

Workplace financial capability

sorted
at Work



Our vision

Everyone getting ahead financially

Who we are

The Commission for Financial Capability (CFFC) is an autonomous crown entity tasked with supporting New Zealanders to become financially capable, putting them in the best possible position to achieve their life goals and reach retirement in good financial health.

We provide leadership and coordination of the National Strategy for Financial Capability.

We do this in partnership with a wide range of government departments, schools, workplaces, communities and financial sector organisations.



Our goal

Support participants to shift the way they think about managing their money.

- ✓ Make money a comfortable topic of conversation
- ✓ Improve self-awareness, knowledge and confidence
- ✓ Support financial planning and visualisation of the future
- ✓ Empower participants to seek independent advice
- ✓ Plan to improve participants' net position over time

Become a Sorted workplace

What is a Sorted workplace?

A Sorted at Work workplace partners with CFFC to implement a variety of financial capability and wellbeing initiatives into their workplace.

Financial capability is

Having the skills, knowledge, confidence and motivation to make informed financial decisions. Financial capability gives people choices. It supports individual well-being as well as contributing to the efficiency and prosperity of the national economy.

Workplaces are a great place to discuss financial capability

Many employers are including financial capability as part of their overall wellness programme for their employees. They realise that people who are coping financially also tend to enjoy better wellbeing, improved productivity and reduced absenteeism.

Personal financial wellbeing and organisational performance are connected

72%

of organisations believe employee financial education will benefit them

46%

of employees worry about their finances

83%

of employers say money problems interfere with productivity

20hrs

a month lost to sorting personal finance worries

58%

of employers report “financial illness” drives absenteeism

Our approach

The Sorted at Work programme includes a suite of courses, seminars and sessions.

The programme provides participants with 'aha' moments, where they begin to see the small but significant changes they can make to their lives for a healthier and wealthier economic future.

Key strategies used throughout our programme include participant driven activities, focused personal reflection, sharing with peers and action plans for long-term impact.

Our programme is underpinned by:

- ✓ The National Strategy for Financial Capability
- ✓ OECD core financial capability competencies for adults
- ✓ CFFC research
- ✓ Theories of behaviour, learning and change
- ✓ Blended learning opportunities with sorted.org.nz
- ✓ A robust quality assurance framework
- ✓ Data collection and formal independent evaluations

Our programme works

Talk



59%

of participants say they talk about money with family more often.

Plan



77%

say they now have a plan to achieve financial goals

Learn



68%

report they have changed spending behaviour.

Debt-smart



58%

confirm they have reviewed debt.

Save/Invest



71%

claim they have changed saving behaviour



Pulse check



Want to take a pulse check of your workforce? Our short survey can tell you a great deal about the state of financial capability of your staff.

We will:

- Help you select the models and products that work best for you.
- Provide you with the tools and resources
- Acknowledge our partnership through jointly agreed media (if applicable)
- Provide consultation on best practice approach to implementation
- Invite you to our events including the CFFC Summit, CFFC forums and Money Week
- Quality assure the design and delivery of Sorted at Work products
- Provide updates and enhancements – ensuring product material is current, accurate, neutral, and impartial
- Continuously improve Sorted’s calculators, plans, tools and resources

Want to know more? Ask us how.

Partnership quick guide



Our courses



Get Ahead

Take control of your financial future

3 days or 8 weeks

Sort your money, tackle that debt and start to see your future – gaining confidence and control over your finances.

Pathways to housing

- Pathways to owning a home
- Financing a home

Spending beliefs

- Needs vs wants
- Spending diaries

Money plans

- Setting up a plan that works
- Know your key numbers

Motivations and money systems

- What do I want for my future?
- Money goals

Debt and your rights

- Debt strategies
- Contracts and lenders

Save smart

- Savings strategies
- Investing basics

Plan for the unexpected

- Insurance
- Wills and Power of attorney

Looking ahead

- Building a financial plan
- The way forward



Get Sorted

Own your financial future

2 days or 6 weeks

You're on your way to having a financially sorted life – here's how to get further ahead and have your money work for you.

