TE ARA AHUNGA ORA
Retirement Commission

Sorted User Survey

April 2026

Summary

1

Perceived value continues to edge up

89% of users now rate Sorted as valuable. This increase appears across ethnic groups and comes from a strengthening of the 'very' valuable category.

2

NPS reaches an all-time high

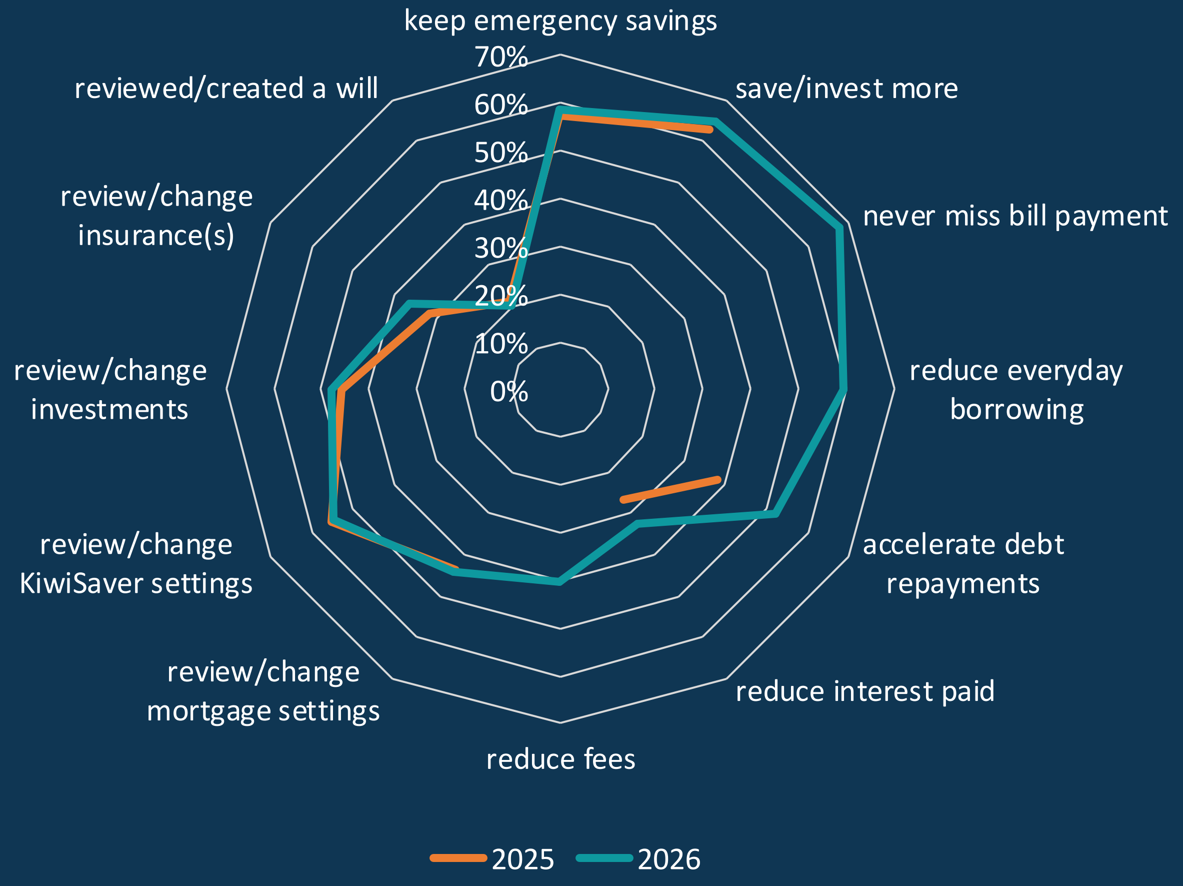
NPS improves further on last year, reaching an all-time high at +35, with particularly large gains seen for Māori (62% were promoters) and under 35s (55% were promoters).

