



**GLOBAL  
MONEY  
WEEK**

ZAMBIA  
**FINANCIAL  
LITERACY  
WEEK** 2025



## Onelife Financial Literacy Week 2025 Newsletter

MONEY SMART: **LEARN.**  
**EARN. SAVE. PROTECT.**

Financial Literacy Week 2025 is an opportunity for us all to pause and reflect on how we manage our money. In today's fast-changing financial landscape, it is crucial to think critically before making financial decisions, avoid deceptive financial advice, and safeguard our hard-earned money.

At Onelife Assurance, we are committed to empowering individuals and families with the tools and knowledge they need to make sound financial choices. Whether you're planning for retirement, managing daily expenses, or teaching your children about money, we believe that financial literacy is

the foundation of a secure and prosperous future. Join us this week in making smart financial decisions, and together, let's build a financially savvy society! Join us this week in making smart financial decisions, and together, let's build a financially savvy society!

**FINANCIAL LITERACY  
WEEK 2025**

**onelife.**  
Own every moment.



## Building Wealth for Your Family.

### SMART INVESTMENTS IN PROPERTY, STOCKS, AND RETIREMENT PLANS

Building wealth isn't just about making money—it's about securing your family's future. Smart investments in property, stocks, and retirement plans can help you create long-term financial stability.

#### 1. Property Investments

Real estate remains a reliable way to build wealth. Whether buying a home or rental property, real estate appreciates over time and provides passive income. Choose locations with growth potential and consider long-term benefits over quick gains.

#### 2. Stock Market Investments

Investing in stocks allows your money to grow through dividends and capital appreciation. Diversify your portfolio by investing in different industries to reduce risk. The Lusaka Securities Exchange (LuSE) offers opportunities to invest in local companies.

#### 3. Retirement Plans

A secure future starts with a solid retirement plan. Contributing to pension schemes like NAPSA or private plans ensures financial independence in later years.



**The earlier you start, the more you benefit from compound growth.**

Smart investing requires patience, research, and a long-term vision. By making informed choices today, you secure financial freedom for your family tomorrow.





## Mom's Money Matters: Budgeting Like a Pro

Managing a household budget is no small task, but a smart plan makes all the difference. Start by tracking income and expenses—know where every kwacha goes. Prioritize essentials like groceries, school fees, and bills before spending on extras.

For savings, set aside a portion of your income regularly, even if it's small. A well-planned budget also includes emergency funds to cover unexpected expenses. By making mindful financial choices, you can secure your family's future while still enjoying life.

## Saving For What Matters!

### LISTEN UP TEENS!

Got a part-time job or allowance? Don't blow it—grow it. Here's how:

**Set a Goal** – New phone? College? Business? Know what you're saving for.

**50/30/20 Rule** – 50% needs, 30% wants, 20% savings. Simple.

**Save Automatically** – Use a separate account so you won't be tempted.

**Grow Your Money** – Start a side hustle or learn about investments.

Saving now means freedom later. Start small, stay smart, and watch your money work for you.





## **KIDDIES CORNER**

### **NEEDS VS. WANTS: SPEND YOUR MONEY WISELY!**

Imagine you have K100 to spend. Do you buy a yummy snack or save for a new school bag? That's the difference between needs (things you must have) and wants (things that are nice to have).

#### **FUN ACTIVITY:**

Grab a piece of paper and draw two boxes. Label one "Needs" and the other "Wants." Now, think of things you like to buy and sort them into the right box.

Remember, spending on needs first helps you make smart money choices. But saving for special wants is great too!



## **The Risk of "Get-Rich-Quick" Schemes: Why Easy Money Isn't Always Easy**

If it sounds too good to be true, it probably is. Scammers prey on people looking for fast cash, luring them into pyramid schemes and investment scams that promise huge returns with little effort. These schemes often collapse, leaving victims with nothing.

Protect yourself by researching before investing. Legitimate opportunities take time, effort, and smart decision-making. Always check if a financial service is registered and be wary of high-pressure tactics. True wealth is built steadily—not overnight.