



PROSPERITY
PATHWAY

DREAM. EMPOWER. PROSPER

WELCOME

Debt can feel like a powerful force holding you back, a dragon that looms over your financial well-being. According to the **2022 FSCA Financial Sector Outlook Study**.

Debt is a major part of many South Africans' financial lives—whether through **home loans, secured credit, or unsecured credit**.

With **38% to 48% of credit-active consumers** facing impaired credit records and a household debt-to-disposable income ratio of **77%**, the burden of debt is real.

But here's the good news: **you can take control**. Many people wonder, "*How did I end up trapped in debt?*" If this sounds familiar, know that you're not alone. This program is your first step toward breaking free from debt and reclaiming your financial power. Through this journey, you'll gain the **knowledge, tools, and strategies** to escape the **Dragon's Den of Debt** and step into financial freedom.

💡 One key aspect we'll explore is the **Narratives Behind Debt**—the **beliefs, habits, and societal pressures** that keep us stuck in a cycle of borrowing. Understanding these influences is crucial to rewriting your money story and making empowered financial decisions.

- So, are you ready to **face the Debt Dragon and win**? Let's embark on this journey together toward financial liberation! 💪