Let's Talk

FAIRHEADS
Benefit Services

AUGUST 2022

You can get a Social Relief of Distress Grant AND Regular Payments from the Beneficiary Fund/Trust

Fairheads confirmed with the Department of Social Development that guardians and caregivers who apply for the special COVID-19 Social Relief of Distress Grant (SRD) for themselves and their family, will not be rejected because they receive regular payments from Fairheads. The payment from Fairheads is for the benefit of the child and therefore must not be counted as the guardian or caregiver's income.

If you already receive the SRD grant, you won't lose it if you start getting payments from the beneficiary fund/trust.

Keep your PIN SAFE

Never give your banking pin to anyone. Your bank or Fairheads or any other company will never ask for your PIN over the phone or in person.

Fairheads will never ask our clients to pay money upfront in order to receive a lump sum or any funds.

VERY IMPORTANT

IF YOU ARE SUPPOSED TO GET REGULAR PAYMENTS FOR THE BENEFICIARY/MEMBER IN YOUR CARE, PLEASE SEND YOUR BANKING DETAILS TO FAIRHEADS IMMEDIATELY SO THAT WE CAN START MAKING PAYMENTS TO YOU.

A budget can brighten your future

Times are very hard and we are all struggling with the higher prices of petrol, food, electricity and more. This means that households need to be even more careful than usual in sticking to a budget. **A budget is a plan that helps you manage your money and take control of your finances.**

Even though times are tough and many people are struggling, working with a budget can help you in the following ways:

- You can see exactly where your money is going.
- You are in control of your money and that in itself gives you power.
- When possible, it helps you to put money into savings for the future.

You can do your budget on your PC or laptop using Microsoft Excel, on your phone or just write it down – whatever works best for you. Some banking apps have a budget feature.

Step 1

Make a list of the income you receive e.g. salary, wages, regular payment from Fairheads, child maintenance, SASSA grant, informal business.

Step 2

Make a list of all the money you spend in a month (your expenditure) – from your rent/bond payments and electricity to your groceries and entertainment costs. Add up all these expenses to get a total amount.

Step 3

When you deduct your expenses from your income, hopefully, your income is the same or more than your expenditure. If your expenses are greater than your income then you need to find a way to raise income and/or lower expenses in order to avoid going into debt. We know that this is easier said than done. Maybe someone in your house can find a side job to get extra income.

If you have money over, consider putting some money away in a savings account. Decide on a savings goal and work towards it.

Step 4

Check your budget regularly and when necessary, adjust it. Life can change suddenly as the world realised over the last two years.

Step 5

As your income increases, increase your savings goal, e.g. budget 80% of your income to need, wants and debts, and 20% to savings.

