

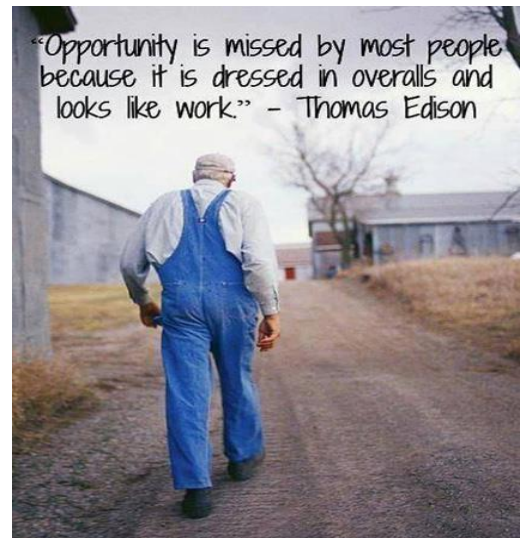
INCENTIVE SAVER NEWSLETTER



JANUARY/FEBRUARY 2025

Happy New Year! We are delighted to see the Incentive Saver rolling out for its 4th consecutive year!

I have chosen this quote to start the new year because I think it accurately describes what is involved in the saving journey. I've had many conversations with savers who have completed the scheme. They have always appreciated the opportunity offered to them. In our chats they often said the hard work was around the effort it took not to touch the money before their target had been reached!



One reason I ask savers to pass on their tips is because these savers have walked the talk. They have done the hard mahi (work) and they know what helped them. Their tips to others are important. We want everyone to reach their money goal.

Congratulations Finishers!

Knowledge often isn't the hard part. The hard part is often behavioural. The more you can make things simple and automatic, the better.



If you need some inspirational saving tips – here they are.

- Tayzah – Sleep on it. You don't need flash stuff. It doesn't matter.
- Vern – I set an amount of money to save consistently.
- Graeme – Keep focus. Keep in touch with your mentor or whoever is your positive support person
- Alison – Just start saving a little bit and you will surprise yourself how quickly it grows.





- Rori – Automatic payments! Something so simple has completely changed my life. Less stress and less worries since setting up my AP's.
- Lana – Just keep putting a little aside
- Chelsey – Start. Even if it is \$5 a week – Do not touch it.
- Marcia – put your money into an account that is difficult to access or has a penalty to withdraw.
- Billie Jean – even a small amount saved each week takes you closer to your goal and you don't notice it missing.
- Mystee – hide the savings account. Out of sight – out of mind!
- Tish – If I don't have the money I don't buy it

Newsletter Topic – Saving!

If you've made a New Year resolution to stop spending and start saving check these tips out.



1. **Money Hub** [20 Things to Stop Buying to Have More Money](#)
2. **RNZ Susan Edmunds: Save Money** Quick read – 5 saving tricks
<https://www.rnz.co.nz/news/business/538313/five-days-to-sort-your-finances-day-2-save-moneymoun>
3. **Supermarket - Check the Unit price:** This is the method I use at the supermarket. I find it a really quick way to work out what's cheapest. **Beans.** You might be tempted to grab the fresh beans but compare the unit price per 100gms. The fresh beans are \$1.50 per 100gm but the frozen beans are only \$0.47 per 100gms. The frozen beans are way cheaper. I am often surprised to find bulk bins more expensive than buying packets i.e. when I buy sunflower seeds for making muesli.

<p>Round green bean kg</p>  <p>\$14⁹⁹ kg \$1.50 / 100g</p> <p>Add to cart </p>	<p>Pams Whole Baby Green Beans 750g</p>  <p>\$3⁴⁹ each \$0.47 / 100g</p> <p>Add to cart </p>
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4. Lastly, if you are motivated to stop spending due to a concern for the environment then watch this Netflix documentary.

**Buy Now
The Shopping Conspiracy**

<https://www.netflix.com/nz/title/81554996>



What Topics Would You Like?

This year we are planning to run seminars on investing and house mortgages. If there are other topics you would like us to include as a seminar or home based session - please tell us. We would love to know.



Email me: lindas@mmsi.or.nz

Happy Saving!

Thank you also to those of you who spread the word about Incentive Saver amongst family, friends and clients.

If you are interested to know more about the Incentive Saver scheme or want your name added to the newsletter list just send me an email

Linda Smith Financial Mentor lindas@mmsi.or.nz

If you no longer wish to receive newsletters from me please reply with "unsubscribe" in the subject line.

NEWSLETTER LINK

There is now a link to all newsletters on CMM website <https://www.mmsi.org.nz/What-We-Do/Work-with-Adults-Parents-Whanau/>