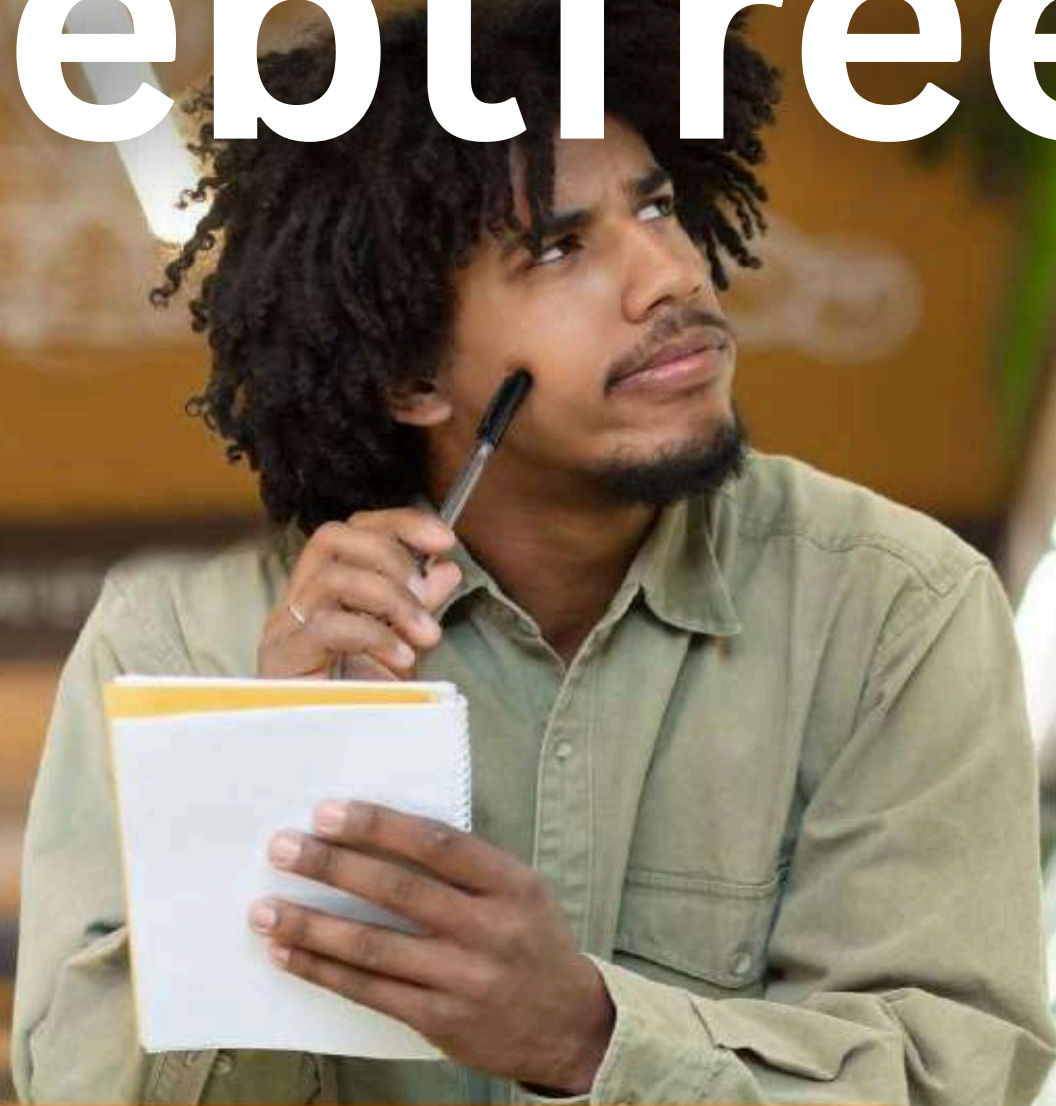


NAMIBIA

Debtfree



TIPS TO BUDGET LIKE A PRO

Issue 3 of 2025

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A portrait of a man with short dark hair and a goatee, wearing a dark suit jacket, a light blue and white striped shirt, and a blue tie. He is smiling slightly and looking directly at the camera. The background is a soft, out-of-focus blue.

EXCELLENCE IS DOING
ORDINARY THINGS
**EXTRAORDINARILY
WELL**

— John W. Gardner

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TIPS TO BUDGET LIKE A PRO



TIPS TO BUDGET LIKE A PRO



5 THINGS THAT BLOW YOUR GROCERY BUDGET

Your beautiful budget plans can go right out the window when you fall for these common traps.

Here is a list of 5 of common culprits that sneak into our trolleys and cause overspending:

1. Shopping when hungry
2. Shopping without a list
3. Daily micro-shops (a little here and there)
4. "Specials" you don't really need
5. Overdoing it on the snacks and drinks

Tip: Make and stick to a shopping list, and never shop on an empty stomach.