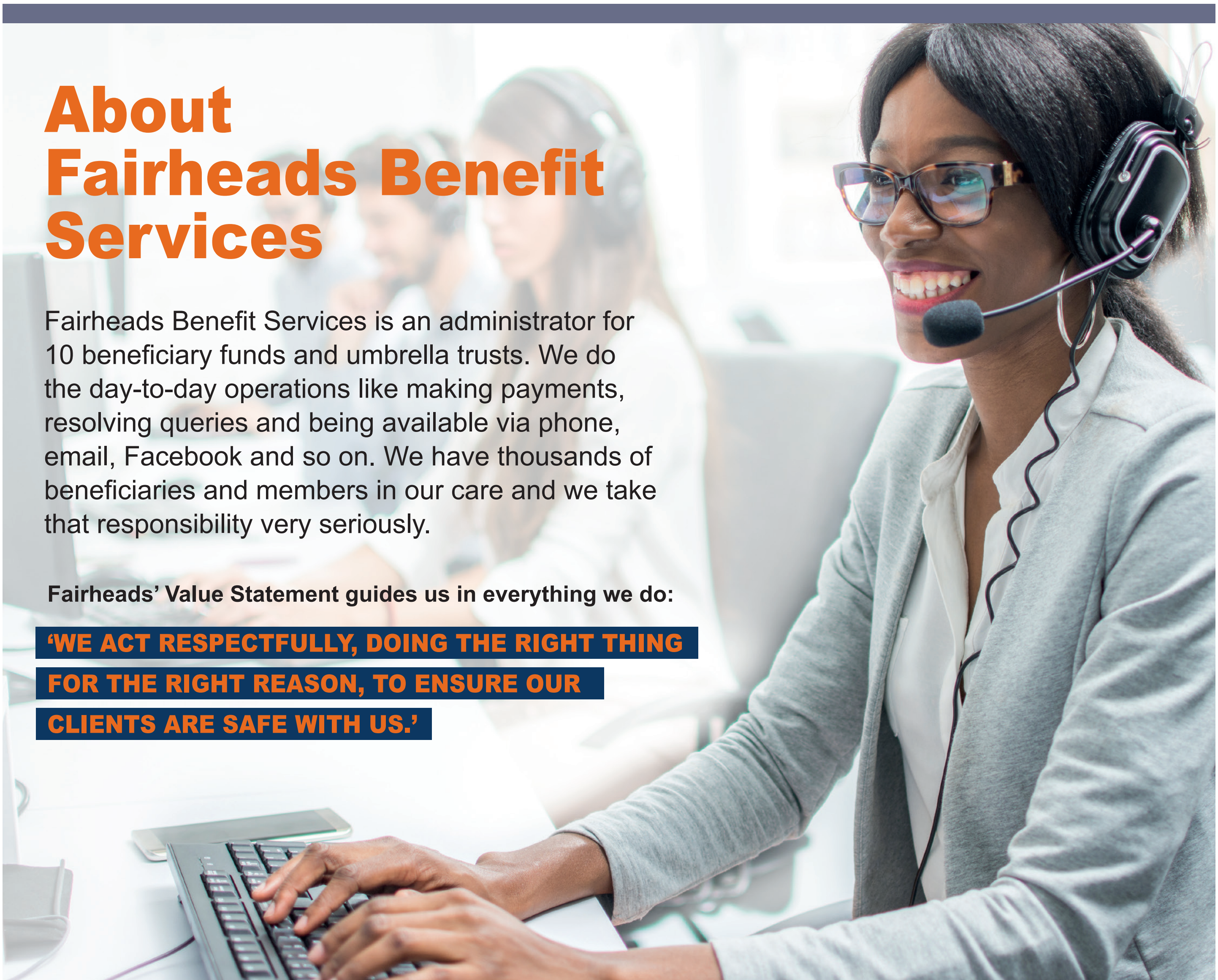
Step 6

Teach children to budget and save. Earning money through chores and teaching them to save a small amount are good ways to start teaching children to manage money. Explain the difference between ‘a want’ and ‘a need’ to older children. There are online programmes for children over 10 years, such as ‘MoneyTime’ (https://moneytimekids.co.za/) or ‘StarSaver’ (https://starsaver.co.za), that can help to teach them financial skills.

Example of how to do a monthly budget

INCOME	
Salary (after tax, UIF)	R 1 000
Selling biscuits part-time	R 250
Total Income	**R 1 250**
EXPENSES	
Rent	R 400
Electricity	R 50
Water	R 50
Groceries	R 200
Toiletries	R 50
Transport	R 150
Funeral Policy	R 50
Total Expenses	**R 950**
Total Income less Total Expenses	**R 300**
Savings	- R 150
After Savings, TOTAL to spend as you wish	**R 150**

About Fairheads Benefit Services



Fairheads Benefit Services is an administrator for 10 beneficiary funds and umbrella trusts. We do the day-to-day operations like making payments, resolving queries and being available via phone, email, Facebook and so on. We have thousands of beneficiaries and members in our care and we take that responsibility very seriously.

Fairheads' Value Statement guides us in everything we do:

'WE ACT RESPECTFULLY, DOING THE RIGHT THING FOR THE RIGHT REASON, TO ENSURE OUR CLIENTS ARE SAFE WITH US.'

