Iemas Insurance Brokers defines underinsurance and highlights top tips to avoid this insurance pitfall

Just because you have a short-term insurance policy, does not necessarily mean that you are adequately covered. Many people make the mistake of taking out household insurance that only covers certain household items, or neglect to amend the value of their cover as the cost of replacing these items increase year on year.

“The challenge when you then claim is that your insurer might not pay out the amount you need to replace the items, as the current cost to replace it is way higher than the amount you initially specified when you took out your household contents insurance policy” says Piet Wolmarans, Managing Director of Iemas Insurance Brokers (FSP 47563) a wholly owned subsidiary of Iemas Financial Services

So how do you know which items to include in your household contents insurance policy and which not to? Imagine you could literally turn your house upside down - all the items that will fall out (i.e. that are not attached to the structure of your house) have to be included in your policy. This includes items such as clothing, appliances and furniture to only mention a few.

How do you make sure that you are not underinsured? The best way to ensure that you are properly covered is to speak to your insurance broker to assist you with the following:

- Accurate upfront assessment of asset values with assistance from valuation professionals and documentary backup where necessary.
- An annual review of the sums insured on your policy schedule to ensure assets are valued at current replacement values.
- An annual inventory of assets to ensure that new items are added and old items are removed from your policy schedule.
- Clarification of any valuation grey areas.
- Valuation of any specialised items such as jewellery.

“Making sure that you are adequately covered is part of maintaining your individual financial wellness as you will be financially worse off in the long run should you be underinsured. Therefore, rather plan today to secure your tomorrow!” advises Wolmarans. Contact Iemas Insurance Brokers, (FSP 47563) a wholly owned subsidiary of Iemas Financial Services on 0860 102 383 for more information.



Personal Wellness



Top tips to help you eat healthy on a budget

- Make a grocery list of what you need before you go to the grocery store and stick to it! Not shopping when you are hungry helps prevent impulse buys.
- Buy fruit and vegetables that are local and in season. These are not only cheaper, but usually more flavourful too.
- If you have the freezer space, stock up on frozen vegetables. They are just as healthy for you as fresh vegetables, are often more convenient as they are usually pre-cut, and may cost less, as well as last much longer.
- Buy vegetables in bulk, and prepare and freeze large batches of meals in individual portions.
- Choose porridges, like oats for breakfast.
- Buy plenty of dried whole grains, like barley, brown rice and bulgur wheat that are more cost-effective and will go a long way. You can use these in a variety of soups, stews, pasta and warm or cold salads.
- Look out for specials and buy items such as canned fish, raw, unsalted nuts or high-fibre cereal in bulk when it is cheaper.
- Look high and low when scanning a shelf of food products. The most expensive items and ones being promoted the most are usually placed at eye level. More affordable products will usually be below knee height or set high above eye level.
- Pay with your Iemas Purchase Card. Not only can you use your Iemas Purchase Card at over 11 600 retailers country wide, but you also earn double points on your store rewards cards every time you swipe and you get annual Iemas rewards at the end of the year. Find out more: <http://bit.ly/2E38h1L>

Adapted from: <https://www.all4women.co.za/1571244/health/nutrition/how-to-eat-healthy-on-a-budget>

Be Heart Smart

Be More Active

Exercise!

Get at least 150 minutes of exercise a week to lower cholesterol and blood pressure.

Avoid Tobacco

Don't smoke!

Smoking cigarettes greatly increases your risk for heart disease.

Eat healthy!

Eat foods high in fiber and low in saturated fat, trans fat, salt, and cholesterol.

Choose Better Nutrition

OPERATION
★ Live Well ★