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Save it, Don't Bet It: 30-Day Saving Challenge

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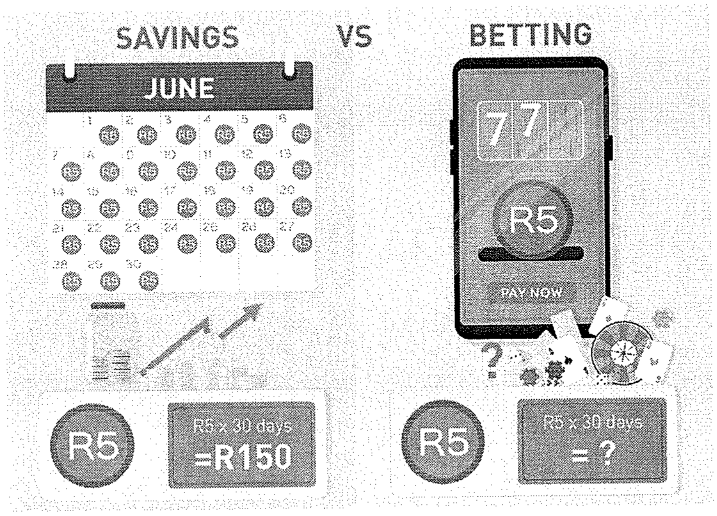

What if one small daily decision could change your money situation?

This month, before placing a bet — put that same amount aside instead. That's the challenge.

Understanding the difference between potential money and real money matters. Winning feels good in your head, but it's not money in your hand. Gambling risks real money on something uncertain. Saving puts real money in your pocket — every single day.

The goal is simple: save a fixed amount daily for 30 days. Even R5 a day adds up to R150 at the end of the month — and that's guaranteed.

Betting R5 a day may not feel like much, and you might win sometimes. But over time, most bettors lose more than they win. Saving that R150 gives you real money you can use. A betting win is a maybe.

You don't need anything fancy. Pick one:

1. Open a savings pocket in your banking app
2. Use a free budgeting app like Vault22 to track daily savings
3. Grab a 2L cool drink bottle and start dropping in coins

The key is consistency. Small amounts, saved daily, add up faster than you think — and whatever you choose, lock the money away. Money that's easy to reach is easy to spend.

Tips to stay on track:

- Set a daily reminder to save
- Track your savings — even a notebook works
- Start small; consistency matters more than the amount
- Ask a friend to join you — accountability helps

Every rand saved is a choice. A choice to rely less on chance and more on building something real. Track your small wins. Celebrate them. Stack them. Each day you save is proof that *you're* in control.

Download the savings chart to start today.

Nomnikelo explains....

Did you know? Fill a 2L cool drink bottle with R2 coins and you'll have approximately R2000. Use R5 coins and you could save R3000–R5000 — depending on how full it gets!

- Clean out a 2L bottle
- Cut a small slit at the top
- Drop in coins or notes daily
- Label it "No Touch Fund"
- Only open it when it's full!

Concerned about your gambling? Contact the South African Responsible Gambling Foundation:

WhatsApp: 076 675 0710
Toll-free number: 0800 006 008
Email: helpline@sargf.org.za

Further reading

Saving vs investing vs gambling
The math behind gambling: Why the house always wins
The house always wins

Sources

Maya on the Money: Crazy ways to save money
Briefly: "Coins and Notes for Days": Woman's Creative Back-to-School Money-Saving Hack Goes Viral

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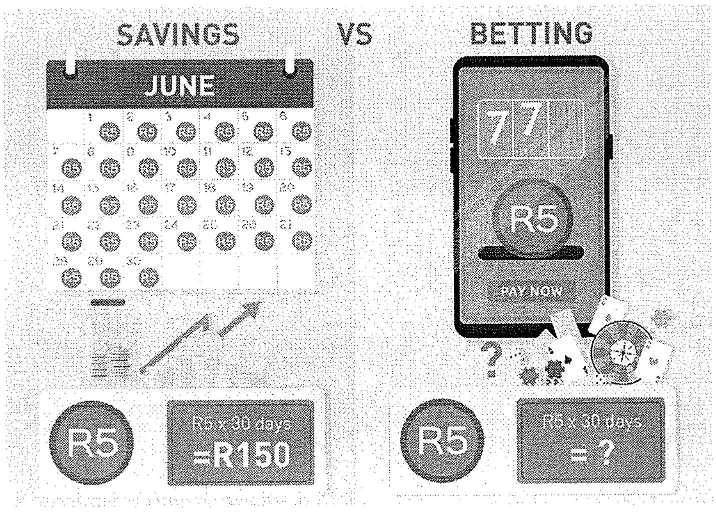
Yonga , Ungagembuli: inselelo yokonga izinsuku Ezingu-30



Kungenzekani uma isinqumo esincane osenza nsuku zonke singashintsha isimo sakho semali?

Kule nyanga, ngaphambi kokubheja faka eceleni yona leyo mali obuzoyibheja. Leyo yinselelo.

