



Relationship with Money

Solutions to Managing Debt



“Bringing rhythm to your financial wellness”



resources
consumers
debt
CPA
program
skills
budgets
money
counseling
NCA
manager



RELATIONSHIP WITH MONEY



What sets us apart?

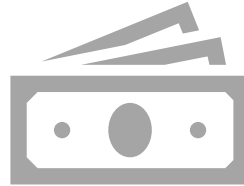
- **Independent & Unbiased** – We don't own financial products, so our advice is driven by **your needs, not sales**.
- **No Targets, No Pressure** – We focus on finding the **right solution**, not meeting quotas.
- **Personalised Approach** – **Every client is unique** and deserves a solution tailored 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.



WHY FINANCIAL WELLNESS IS IMPORTANT



It improves your mental health



It allows you to reduce financial worries



It helps improve your overall wellness which depends on several factors related to physical, emotional and social health



FINANCIAL WELLNESS and IT'S BENEFITS

Financial wellness is a state of financial wellbeing whereby you can:

- Manage your accounts, bills and expenses,
- Manage and pay your debts (in time, correct instalments amounts)
- Weather unexpected financial emergencies
- Plan for medium to long-term financial goals
- Feel confident about money issues



IMPORTANCE OF FINANCIAL LITERACY & EDUCATION

Financial literacy is the knowledge and understanding of money concepts such as budgeting, credit, debt, investing, risk management etc.



WHATS YOUR MONEY PERSONALITY

- 1. The Saver**
- 2. The Spender**
- 3. The Giver**
- 4. The Compulsive Saver**
- 5. The Trailblazer**
- 6. The Risk-Taker**
- 7. The Avoider**



HOW DOES MONEY MAKE YOU FEEL & WHY

POWER

GENEROSITY

SECURITY

FREEDOM



Lets Talk...



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FINANCIAL WELLNESS SERVICES AND SOLUTIONS



Bringing rhythm to your financial wellness solutions