

"I'LL BE THE FIRST  
IN MY FAMILY TO  
OWN A HOME"



**\$orted** Community

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## Changing a family's future

Chantel Matthews is proud that the skills she gained from a Sorted Community course have helped her and partner Riccardo (Rick) Perawiti to break the cycle of raising children in a low income environment.

**"In my family, that cycle of financial hardship gets to stop with me," says Chantel. "I'm the first to go to university, I'll be the first to own my own home, and our kids will grow up seeing that as the norm. They will pass our teaching about money onto their children, so we've not only changed our lives, but the path of future generations."**

It seems like a bold claim to make about a six-week course the couple did in 2016, but Chantel is emphatic that the programme, called Sorted 'Ākara Mamao (Cook Island Māori for 'See the Future'), was a turning point in the fortunes of her family.

At the time they were in a place of uncertainty and insecurity. Rick was transitioning between jobs, and they were living with his family in Auckland with their 18-year-old son Zion and six-month-old baby Carter. Chantel had been attending university with the aim of launching a new career when she fell pregnant with Carter.

**"Financially we had to make some changes in our life, and when a friend told us about the Sorted course it sounded like what we needed. We took a leap of faith."**

The first workshop they attended changed their way of thinking about money.

**"We came home with tools and the structure we needed to set goals and a budget to reach them. Almost overnight we went from a place of money coming in, money going out, to being conscious of how it was managed and being able to manipulate our system to make it healthier."**

The couple paid off debt, set up a system of accounts to cover expenses, and began putting aside money for a deposit on their own home.

One of the hardest changes was learning to say no.

**"Among Māori and Pasifika families, there's an obligation to support each other, and by saying yes we were giving what we didn't have. The course helped us see that by doing that, it impacted on us reaching our goals, and the long-term future of our kids. We had to learn to be ok with saying no."**

What helped was that the systems they set up took those decisions out of their hands – there simply wasn't room in their budget to give money away.

Soon, Chantel and Rick began to see a future with possibilities. It not only made them feel secure, but happier and more positive in day to day life.

**"Both of us come from backgrounds where owning your own home isn't an option, so the fact that this course could make that dream a reality for us is incredible. We are pinching ourselves that we're even in this position."**

They recommend anyone do a Sorted course, particularly those who come from low socio-economic backgrounds.

**"When you grow up without money, that's all you know. But if you believe you deserve more, know that it's ok to ask for help, then take it, go for it and see what happens. You'll be surprised at how new knowledge will build bridges. We're an example and we're really proud – we've helped change our family's future for the better."**

To watch the full interview go to [cffc.org.nz/success-stories](https://cffc.org.nz/success-stories)

