



Worker X

- Earns max R6 000 p/m
- Debt at furniture shop, chased by loan sharks
- No savings

ATTENDS A WAGEWISE WORKSHOP

- Receives SMS reminders about saving and budgeting
- Visits WageWise website for financial tools, tips and advice
- Uses WageWise participant manual for reference on what was taught

TAKING ACTION

- Budgets every month
- No involvement with loan sharks
- Starts to save for the future
- Has savings specifically for emergencies

EMOTIONAL STATE

- Feels more in control of finances
- Financial habits are improving
- Less financial stress

Covid-19 strikes

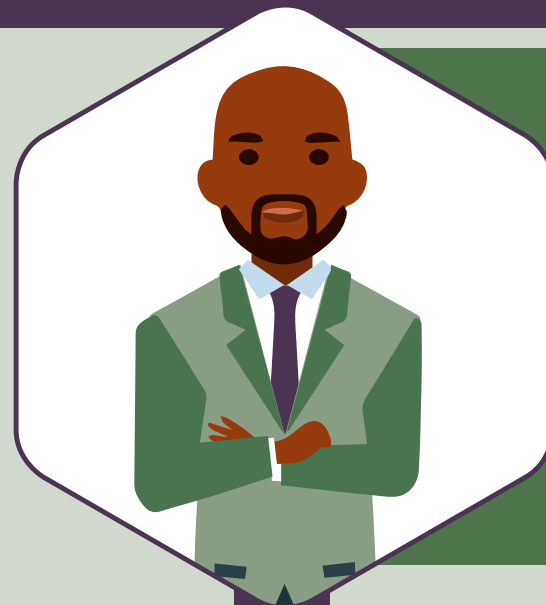
Wages are cut or loses employment

- Manages money effectively
- Savings help to survive the crisis
- Knows how to negotiate with creditors (e.g. loan sharks and furniture stores) about debt
- Feels hopeful and in control of finances, even under testing times

RECEIVES MESSAGES OF SUPPORT, AND TIPS TO SURVIVE PANDEMIC

OUTCOME

- Is resilient and ready to face uncertain future
- Plans how to service debt and start saving again



Worker Y

- Earns max R6 000 p/m
- Debt at furniture shop, chased by loan sharks
- No savings

DOES NOT ATTEND A WAGEWISE WORKSHOP

- Hugely in debt
- No savings
- Financial stress

TAKING ACTION

- Cannot manage money or budget
- Falls deeper into debt
- Does not save for the future
- Has no emergency savings

EMOTIONAL STATE

- Has sleepless nights about financial situation

Covid-19 strikes

Wages are cut or loses employment

- Falls deeper into debt
- Extremely stressed about finances
- Creditors (e.g. loan sharks and furniture stores) increasingly demand money back
- Feels hopeless and does not know how to get help

HAS NO SUPPORT OR ADVICE TO SURVIVE PANDEMIC

OUTCOME

- Despondent
- Incapable to find or see solutions to financial problems
- Health deteriorates
- Resorts to desperate means to cope (e.g. gambling and substance abuse)