3

Emergency Saving app has broad reach

The Emergency Saving app has a potential reach of over 500,000 (82% of our users are at least somewhat interested).

Behavioural Impacts of Sorted (excl N/A)



Summary

- ➢ Increased emphasis on budgeting (improving or reassessing)
  - Calculators and tools remain the main drawcard for visitation regardless of frequency of visits
- ➢ Desirable behaviours resulting from Sorted visitation continue to increase year on year, with ‘saving/investing more’ now at 65%.
  - New measures show Sorted’s significant positive impact on everyday money management (eg not borrowing for everyday expenses, paying bills on time), particularly among our regular users.
- ➢ Trust in Sorted remains high (around 85%) and enjoyment of the site remains near its highest level, but trust around personal information has dipped marginally this year.
- ➢ Just over half of users say Sorted has improved how they manage their finances.
  - People who use Sorted regularly are much more likely to report positive outcomes — around 70% of monthly users say Sorted has changed how they manage money, compared with roughly 40% of those who visit only once or twice.
- ➢ Registration has dropped marginally over 2026 but still hovers around two-thirds of users.
  - Lack of awareness or familiarity continues to be the main barrier to new users registering for an account with Sorted.
  - Very few found it difficult, but password issues dominate.
- ➢ Saving budget/goal information and tools are key, but over half of users also feel it is essential to be able to track progress.
  - Bank app integration has split appeal among all participants, but interest increases in the context of a budgeting/tracking value proposition.
- ➢ Significant overlap in interest is seen between Emergency Savings app and a budget/spending tracker linked to a bank account.
  - Given budgeting/saving and our calculators are the dominant drawcards to our website, integrated budgeting app providers may present as emerging competitors.

Sample

- 2849 started the survey (this is a decline on previous years)
    - N=1846 completed surveys (completion rate is the same as previous years = 65%) indicating survey design is unlikely to be responsible for the lower number of surveys we attained.
- Women strongly overrepresented as usual
    - As in 2025, male users tended to be older than the female users. 50% of males were aged 55+ (compared to 36% of females)
- Visitation frequency appears to have increased marginally in 2026.
- Survey participants were sourced both from our Sorted email list on HubSpot (new and old users) and via popups on the website.
    - Our sample from the popups was significantly smaller this year compared to 2025 and we believe that AI is playing a role in reducing click-throughs on the website.
- **In addition to age differences, proportions from each source differ to 2025, so the current data is weighted to match for age within source, based on 2024 (consistent with 2025).**

		Apr 25 n=2684 unweight	Apr 25 n=2684 weight	Apr 26 n= 1846 unweight	Apr 26 n= 1846 weight
Age	Under 18	2%	1%	2%	1%
	18-24	4%	7%	4%	7%
	25-34	18%	22%	14%	22%
	35-44	22%	24%	19%	24%
	45-54	22%	19%	21%	19%
	55-64	20%	18%	22%	18%
	65+	12%	9%	17%	9%
Ethnicity	NZ European	73%	72%	73%	70%
	NZ Māori	17%	18%	17%	19%
	Pacific Peoples	6%	7%	7%	9%
	Asian	7%	7%	7%	8%
	Other	6%	6%	7%	7%
	Not answered	2%	2%	2%	2%
Gender	Male	28%	28%	28%	26%
	Female	71%	71%	71%	73%
	Other	1%	1%	0%	1%

		Apr 25 n=2684 unweight	Apr 25 n=2684 weight	Apr 26 n= 1846 unweight	Apr 26 n= 1846 weight
Financial Situation NB total un-comfortable increased marginally to 49%	Flying ahead	3%	4%	3%	2%
	Swimming happily	20%	19%	23%	19%
	Starting to swim comfortably	31%	31%	30%	30%
	Just treading water	32%	32%	31%	34%
	Sinking a bit	9%	9%	9%	10%
	Sinking badly	5%	4%	5%	5%
Frequency of using Sorted **Av visits per year (using range midpoints, excl never) = 7.2 (7.0 in 2025)**	Every 1-2 weeks	7%	9%	7%	9%
	Monthly	11%	12%	14%	15%
	6-10 times	14%	14%	14%	15%
	3-5 times	24%	25%	26%	24%
	1 or 2 times	30%	29%	30%	29%
	Never	14%	11%	9%	9%
Source	Hubspot (new)	12%	25%	17%	25%
	Hubspot (older)	42%	38%	55%	38%
	Popups	46%	37%	28%	37%

Who are our users in 2026?

