

Maintaining a Healthy Credit Score at Any Life Stage

Early in adulthood, you're figuring out where to go to school and how much that will cost.



THIS IS WHEN YOU SHOULD BE READING UP ON:



How credit scores work



Budgeting for student life

By the time you enter school, you're focused on student loans, bank accounts (savings or credit cards) and retail accounts (cell phone or clothing).



YOU NOW NEED TO:



Build a good credit score and maintain low credit limits



Avoid high-cost borrowings (loan sharks, micro-loans)

As you move into your career, things really ramp up.

Now you're dealing with medical aid, retirement annuity/pension fund, postgraduate tuition fees, entry-level car and insurance, personal loans and more. You might also need to take out a home loan, insurance and budget for household goods.



IT'S CRITICAL TO:



Maintain a healthy budget and save for unforeseen expenses



Make well-researched investment and loan decisions



Improve your credit score by paying accounts on time/in full



Protect yourself from identity theft

Maybe you decide to get married and start a family

which comes with more responsibilities and expenses like life insurance, a larger or second car, school fees and uniforms, personal or business loans and increased credit card limits.



NOW YOU'RE FOCUSED ON:



Maintaining a sound budget and saving for a rainy day



Understanding how your partner's credit score affects yours



Ensuring your credit score stays healthy by paying fees, policies and credit cards on time/in full



Protect yourself from identity theft

One day, you'll get to retire...

but that doesn't mean your work is entirely over. You have new life aspects to deal with like long-term medical aid and insurance, including dread and critical disease, and everyday expenses.



IT'S IMPORTANT TO:



Plan and manage your estate



Not take on unnecessary loans



Pay accounts and policies on time/in full

TransUnion offers solutions to help you successfully manage your financial status at every stage.

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