Asikhulume

FAIRHEADS
Benefit Services

AUGUST 2022

Ungathola Usizo Lwezenhlalo Kubantu Abaxakekile KANYE Nemali Eqhubekayo evela Esikhwameni Sabazuzayo/iTrasti (Beneficiary Fund/Trust)

I-Fairheads yaqinisekisa eMnyangweni Wokuthuthukiswa Kwezenhlalo ukuthi abaqaphi nabanakekeli abazifakela bona nemindeni yabo isicelo Sosizo olukhethekile se-COVID-19 Lwezenhlalo Kubantu Abaxakekile (Social Relief of Distress Grant (SRD), ngeke benqatshwe ngenxa yokuthi bathola imali eqhubekayo e-Fairheads. Imali evela e-Fairheads eyenzuzo yengane futhi ngalokho akumelwe ibalwe njengeholo lomqaphi noma lomnakekeli.

Uma usuluthola kakade usizo lwe-SRD, ngeke ulahlekelwe uma usuqala ukuthola imali evela esikhwameni sabazuzayo/itrasti.

Gcina i-PIN yakho iphephile futhi uqaphele izigebengu

Ungalokothi unikeze umuntu i-pin yakho yasebhange. Ibhange lakho noma i-Fairheads noma noma iyiphi enye inkampani abasoze bacela i-pin yakho ngocingo noma buqu.

I-Fairheads ayisoze yacela amakhasimende ethu ukuba akhokhe imali ukuze athole isamba noma izimali.

OKUBALULEKE KAKHULU

UMA KUMELE UTHOLE IMALI EQHUBEKAYO YOZUZAYO/YELUNGU OLINAKEKELAYO, SICELA UTHUMELE IMININININGWANE YAKHO YASEBHANGE E-FAIRHEADS NGOKUSHESHA UKUZE SIQALE UKUKUKHOKHELA.

Ukubhajetha kungaqhakazisa ikusasa lakho

Izikhathi zinzima kakhulu futhi sonke sithwele kanzima ngenxa yentengo ephakeme kaphethiloli, ukudla, ugesi nokunye. Lokhu kusho ukuthi imindeni idinga ukuba iqaphe ngisho nakakhulu kunokujwayelekile ukuba inamathele kwibhajethi. **Ibhajethi iwuhlelo olukusiza ukuba uphathe imali yakho futhi ulawule izimali zakho.**

Ngisho noma izikhathi zinzima futhi abantu abaningi bethwele kanzima, ukusebenza ngebhajethi kungakusiza ngezindlela ezilandelayo:

- Ungabona ngokucacile ukuthi imali yakho isebenza kuphi.
- Nguwe olawula imali yakho futhi lokho kukodwa nje kukunika amandla.
- Uma kungenzeka, ikusiza ukuba wongele imali isikhathi esizayo.

Ungenza ibhajethi yakho kwi-PC yakho noma kwi-laptop usebenzisa i-Microsoft Excel, ocingweni lwakho noma umane uyibhale phansi – noma yikuphi okukusebenzela kahle kakhulu. Amanye ama-app asebhange anayo indawo yokwenza ibhajethi.

Isinyathelo 1

Yenza uhlu lwemali engenayo oyitholayo isb. iholo, isondlo sengane, uxhaso lwakwa-SASSA, ibhizinisi elingabhalisiwe.

Isinyathelo 2

Yenza uhlu lwayo yonke imali oyisebenzisayo ngenyanga (izindleko zakho) – kusuka emalini oyikhokhela irenti/isikweletu sendlu nogesi kuya ezindlekweni zokudla nezokuzijabulisa. Hlanganisa zonke lezi zindleko ukuze uthole ingqikithi.

Isinyathelo 3

Lapho ususa izindleko zakho eholweni lakho, sethemba ukuthi iholo lakho lizofana noma lizoba ngaphezulu kwezindleko zakho. Uma izindleko zakho zingaphezu kweholo lakho kuzodingeka uthole indlela yokunyusa iholo kanye/noma yokwehlisa izindleko ukuze ugweme ukungena esikweletini. Siyazi ukuthi kulula ukukusho lokhu kunokukwenza. Mhlawumbe ukhona emndenini wakho ongathola umsebenzi oseceleni ukuze kube neholo elithe xaxa.

Uma unemali esele, ngisho noma incane, nquma ukuthi uzoyisebenzisa kanjani. Kubalulekile ukuzama ukugcina imali kwi-akhawunti yokonga, ngisho noma kuyimali encane. Nquma umgomo wakho wokonga bese usebenzela kuwo.