Frequent users

Used us at least monthly in the past year

96% rate us as valuable

Significantly more likely than expected to be:

- 18-34 (36%)
- Keen on budgeting/saving including updating their budget
- Rate us extremely well on performance measures
- Significantly more likely to have been called to action (particularly reducing fees they pay, reducing interest payments, reviewing/changing mortgage settings and stopping borrowing for everyday expenses)
- Almost all (96%) rate us as quite or very valuable

Rare users

Used us 1-2 times in the past year

79% rate us as valuable

Significantly more likely than expected to:

- Be via the 'Older' hubspot user list
- 79% rate us as quite or very valuable
- Relatively less interested in budgeting/saving, budget updates or mortgages/loans, or using our tools
- When asked why they don't use us more frequently, 23% say they don't know enough about what we offer, and 31% say they just don't need to use us.

Women

Budget-savvy

Budgeting and saving activities are comparatively popular among women participants.

Curious learners

Strong appetite for diverse topics — from managing money in a crisis to retirement and will preparation.

Plan-oriented

Value step-by-step programmes and are more likely to create a budget — though account registration trails.

Loyal Sorted fans

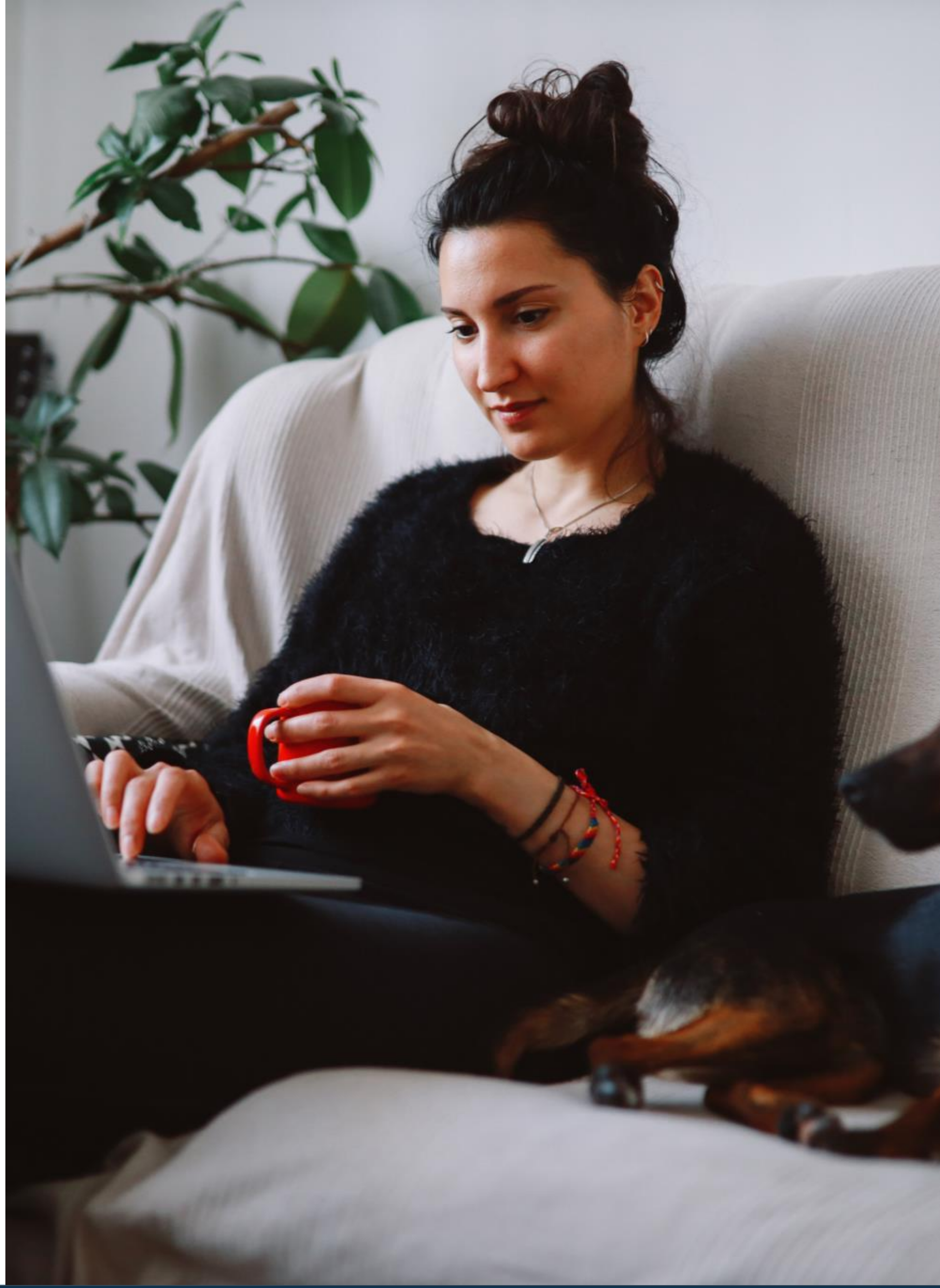
Likely main source of financial information; women rate Sorted higher than men (NPS).

