Thusano trust

Savings and Investment Basics

Why saving and investing matter

Imagine you receive your monthly salary. The rent, food, and school fees go out first. What's left often disappears on day-to-day spending. By the end of the month, there's nothing set aside. This cycle is familiar to many people, but it can be broken.

Savings and investments are two simple tools that give you control. Savings are your safety net for short-term needs, like fixing a car or paying for a sudden medical bill. Investments are your ladder to the future — helping your money grow so you can reach bigger goals like buying a home or retiring with dignity. Both are essential, and both can start small.

The golden rules

Start small, start now. Even R100 a month builds up.

Pay yourself first. Treat savings like a bill you must always pay.

Set clear goals. Saving for December holidays is different from saving for your child's university.

Spread your risk. Just like you don't eat only one type of food, don't put all your money in one type of investment.

Options available

- Savings accounts in banks are safe and flexible, but returns are low.
- Fixed deposits give higher interest if you lock money away for a set period.
- Unit trusts or mutual funds pool your money with others and are managed by professionals.
- Retirement funds help you save for old age with tax benefits along the way.

One small step today

Sipho, a young teacher, started saving just R500 a month in a bank account. After a year, he had R6,000 saved. He then moved part of it into a unit trust. Ten years later, that small start grew into a deposit for his first home. His story shows that saving is not about how much you have, but about getting started.