Isinyathelo 4

Hlola ibhajethi yakho njalo futhi uma kudingeka, uyilungise. Ukuphila kungashintsha kungazelelwe njengoba umhlaba wakubona lokho eminyakeni emibili edlule.

Isinyathelo 5

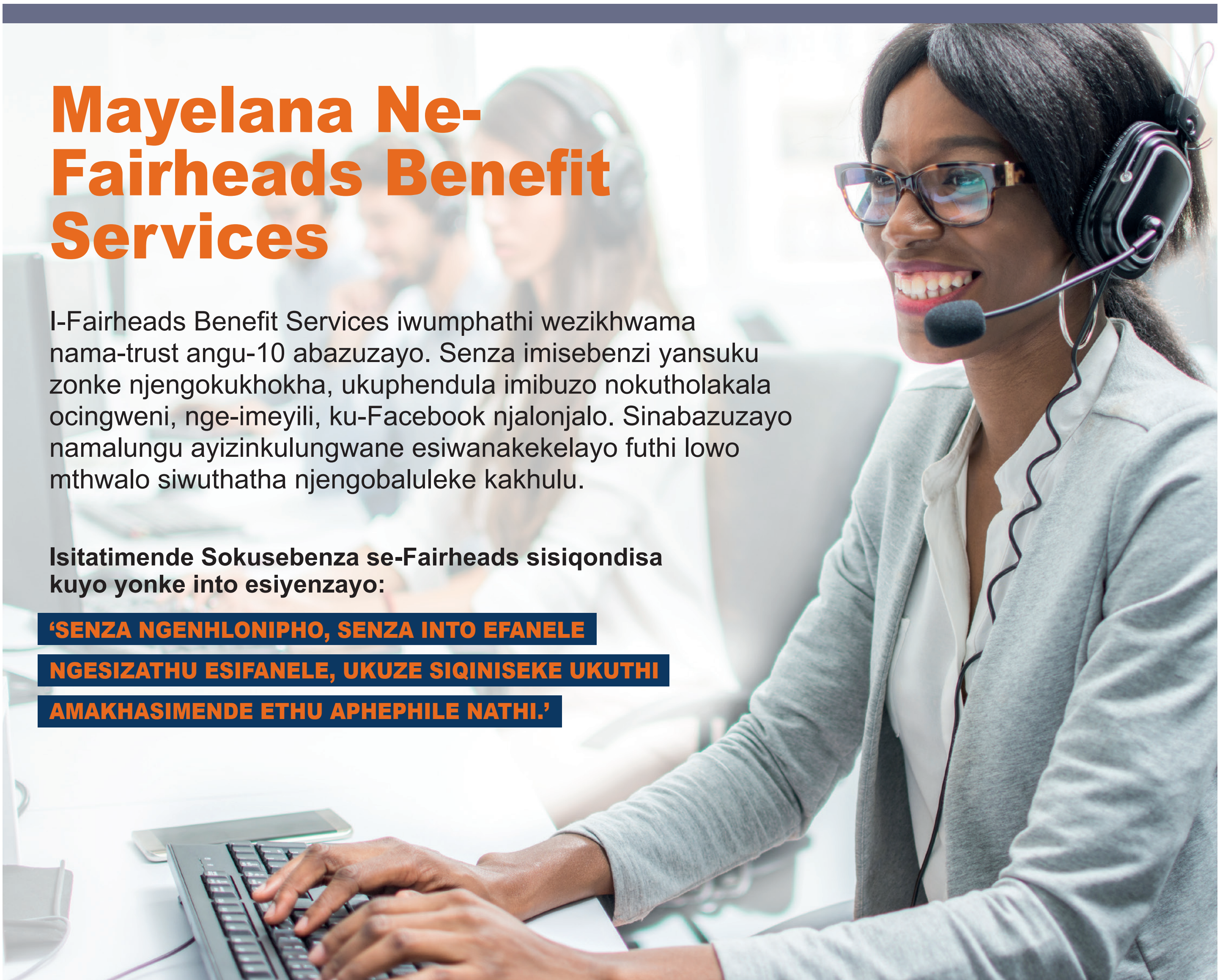
Njengoba iholo lakho likhula, khulisa umgomo wakho wokonga, isb. bhajetha u-80% weholo lakho ezintweni eziyisidingo, ozifunayo nasezikweletini, bese wonga u-20%.

