

# INCENTIVE SAVER NEWSLETTER



**MARCH 2025**



is the number of people who have completed the saving scheme. You folk are awesome!

*There is a difference between knowing the path and walking the path. People know they should save, often talk about saving but kudos to you folk - you're doing it. You're walking the talk!*

**Reminder:** The Incentive Saver has reopened for 2025. If you or people you know have always struggled to save then get in touch.

## **Congratulations Finishers!**



**Chelita:** *Close off Afterpay account, cut up credit card and save an amount that you don't even notice a week.*

**Kylie:** *Commitment – make a start and a commitment to saving. watch your savings grow has been a great incentive to keep going. Have open conversations about savings*

**Hana:** *A small amount goes a long way.*

**Jeffery:** *Hold yourself accountable for your savings. Be honest with yourself*

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## Newsletter Topic – Saving!

Lists - an oldie but a goodie. We often use “to do” lists but they’re actually a really useful tool to reduce spending. They allow us time to **Pause + Plan + Prioritise**



### 2 Examples

#### 1. CLOTHES.

A friend has changed the way she buys clothes i.e. when winter approaches she makes a list of all the clothes she thinks she needs. Then she waits. She says the longer she waits the more things drop off the list! By pausing and planning it cuts out random buying. She still buys items on the spur of the moment but overall, it’s saved her heaps - just by being that little bit more focussed.

#### 2. HOUSE MAINTENANCE

For many years my husband and I would sit down at the start of each year and write a list of all the things we needed to get done on the house. Together we would then decide on the top 3. By prioritising what really needed to be done it meant better planning and focussed our spending.



#### LASTLY

I share these tips from savers, workmates friends etc because different things work for different people at different times. Just for the record. I’m the person that walked into a shop to buy her mum a nightie and came out with a dress for myself! I wasn’t even thinking about buying a dress when I walked into the shop. We all have hiccups along the way – however as long as we are heading in the right directions that’s what’s important.

Anna suggested this idea. She bought a saving tin that required a tin opener to open. Her idea was to use this for her sons saving and get another (more easily opened) for the spending jar.



## CMM MONEY SEMINAR SERIES

We are holding a series of 3 money seminars. These talks are open to anyone.

1. **Wed 5<sup>th</sup> March** – *Investing for Beginners*
2. **Wed 19<sup>th</sup> March** - *Steps to Owning Your Own House* (First Home Owner)
3. **Wed 2 April** - *Understanding My Own Mortgage and Getting Ahead* (Existing Home Owners)



**Venue:** Aldersgate 309 Durham St

**Time:** 10.00 – 11.00am

**Note:** Limited car parking available.

Please RSVP to [lindas@mmsi.org.nz](mailto:lindas@mmsi.org.nz) so we have an idea of how many chocolate biscuits to buy!

**Note:** The investing seminar will be repeated again at Shirley Community in the coming months.

## Money Matters Talks (Arranged in conjunction with Shirley Community)

**Topic:** **FROM CHAOS TO CALM - Tips for Getting Your Money Life in Order.**

Linda Smith will facilitate an open discussion with a panel of local people who have made big changes to their money life. What are their top tips? Come along and find out!

**When:** Thursday 13<sup>th</sup> March

**Where:** **Park Centre** The room behind the Shirley Community Café at 17 Acheson St Shirley.

**Time:** 10.00am



## Aratupu Preschool Money Chats – around 9am

**Dates:**

1. **Tues 4<sup>th</sup> March - Credit Reports** – what's in them and why are they important.
2. **Tues 1 April – Afterpay**





BENEFICIARY ADVISORY SERVICE

## **Resources**

An independent non-profit organisation that provides advice and advocacy to low income earners and beneficiaries to help navigate issues related to MSD.

Monthly Outreach available in Rangiora Rolleston and Lyttelton.

**Christchurch Community House,  
213 Lichfield Street,  
Christchurch 8011  
0800 00 00 43  
03 379 8787  
Email: [info@mysite.com](mailto:info@mysite.com)**

## **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](mailto: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/>