Kubalulekile Ukuqonda umehluko phakathi kwemali ongase uyithole nemali onayo. Ukuwina kuzwakala kukuhle engqondweni yakho, kodwa akuyona imali esesandleni sakho. Ukugembula kubeka imali yangempela engozini ngenxa yento engaqinisekile ngayo. Ukonga ukufaka imali yangempela ephaketheni lakho nsuku zonke.

Inhloso ilula: yonga imali ethile nsuku zonke kuze kube izinsuku ezingu-30. Ngisho noma ngabe u-R5 ngosuku uba u-R150 ekupheleni kwenyanga futhi lokho kuqinisekile.

Ukubheja u-R5 nsukuzonke kungase kungabonakali kukukhulu, futhi ungase uwine kwesinye isikhathi. Kodwa ngokuhamba kwesikhathi, abantu abaningi abagembulayo balahlekelwa kakhulu kunalokho abakuwinayo. Ukonga leyo R150 kukunika imali onesiqiniseko ngayo ongayisebenzisa. Ukuwina ekubhejeni kuwukuthi “mhlawumbe”.

Awudingi lutho oluzokuxakekisa. Khetha okukodwa:

1. Vula isikhwama sokonga ku-app yakho yasebhange
2. Sebenzisa i-app yamahhala yokuhlela imali efana ne-Vault22 ukulandelela ukonga kwakho kwansuku zonke
3. Thatha ibhodlela lesiphuzo elingu-2L bese uqala ukufaka izinhlamvu zemali ngaphakathi

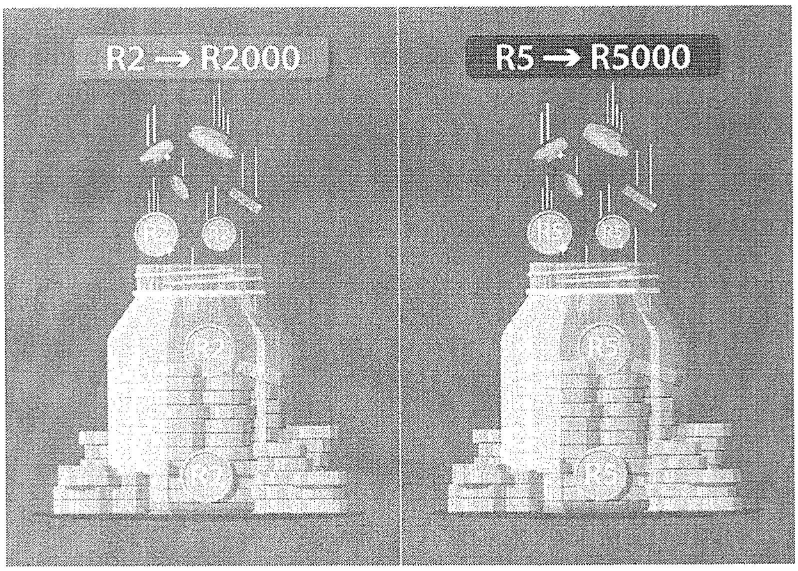
Okubalulekile ukuzimisela nokungayeki. Gcina imali eskwameni sakho sokonga ku-app yakho yesebhange. Ikhula ngokushesha kunalokhu okucabangayo. Imali okulula ukuyithola futhi ukuyisebenzisa.

Amathiphu okukusiza uqhubeke kahle:

- Beka isikhumbuzi sansuku zonke sokonga
- Landela ukonga kwakho ngisho nencwadi yokubhala iyasebenza
- Qala kancane; ukuzimisela kubaluleke kakhulu kunesamba semali
- Cela umngani ukuthi ahlanganyele nawe ukwesekana kuyasiza

Ishumi neshumi ologayo liyisinqumo. Isinqumo sokuhlehla ekuncikeni enhlanhleni kepha ugxile ekwakheni into yangempela. Landela impumelelo yakho encane. Yigubhe. Yandise. Usuku ngalunye olongayo luyisibonakaliso sokuthi ulawula ikusasa lakho.

Landa **ishadi lokonga ukuze uqale namuhla**



Nomnikelo explains....

Ubuwazi?

Gcwalisa ibhodlela lesiphuzo elingu-2L ngezinhlamvu zika-R2 uzoba cishe no-R2000. Uma usebenzisa izinhlamvu zika-R5 ungonga phakathi kuka-R3000 no-R5000 kuya ngokuthi ligcwala kangakanani!

- Hlanza ibhodlela elingu-2L
- Sika imbobo encane phezulu
- Faka izinhlamvu zemali noma amanothi nsuku zonke
- Libhale ukuthi "Isikhwama esingathintwa"

- Livule kuphela uma seligcwele!

Ukhathazekile ngokugembula kwakho? Xhumana ne-South African Responsible Gambling Foundation:

WhatsApp: 076 675 0710
Inombolo yamahhala: 0800 006 008
I-imeyili: helpline@sargf.org.za

Ukufunda okwengeziwe

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Imithombo
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