Isinyathelo 6

Fundisa izingane ukubhajetha nokonga. Ukuhola ngokwenza imisebenzi yasendlini nokuzifundisa ukonga imali encane kuyizindlela ezinhle zokuqala ukufundisa izingane ukuphatha imali. Chazela izingane esezikhulile umehluko phakathi kwezinto umuntu 'azifunayo' nezinto 'azidingayo'. Kunezinhlelo eziku-inthanethi zezingane ezineminyaka engaphezu kuka-10 njengoluthi 'MoneyTime' (https://moneytimekids.co.za/) noluthi 'StarSaver' (https://starsaver.co.za), ezingasiza zizifundise amakhono ezimali.

Isibonelo sebhajethi yanyanga zonke

IMALI ENGENAYO	
Iholo (ngemva kwentela, i-UIF)	R 1 000
Inzuzo evela ekuthengiseni amakhekhe	R 250
Ingqikithi Yemali Engenayo	**R 1 250**
IZINDLEKO	
Irenti	R 400
Ugesi	R 50
Amanzi	R 50
Ukudla	R 200
Izidingo zenhlanzeko	R 50
Imali yokugibela	R 150
Umshwalensi Womngcwabo	R 50
Ingqikithi Yezindleko	**R 950**
Ingqikithi Yemali Engenayo – Ingqikithi Yezindleko	**R 300**
Ezokongiwa	- R 150
Ingqikithi Yangemva Kwemali Ezokongiwa ongayisebenzisa njengokuthanda kwakho	**R 150**



Mayelana Ne-Fairheads Benefit Services

I-Fairheads Benefit Services iwumphathi wezikhwama nama-trust angu-10 abazuzayo. Senza imisebenzi yansuku zonke njengokukhokha, ukuphendula imibuzo nokutholakala ocingweni, nge-imeyili, ku-Facebook njalonjalo. Sinabazuzayo namalungu ayizinkulungwane esiwanakekelayo futhi lowo mthwalo siwuthatha njengobaluleke kakhulu.

Isitatimende Sokusebenza se-Fairheads sisiqondisa kuyo yonke into esiyenzayo:

'SENZA NGENHLONIPHO, SENZA INTO EFANELE NGESIZATHU ESIFANELE, UKUZE SIQINISEKE UKUTHI AMAKHASIMENDE ETHU APHEPHILE NATHI.'

Ha Re Bue

FAIRHEADS
Benefit Services

AUGUST 2022

O ka fumana Kerante ya Thuso ya Setjhaba Mathateng **LE** Ditefo tsa Kamehla ho tswa Letloleng/ ho Trust ya Mojalefa

Fairheads e netefaditse le Lefapha la Ntshetsopele ya Setjhaba hore bahodisi kapa bahlokomedi ba etsang kopo bakeng sa Kerante e kgethehileng ya Thuso ya Setjhaba Bakeng sa COVID-19 (Social Relief of Distress Grant (SRD) bakeng sa bobona le malapa a bona, ba ke ke ba hanelwa hobane ba amohela ditefo tsa tlwaelo ho tswa ho Fairheads. Tefo e tswang Fairheads e molemong wa ngwana mme ka hona e tlameha ho se balellwe jwalo ka lekeno la tjhelete la mohodisi kapa mohlokomedi.

Haeba o se ntse o amohela kerante ya SRD, o ke ke wa lahlehelwa ke yona haeba o qala ho fumana tefo ho tswa ho letlole/trust ya mojalefa.

Boloka PIN ya hao e sireletsehile mme o be sedi ka baqhekanyetsi

Le ka mohla o se fe mang kapa mang e mong PIN ya hao. Banka ya hao kapa Fairheads kapa khampani e nngwe le ka mohla ba ke ke ba o kopa PIN ya hao mohaleng kapa ka seqo.

Fairheads le ka mohla e ke ke ya kopa ditlelaente tsa rona ho lefa tjhelete e sa le qalong e le hore ba fumane tjhelete e sekolokoto kapa ditjhelete dife kapa dife.