Resilience builders

84% Interested in an Emergency Savings app, with 29% extremely interested.

App-friendly

Drawn to budgeting and spending trackers linked to bank accounts, and goal-based saving apps.



18-34

Budget-savvy

Budgeting and saving activities are comparatively popular among younger participants.

Hungry to get ahead

Eager for help on budgeting, savings, first homes, debt, and KiwiSaver — and value step-by-step programmes and life-event guides.

Action-takers

More likely to create a budget, set or achieve a financial goal, and start saving or investing more after visiting Sorted.

Sorted fans

92% rate Sorted 'quite or very' valuable and NPS sits at +44 — though free account registration trails.

Future-proofers

86% Interested in an Emergency Savings app, with 35% extremely interested.

App-friendly

Drawn to bank-linked budgeting and spending trackers, plus goal-based saving apps that track progress.

Māori

Budget & debt focus

Budgeting/saving and debt minimisation are the two key motivations for Māori participants.

Broad info needs

Keen on debt management, money in crisis, budgeting, saving and wills — plus Māori worldview resources and content for teaching kids about money.

Real outcomes

Outcomes include never missing bill payments and reducing or stopping borrowing for everyday expenses.

Sorted superfans!

Māori give the highest NPS of all users at +47, and 92% rate the website 'quite or very' valuable — though only 51% are registered.

Ultimate buffer builders

91% interested in an Emergency Savings app, with 39% extremely interested.

App-friendly

Drawn to bank-linked budgeting/spending trackers, goal-based saving apps and a financial health check app.

Pacific Peoples

Budget & debt focus

Budgeting/saving and debt minimisation are the two key motivations for Pasifika participants.

Life-event guidance

Particularly keen on debt management, budgeting, saving and buying a first home — making financial guides on life events comparatively important.

Goals unlocked

Bills paid on time, less borrowing for everyday expenses, and lower fees on financial products - Sorted has helped them achieve financial goals they previously couldn't reach.

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Unregistered fans

92% consider Sorted 'quite or very' valuable and NPS is +40, though they are the least likely to register (43%).

