



## 5 Steps to Rebuild Financial Confidence

By Resheka Mahadow

---

### 1. Face the Numbers (Clarity is Power)

Get a full view of your financial situation — income, expenses, debts, repayment terms, and due dates.

Make a simple list or spreadsheet. Avoidance increases anxiety.

Clarity is the first act of self-respect and the starting point for change.

---

### 2. Track Every Rand

For 30 days, track every cent you spend — no exceptions.

You can't change what you're not aware of.

Use a notebook, budgeting app, or phone notes — whatever you'll stick to.

Awareness creates power and accountability.

---

### 3. Negotiate Proactively

If you're behind on payments, contact your creditors before they contact you.

Ask about payment plans or temporary relief. Most institutions would rather work with you than take legal action.

Being proactive builds confidence — and often leads to better outcomes.

---

### 4. Choose Smarter Credit Tools

Not all credit is equal.

Temporary loans (like payday loans or microloans) can sabotage your long-term financial goals.

Rather explore structured options like overdrafts or credit with lower interest and clear terms — especially if you're planning for larger finance like a home or vehicle.

---

### 5. Get Support — You Don't Have to Do This Alone

You're not weak for asking for help — you're wise.

Work with a financial coach, advisor, or counsellor to build a plan that fits your life and goals.

Money is personal, and support helps you stay consistent and emotionally grounded through the process.

---

✨ Rebuilding confidence takes time — but every step is progress. Your past does not define your financial future. You do.