SA BOHLOKWA KA HO FETISISA

HAEBA O TSHWANELA HO FUMANA DITEFO TSA KAMEHLA BAKENG SA MOJALEFA/SETHO SE LENG TLHOKOMELONG YA HAO, KA KOPO ROMELA DINTLHA TSA HAO TSA BANKA HO FAIRHEADS HANGHANG HORE RE KGONE HO QALA HO ETSA DITEFO HO WENA.

Bajete e ka tlisa kganya bokamosong ba hao

Re phela dinakong tse boima mme bohle re a sokola ka lebaka la ditheko tse phahameng tsa peterole, dijo, motlakase le tse ding. Sena se bolela hore malapa a hloka ho ba sedi le ho feta ka tlwaelo hore ba ipapise le bajete ya bona. **Bajete ke morero o o thusang ho laola tjhelete ya hao le ho ba le taolo ya tjhelete ya hao.**

Leha re phela dinakong tse boima mme batho ba bangata ba sokola, ho sebetsana le bajete ho ka o thusa ka tsela tse latelang:

- O ka bona hantle moo tjhelete ya hao e yang teng.
- O na le taolo ya tjhelete ya hao mme seo ka bosona se o fa matla.
- Ha ho kgonahala, se o thusa ho beha tjhelete ya hao polokelong bakeng sa bokamoso.

O ka etsa bajete ya hao khomphuteng kapa ho leptop ya hao ka ho sebedisa Microsoft Excel, founung ya hao kapa o e ngole fatshe – o ka etsa seo o bonang se le bonolo ho wena. Di-app tse ding tsa banka di na le sesebediswa sa bajete.

Mohato wa 1

Etsa lenane la lekeno la hao, j.k. moputso, mokgolo, tjhelete ya kgodiso ya ngwana, kerante ya SASSA, kgwebo e nyane.

Mohato wa 2

Etsa lenane la tjhelete yohle eo o e sebedisang ka kgwedi (tshebediso ya hao ya tjhelete) – ho tloha ho ditefello tsa rente/bonto le motlakase ho ya dikerosaring le ditjeong tsa boithabiso tsa hao. Kopanya ditjeo tsena tsohle ho fumana kakaretso ya tjhelete.

Mohato wa 3

Ha o tlosa ditjeo tjheleteng eo o e fumanang, re a tshepa, tjhelete eo o e fumanang e tla tshwana kapa e fete tshebediso ya hao ya tjhelete. Haeba ditjeo tsa hao di le kgolo ho feta lekeno la h ao teng o hloka ho fumana tsela ya ho eketsa lekeno la hao le/kapa ho fokotsa ditjeo tsa hao e le hore o qobe ho qwela dikolotong. Rea tseba hore sena se bonolo ho se bua ho feta ho se etsa. Mohlomong motho e mong lelapeng la hao a ka fumana mosebetsi wa tlatsetso ho fumana tjhelete ya tlatsetso.

Haeba o ba le tjhelete e setseng, esita leha e ka ba tjhelete e nyane, etsa qeto mabapi le hore o tla e sebedisa jwang. Ho bohlokwa ho leka ho boloka tjhelete e itseng akhaonteng ya hao ya dipolokelo, esita leha e le tjhelete e nyane. Etsa qeto e mabapi le pakane ya hao ya dipolokelo mme o sebeletse ho e fihlella.

Mohato wa 4

Hlahloba bajete ya hao nako le nako mme ha ho hlokeha, o e etse ditokiso. Bophelo bo ka fetoha ka tshohanyetso jwalo ka ha lefatshe le bone nakong ya dilemo tse pedi tse fetileng.

Mohato wa 5

Haeba moputso wa hao o ntse o eketseha, eketsa dipolokelo tsa hao, j.k. bajeta 80% ya moputso wa hao bakeng sa ditlhoko tsa hao, ditakatso le dikoloto, le 20% bakeng sa dipolokelo.

Mohato wa 6

Ruta bana ba hao ho bajeta le ho boloka. Ho ba lefa tjhelete ha ba entse mesebetsi le ho ba ruta ho boloka tjhelete e nyane ke ditsela tse ntjha tsa ho qala ho ruta bana ho laola tjhelete. Hlalosa phapang dipakeng tsa ‘takatso’ le ‘tlhoko’ ho bana ba baholwanyane. Ho na le mananeo a inthaneteng bakeng sa bana ba dilemo tse ka hodimo ho 10, jwalo ka ‘MoneyTime’ (https://moneytimekids.co.za/) kapa ‘StarSaver’ (https://starsaver.co.za), a ka thusang ho ba ruta ditsebo tsa tsa ditjhelete.

