



Financial Wellness Steps

Solutions to Managing Debt



“Bringing rhythm to your financial wellness”



What sets us apart?

- **Independent & Unbiased** – We don't own financial products, so our advice is driven by **your needs, not sales**.
- **No Targets, No Pressure** – We focus on finding the **right solution**, not meeting quotas.
- **Personalised Approach** – **Every client is unique** and deserves a solution tailored to their circumstances.
- **Objective Advice** – We put **facts, affordability and your best interests first**.
- **We Deliver on Our Promise** – No empty promises. Just honest advice and solutions we can stand behind.



FINANCIAL WELLNESS STEPS



MORIBO's Seven financial wellness survival steps

START

1

Know your Financial Wellness & Affordability STATUS.

2

Find your Financial ALIGNMENT.

3

Take a PROACTIVE APPROACH to your Creditors & Service Providers.

4

SCRUTINIZE & TRACK your spending.

5

REVISIT your Insurance Portfolios.

6

It is CRUNCH TIME. Separate NEEDS from WANTS.

7

Become a THRIFTY Spender

Revisit Step 1



EXCELLENT	750+	An ideal Debtor
VERY GOOD	720 - 749	A safe bet for credit providers
GOOD	680 - 719	Financing deals are limited
POOR	620 - 679	You will struggle to get financing
VERY POOR	619 BELOW	More than likely will not qualify for financing

Where do
YOU stand
with your
credit status?



THE BALL IS IN YOUR COURT

Financial life planning is a holistic approach to managing personal finances. It takes into consideration your values, goals, belief systems and take into consideration your life stage.

No one can take responsibility for your finances but you, therefore remember to:

1. Keep to your financial calendar – if don't have it, create it.
2. Always check your interest rate
3. Track your net worth
4. Consider a cash diet
5. Take a minute daily to think about money – positively





REMEMBER

“Money does not dictate your lifestyle. It’s what you do to get it and how you manage your finances that determines your lifestyle.”

– Wayne Chirisa



REMEMBER

"When it comes to
your finances
ignorance is not bliss.
The less you know the
more you pay."

jasonvitug

You Only Live Once: The Roadmap to Financial Wellness and a Purposeful Life

#THESMILELIFESTYLE





Our service offering



As you move forward....

Remember that every decision you make is a financial decision...

Reach out to our team and let us walk this journey with you.



Lets Talk...



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Moriboo

FINANCIAL WELLNESS SERVICES AND SOLUTIONS



Bringing rhythm to your financial wellness solutions