

# INCENTIVE SAVER NEWSLETTER



November 2025

## The bird, the bee, and the bat all fly, but they use different wings.

I love this quote. It reminds me that we all have different ways of doing things. One approach doesn't fit everyone and that includes managing and saving money.

Remember - use the methods and tools that work best for *you*.



Well the last couple of months turned out a little differently than I thought. We ended up cancelling our biking trip to Australia due to Dads broken hip. We then tried slipping away for a week's biking trip in Nelson but I tested positive for Covid on day 1. The good news is - I'm not planning any more trips for the remainder of the year!

It's a bit like our money journeys. Everything is going well until it isn't.

One of our savers illustrated this point perfectly. A busy Mum of 5 children - her very young daughter decided that getting the bath ready for the family would be helpful. The little girl found the plug and turned on the taps – all unbeknown to her Mum. The result as you can imagine was a LOT of water flooding the bathroom, carpeted hallway, etc. The \$500 our saver had set aside wasn't intended to pay the insurance excess but that's where it ended up.

The important thing – she had the money saved and ready.

A timely reminder that the bigger the buffer - the smoother the ride.



## Bank Validation Reminder for Incentive Savers

The one bit of proof we require at the end of your savings period are the validated bank statements as proof of all deposits and total amount saved. The validation looks like this.

### **Something to watch out for:**

I suggested to some savers to ring and get their bank to email out the statements (I was trying to save people a trip to those ever-disappearing bank branches). Unfortunately, in a couple of cases, the bank downloaded and sent the statements but they weren't validated.



**Lots of people crossing the finishing line and consequently lots of tips**

**Jazz:** I make a weekly meal plan to help with budgeting and preventing over spending.

**Kellyann:** Hide the balance so you can't see it and be tempted to use it.

**Marie:** doing auto payments

**Nicole:** set and forget!

**June:** I have AP's set up for almost every expense which has helped me manage my money better.

**Ari:** Use a locked savings account and budget to save

**Terrie:** I would advise against putting too much away. Once you start dipping into it you have broken that seal.

**Sophie:** Consistency is the key. Even small amounts regularly saved make a difference.

**Rachael:** Send it out before you notice it/ hide your savings account from your banking app/ learn about money. Rachael has an automatic payment going onto her Pak n Save card. Her last tip was be aware if taking advantage of things like Toyworld sales during the year. In 6 months, your child may not want the toy you've set aside for them for Christmas.

**Rosa:** no impulsive buying! It's not how much you get but how you spend it. Rosa also uses [ASB Save the Change](#). She has it set at \$2. If she spends \$1.70 then the extra 30c automatically goes into her rainy-day account. (You can choose your own settings)



<https://www.asb.co.nz/banking-with-asb/save-the-change.html>

## Christmas Tips From Our Savers

**Erin:** Nifty **Christmas tree** idea. A metal tomato stand/plant trainer wrapped in lights. Easy to set up and store.

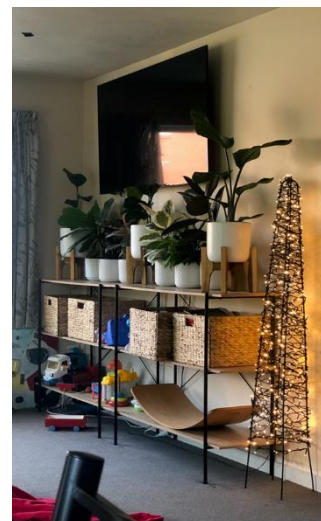
### **Beth: Give Back Sack**

During December the family have a big sack sitting out. Over time her children fill it with toys/books etc they feel they have outgrown (all in very good condition). The sack is then donated to an organisation to wrap and distribute.

**Memory Jar.** Collect happy memories during the year, jot them down on a slip of paper and put into jar. Lovely to sit down under the Christmas tree, draw them out of the jar and share.

**Sharon** uses Pringle tubes to make **Christmas crackers** for her grandchildren. She wraps the tubes in crepe paper to make them look like crackers. The cracker contains the Christmas presents i.e. movie voucher, lip balm, nail polish, chocolates, swim pass, etc. If the gift is too big (like a book), then Sharon puts a clue in the cracker so it turns into a treasure hunt.

**Xmas tree.** Drawing pins onto wall then string lights \$9.95



## Resources

Stand Tall is a free budgeting game designed for young New Zealanders including people with intellectual disabilities, neurodiversity and autism, to help teach them about managing money.



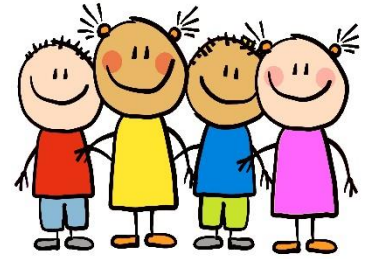
<https://www.ihc.org.nz/how-we-can-help/stand-tall-money-game>

## Flexible Childcare Assistance

Kirstin thought this would be helpful for people to know about. It's one of those WINZ benefits that can go under the radar.

### Conditions:

- You are main caregiver
- Child is 13 years or younger or aged 14-18 but can't be safely left at home i.e. medical reason or no older child at home to babysit
- You are working or doing employment related training or study 3+ hours per week.
- You have informal childcare costs because you can't access formal childcare i.e. after school program at the kids school



Kirstin suggested to fill out the application form and book an appointment. It is easier than trying to do it on the phone. **Full details in this link:**

<https://www.workandincome.govt.nz/products/a-z-benefits/flexible-childcare-assistance.html>

**Note:** This is the last newsletter for 2025. Its wonderful travelling on this saving journey with you all. I'm really looking forward to 2026. I have the aim of getting more savings groups underway (as well as our usual individual savers).

**Remember I'm always open to ideas and suggestions.**



## 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 us an email

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### 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/>