

A Message from the National Credit Regulator

Dear Consumers

During this festive season we urge you to work out your expenses for December and January before you start spending. As we are faced with challenging economic conditions, the NCR encourages you not to make financial commitments that you would not be able to sustain in the New Year.

Wishing you a Happy Festive Season!

Expense Sheet — December 2008

Bond/Rent	R <input type="text"/>
Vehicle instalments	R <input type="text"/>
Rates, water and electricity	R <input type="text"/>
Policy/Insurance repayments	R <input type="text"/>
Credit card repayments	R <input type="text"/>
Overdraft/Loan repayments	R <input type="text"/>
Food and groceries	R <input type="text"/>
Household expenses	R <input type="text"/>
Telephone/Cellphone	R <input type="text"/>
Transport costs/Petrol	R <input type="text"/>
Education costs	R <input type="text"/>
Store/Clothing accounts	R <input type="text"/>
Entertainment	R <input type="text"/>
Other	R <input type="text"/>

Extra Festive Season expenses

Travel	R <input type="text"/>
Additional groceries	R <input type="text"/>
Gifts	R <input type="text"/>
Other	R <input type="text"/>

Total = R

Expense Sheet — January 2009

Bond/Rent	R <input type="text"/>
Vehicle instalments	R <input type="text"/>
Rates, water and electricity	R <input type="text"/>
Policy/Insurance repayments	R <input type="text"/>
Credit card repayments	R <input type="text"/>
Overdraft/Loan repayments	R <input type="text"/>
Food and groceries	R <input type="text"/>
Household expenses	R <input type="text"/>
Telephone/Cellphone	R <input type="text"/>
Transport costs/Petrol	R <input type="text"/>
Store/Clothing accounts	R <input type="text"/>
Entertainment	R <input type="text"/>
Other	R <input type="text"/>

Extra January expenses

School/Education fees	R <input type="text"/>
Textbooks/Stationery	R <input type="text"/>
School uniforms	R <input type="text"/>
Other	R <input type="text"/>

Total = R