TIPS TO BUDGET LIKE A PRO



BUDGET STAPLES THAT GO THE DISTANCE

Here are some affordable, versatile items to keep in the cupboard or freezer:

- Rice and pastas
- Samp, beans or lentils
- Frozen mixed veg
- Tinned tomatoes and sweetcorn
- Eggs

These basics can become soups, stews, pastas, and more. All for less than a takeaway burger delivered by Mr D.



MICRO-SPEND WATCHLIST

Small daily spends can add up if you fall into a pattern of buying them regularly:

- N\$12 chocolate at the till
- N\$35 pie and cooldrink
- N\$18 energy drink
- N\$25 app snack delivery fee
- N\$40 takeaway “treat”

Total in a month? **More than \$1,500** in some cases

Lots of small purchases add up and those funds could be better used caring for your other costs or even getting you out of debt faster.



TAKEOUT VS LUNCHBOX

Take out is convenient and may be easy to pick up near your work (or have delivered) but it's good to think about the cost compared to the old school habit of making yourself a lunchbox.

- Takeout lunch: \$70–\$100/day
- Homemade lunch: \$15–\$25/day

Savings: \$1,000–\$1,500/month... and it's usually healthier too.

You can quickly see why your mom used to pack you lunch each day.





GROCERY INFLATION REALITY CHECK

Food prices change over time, and if prices don't increase, then portion sizes decrease.

Either way, food prices are not stable, and you will end up paying more over time. For example, consider just some recent changes over just the last few months:

- 2L milk: Was \$24, **now \$30+**
- Bread: Was \$13, **now \$18+**
- Cooking oil: Was \$35, **now \$60+**

If your budget hasn't changed, then it's time to relook your food plan and make adjustments. Better yet, start to shop smart so that you can get value for money.



WHY WE EAT OUR FEELINGS

Ever feel that you want a little nibble when you're stressed out?

Well, it is a fact that stress triggers cravings for sugar, fat, and salt. That's why we sometimes talk about comfort food. It literally tricks our brains and makes us happy (for a bit).

But the short-term comfort we get from having that snack or big meal can quickly come back to bite us when we look at our groceries and snack bill at the end of the month.

Try this instead:

- **Drink some water,**
- **Go for a walk,**
- **Try journaling to help you understand your stress, or**
- **Phone a friend for a good yak instead of reaching for a snack.**



EASY HEALTHY SWAPS

Admit it! We all eat stuff that we know we shouldn't.

While those things might not be bad once in a while, and in moderation, we can all make small changes that are actually good for us.

Try This:

- **Swap potato chips for popcorn (but don't over do it on the salt),**
- **Swap those expensive fizzy drinks for lemon water,**
- **Swap out white bread for sourdough,**
- **Swap pies for egg & toast (or Avo toast if you have the budget).**

If you review your normal eating habits, you will probably find that you can make a few small exchanges here.

Those small changes can actually have big impact on both your budget and your health.

Teach Young Kids About Dealing With Debt In A Fun Way





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BUDGETING MADE PIZZA...

PIZZA NIGHT AS FINANCIAL EDUCATION



The idea of budgeting can feel big and complicated, but you can make it easy for your kids to understand using a pizza (and you get to eat the pizza).

Kids already know that a pizza only has so many slices. Once the slices are gone, they are not coming back. This makes it the perfect way to show how money works in real life.

Here is how you can use a pizza to explain budgeting in a way that makes sense. First off, order or make a tasty pizza (Yum). Now, don't gobble it down like normal. Explain to your kids that you are going to talk about money and budgeting using the pizza.

Start by placing the pizza (or a drawing of one - but that's less fun) in front of your kids. Explain that the whole pizza is the money the family has each month.

Every slice represents something the family must spend money on. Maybe prepare a short list in advance: Electricity, transport, cell phones, internet, food etc.



MOST PIZZAS HAVE 8 - 10 SLICES

Tell you kids that each slice will be used to “pay” for these expenses.

Now the fun part. You get to eat the slices. Maybe each kid gets a slice, while you carry on chatting.

When a slice is removed and eaten, that part of the money is gone. This helps kids see that money has limits and needs to be shared carefully.

Next, let your kids decide what the remaining slices will be used for. They might choose treats, entertainment or something fun. Then show them that these slices can only be added if there are slices available.

If the pizza is finished and you still have items left on your list then this teaches them a good lesson. If you manage to assign a pizza slice to each of the items on your list then that’s also great. Either way they will learn.

BUDGETING MADE PIZZA...



ONE MORE LESSON YOU CAN TEACH THEM

Saving. You could encourage the kids to save some pieces for a snack later and to represent setting aside some savings each month.

When kids can picture their own money as slices, it becomes easier for them to plan, save and make better choices.

And... you all get to eat pizza.





NCFA

*National Consumer Finance
Association of Namibia*

In an important step towards balancing the needs and rights of Namibians with the needs and somewhat overwhelming resources of credit providers, a new consumer education and rights' association has been born.

The association is called NCFA.