

# Credit and the savings crisis

*maya*  
on money



# Shareholder vs consumer

...Apple traded at \$1.39 in 2001  
now \$215

... Capitec listed at R2 in 2002  
now R970 per share

2001



iPod on sale for **R3300**

2018



iPod worth **zero**

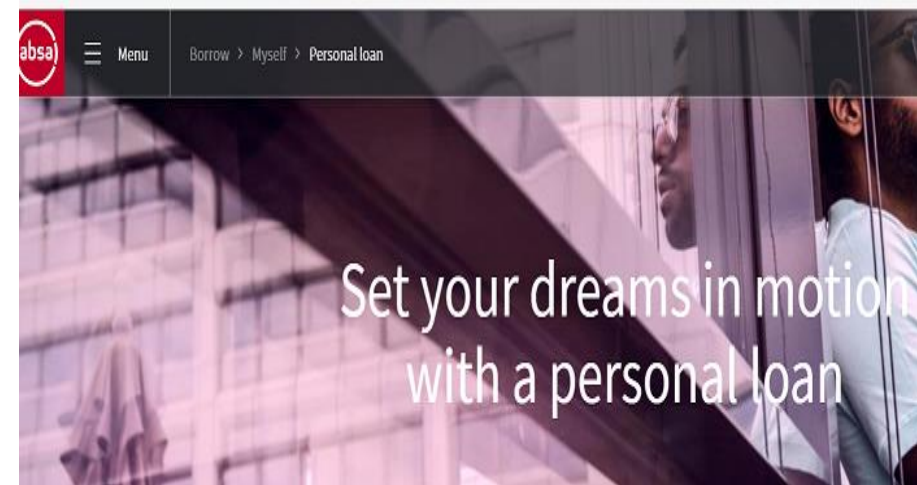
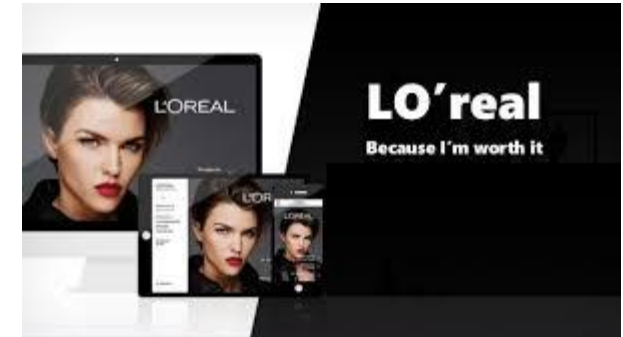
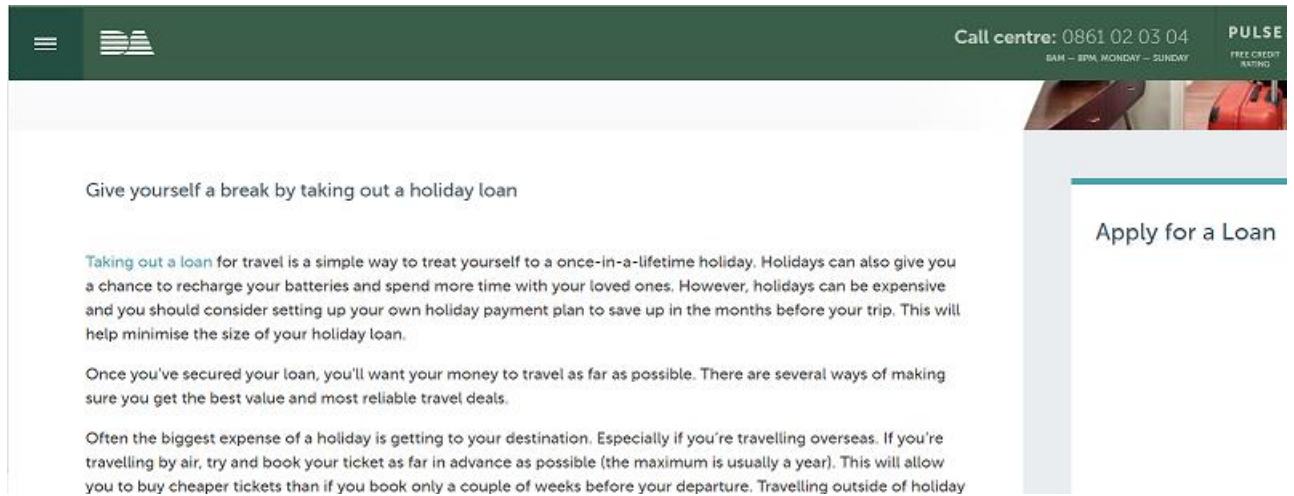
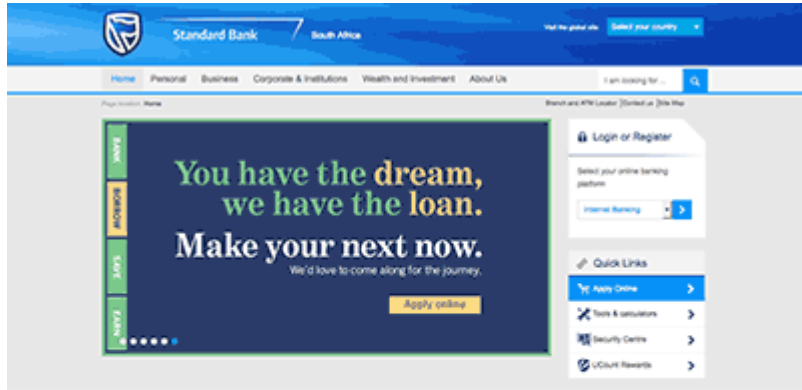


equivalent shares in Apple = **R954 000**



equivalent shares in Capitec = **R1.6 mil**

# The emotion trap





We can change behaviour

**City Press**  
**ABS SA**

**MONEY**  
**MAKEOVER**