Money mind

- Our financial past and future
- What is my money personality?
- Action plans

Spending

- Spending goals
- Making a spending plan work
- Setting up a system that works

Retirement and KiwiSaver

- KiwiSaver and retirement goals
- Retirement Planning
- Finding the right fund

Debt

- Debt and me
- What is my net worth?
- How do I assess my debt?

Protect

- Emergency funds
- Wills and power of attorney
- Looking further forward

Save and invest

- Types of investments
- Investment styles
- Getting advice

Our courses

3

Explore savvy investment options - how to build wealth safely and spread your risk.

Get Invested

Fund your future

2 days or 6 weeks

Investor mindset

- Looking at my past and future
- Brand immunity
- Inanities

Optimise your KiwiSaver investment

- Current KiwiSaver status
- How much am I paying?
- Should I switch?

Investor smarts

- investment goals.
- Time to invest?
- Balancing risk and returns

Strategies for investing safely

- Strategic allocation
- Diversification
- The role of the supervisor

Investor incubator

- Chasing last years' winner
- Planning with Smart Investor
- Can debt be used to our advantage?

Get investing

- Finding the right advisor
- Look further forward
- Planning your next steps

4

Make retirement work for you - develop an action plan and financial road map to support your life, money and wellbeing in retirement.

The Choice Years

Planning for retirement

1 day

Life in retirement

- What's important
- Retirement goals
- The three stages of retirement

Money in retirement

- Income
- Spending and lifestyle
- Retirement funds
- How we decumulate wealth over time

Wellbeing in retirement

- Wills, trusts and power of attorney
- Insurance
- Frauds and scams
- Health and wellbeing

Our seminars

> Financing your first home

2 hours

This seminar covers the fundamentals of financing a home. It looks at how to grow a house deposit, who can help, the right mortgage for you, the sales and purchase process.

> Fighting fit

2.5 hours

This seminar covers key tips and tricks to build financial skills, including; money attitudes, needs and wants, spending diaries, budgeting, money systems, goals, emergency funds, compounding interest, true cost of credit and insurances.

> The Money Bites Series

7 sessions. 1 hour each. Face to face or webinar.

This series is designed as a conversation kick-starter and motivator to take action. The focus is on taking steps towards improved financial wellbeing based on what's important to you.

Money Mind

Money is never just maths.

Spending

If you don't have a plan for your money, someone will!

Retirement and KiwiSaver

How do we help our future selves?

Debt

What does debt really cost, and how to get on top of it.

Protect

Protecting what's important.

Save and invest

Grow your money and your choices.

Frauds and scams

Understand the risks – knowledge is power.

Independent and impartial

We are not aligned with any financial service provider or products. Sorted at Work seminars are:



Interactive

Participants are encouraged to share ideas and experiences.



Scaleable

Can host up to 100 participants.



Credible

Delivered by CFFC affiliated facilitators.

Our facilitators

Our CFFC affiliated facilitators deliver our programme throughout New Zealand. They're independent, neutral and impartial in keeping with our Sorted at Work kaupapa.

They;

- Do not give financial advice
- Do not endorse or dismiss any specific products, services or beliefs
- Do not offer to make specific referrals to product or service providers, financial or otherwise
- Come from a variety of personal, professional and cultural backgrounds

We match facilitators to your organisation and the delivery requirements.



Programme delivery quick guide



Choose courses or seminars that work for your people.

You can utilise our Pulse Check to help you decide.

Work with us to book in and deliver the course or seminar in your at Work.

Feedback and review through our evaluation processes.

Course and Seminar Price List

Our courses

Get Sorted

Two day course delivery plus 4 post course webinars \$3,800

Six week delivery plus 4 post course webinars \$3,800

Follow-Up Workshops (optional)

In person \$500

By Phone \$455

The Choice Years

One day delivery \$1,700

Get Invested

Two day delivery \$3,200

Our seminars

Financing Your First Home

2 hour seminar \$400

Fighting Fit Seminar

2 ½ hour seminar \$450

Money Bites Series

7 x 1 hour seminars \$2,100

7 x 1 hour webinars \$1,785

Money Bites individual seminars

1 hour seminar \$300

1 hour webinar \$255

Other cost considerations

Stationary, if not supplied by customer TBA

Travel and other disbursements for facilitators TBA

Prices are per group of participants and exclude GST, where applicable.