Mohlala wa bajete ya kgwedi le kgwedi

LEKENO	
Moputso (kamora ho hulelwa lekgetho, UIF)	R 1 000
Profiti e tswang thekisong ya dibisikiti	R 250
Kakaretso ya Lekeno	**R 1 250**
DITJEO	
Rente	R 400
Motlakase	R 50
Metsi	R 50
Dikerosari	R 200
Thepa ya ho itlhwekisa	R 50
Dipalangwang	R 150
Pholisi ya Lepato	R 50
Kakaretso ya Ditjeo	**R 950**
Kakaretso ya Lekeno – Kakaretso ya Ditjeo	**R 300**
Dipolokelo	- R 150
Kamora Kakaretso ya Dipolokelo o ka sebedisa tjhelete ka moo o batlang	**R 150**

Mabapi le Ditshebeletso tsa Melemo tsa Fairheads

Ditshebeletso tsa Melemo tsa Fairheads ke motsamaisi bakeng sa matlole le diteraste tsa majalefa. Re etsa ditshebetso tsa letsatsi le letsatsi tse jwalo ka ho etsa ditefello, ho araba dipotso le ho fumaneha ka mohala, imeile, Facebook, jwalo jwalo. Re na le majalefa le ditho tse dikete tse ngata ba tlhokomelong ya rona mme re nka boikarabello boo ka tsela e hlokolotsi haholo.

Setatemente sa Maano sa Fairheads se re tataisa ho tsohle tseo re di etsang:

‘RE SEBETSA KA TLHOMPHO, RE ETSA SE LOKILENG BAKENG SA LEBAKA LE LOKILENG, HO NETEFATSA HORE DITLELAENTE TSA RONA DI BOLOKEHILE HO RONA.’

In high school and not sure what subjects to choose or what to do after matric?

Ingabe usesikoleni esiphakeme futhi awuqiniseki ukuthi yiziphi izifundo ongazikhetha noma ukuthi uzokwenzani ngemva kukamatikuletsheni?

Na o sekolong se phahameng mme ha o na bonnete ba hore o ka kgetha dithuto dife kapa hore o tla etsang kamora ho ngola meteriki?

Here are some websites you can visit for ideas.

La mawebhusayithi akunikeza ulwazi oluzokusiza ukuba ukhethe izifundo nemisebenzi, imifundaze, njll.

Diwebsaete tsena di o neha tlhahisoleseding ho o thusa ka dikgetho tsa dithuto (subjects) le mosebetsi, le dibasari, jl.

- www.pacecareers.com
- www.nsfas.org.za
- www.gostudy.net
- www.careerhelp.org.za
- www.careertown.co.za
- www.nyda.gov.za
- www.skillsportal.co.za
- www.careerprep.co.za
- www.sastudy.co.za

Stay in Contact with us

Send us your email address for faster communication

The Contact Centre operates: **Monday to Thursday** 07:30am to 17:00 and **Friday** 07:30am to 16:30

E-mail: queries@fairheads.com | **Fax:** 086 219 0778 | **Facebook:** @fairheadsbenefitservices

Sharecall Number: 0860 102 919

Cape Town Walk-In Centre

0860 102 919

15th Floor, 2 Long Street

Mon – Thu: 8:30 – 16:30
Fri: 8:30 – 16:00

Durban Walk-In Centre

031 368 9260

22nd Floor, Office No. 2217
Embassy Building
199 Anton Lembede Street

Mon – Thu: 8:30 – 16:30
Fri: 8:30 – 15:30

Braamfontein Walk-In Centre

011 883 9755

26 Ameshoff Street
Braamfontein

Mon – Thu: 8:30 – 16:30
Fri: 8:00 – 15:00

If you can't send us your documents or visit our offices, you can visit a TEBA Ltd branch to collect, fill in and hand in documents that you need to send to Fairheads. Contact us to find a branch near you.