

What is Truth About Money?

Truth About Money is an initiative created by 1Life Insurance to provide easy access to financial literacy for all South Africans.

Truth About Money is proud to provide an exciting range of financial education courses, including 30-minute short courses for tweens, generational wealth builders and South Africans ready to make the change and learn to live debt free. Our offering also includes debt management services, a wills & estate benefit and a legal assistance benefit.

You do not need to be a 1Life Insurance policyholder to access the benefits which are available to all successful online applicants. All courses are available online and can be completed at your own pace.

Financial Education

Truth About Money and The Money School have teamed up to bring you a financial education course that will show you how to get rid of debt, manage your spending and save. It is available online or at any [Boston City Campus & Business Colleges nationwide](#).

What does this benefit offer?

- A free online financial education course (worth R2 499)
- Complete the 8-hour course at your own pace and at a time that suits you
- An easy-to-understand approach to help you get out of debt, build wealth and change your financial future
- Lifelong access to online financial tools, information and support after you complete the course

Generation Wealth

Will you be the first one to create generational wealth for your family?

Take this short course and you'll learn how to use what you have today to build wealth for your family for generations to come. With all the insights and practical advice you need, this 30 minute course could set your family on the road to prosperity and financial freedom. It starts with you and the first step you take, today. So sign up now, and join Generation Wealth.

Course outcomes

- Understand what generational wealth is – and what it isn't
- Learn how to build your legacy from the ground up, with strong foundations, just like a house
- Have a plan of action to save your first million
- Discover the most important financial tool you need to grow and pass on your wealth to future generations

Mad Money Skillz – Inside

Encourage your kids to dream big and take charge of their financial future with this fun and interactive half-hour course created especially for tweens and teens. The mad money skillz they learn will give them a solid grounding in money management, explain money truths and bust money myths! They'll also learn a ninja chop – a “how to” turbo boost for their money!

It's the education you wish you had and the one your kids need to take their first steps on the road to financial freedom.

Course outcomes

- Understand how money works in the real world
- Learn the importance of having more than one source of income
- Learn how to get richer (or poorer!) by understanding the rules of debt and earning, spending and investing your money
- Discover the magic of compound interest and how your money will grow with time

Cash Crunch

Prices go up and up but your salary doesn't. You are weeks away from payday and your bank balance is close to zero. We hear you. But debt isn't the only way out.

Sign up for the Cash Crunch course and get the tools and expert knowledge you need to make your money last, and find more if you need to! Plus you'll learn from people who have beaten their own cash crunch. If you are battling to keep up with the cost of living, this course is for you.

Course outcomes

- Know which two levers you can pull to help you through tough times
- Learn five ways to improve your cash flow right now
- Discover easy to follow, practical ways to cut expenses
- Find out how the wealthy survive (and thrive) through a cash crunch
- Understand how to manage your relationships during a cash

Wills and estate benefit

Did you know that if you die without a valid will, your loved ones could wait years to inherit? In fact, they may not inherit at all! Without a valid will your estate will be distributed according to the Intestate Succession Act, which means it could be divided among your surviving spouse, children, parents or even siblings. This can take months, often years to finalise, leaving your family without access to funds and assets such as a home.

With Truth About Money and Law For All's Wills & Estate Benefit you can ensure that you and your spouse have legally drafted, enforceable Wills so that your assets are distributed after death as quickly as possible.

What does this benefit offer?

- Drafting or amending a will for you and your spouse
- Assistance with the winding up of your estate (paying all debts and distributing assets to your heirs)
- A 35% discount on transfer and bond registration fees if the transferring attorney is appointed by Law For All, for example when transferring the family home into the surviving spouse's name
- 24-hour legal advice to your next of kin for up to 12 months after your passing
- Assistance with resolving any dispute with the deceased estate and/or will for up to 12 months (from the date of death)

Debt management

If you are struggling to repay your debt every month then you are not alone! DebtBusters and Truth About Money offer a range of debt management services including telephonic debt counselling and debt consolidation and debt settlement.

Take the first step towards financial freedom and apply for the help you need to get out of debt – and stay out!

What does this benefit offer?

- Drop your average monthly repayments by 2/3
- Make ends meet from the first month
- Make one repayment per month
- Secure your assets
- Provide legal protection through a court order
- Prevent credit providers from contacting you by placing you under Debt Counselling
- Help you manage your monthly expenses

- Facilitate sustainable financial behavioural changes
- Save you a significant amount of money on interest and fee

Legal assistance benefit

You've heard the stories too many times. A divorcee that needs a protection order against a violent ex-spouse, a relationship with an employee that turned sour or a builder that gets paid and doesn't finish the job. The hard and fast reality is that countless South Africans will face a legal dispute in their lifetime and most of them won't have the funds they need to cover costly legal fees.

Now you can get a lawyer on your side with the Truth About Money and LAW FOR ALL's Legal Assistance Benefit

What does this benefit offer?

- 24-hour legal advice on family, civil, criminal, and labour matters
- Access to LAW FOR ALL's Lawyer Referral Benefit. If a legal problem cannot be solved through mediation, LAW FOR ALL will refer a client to their panel of attorneys at a substantially discounted rate
- Access to LAW FOR ALL's legal library of standard legal agreements
- If you are buying a home, get up to a 35% discount on transfer and bond registration fees if the attorney is appointed by LAW FOR ALL