Buffer builders

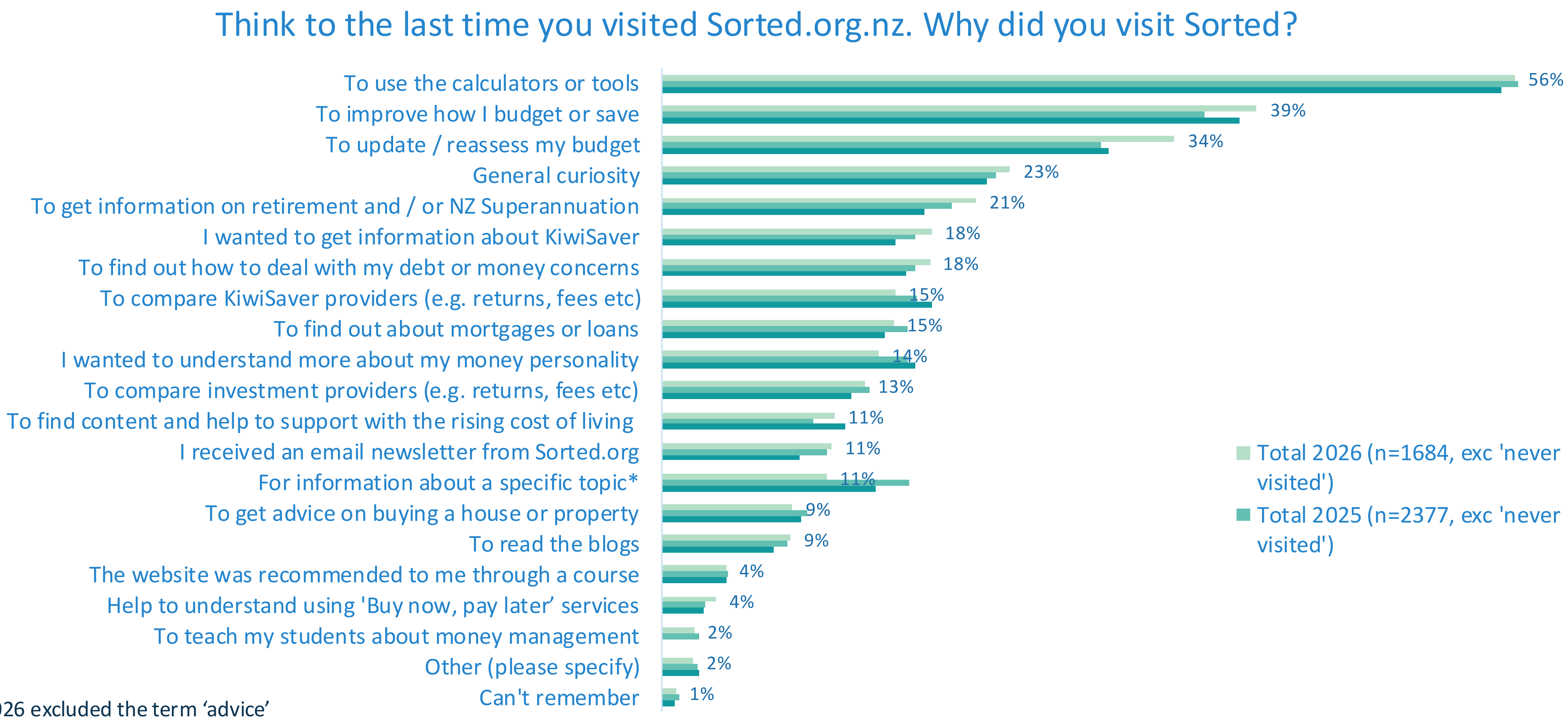
88% interested in an Emergency Savings app, with 34% extremely interested.

App-friendly

Drawn to bank-linked budgeting/spending trackers, debt payoff planning and goal-based saving.

Why are people visiting Sorted?

Budgeting (improving or reassessing) both appear to have gained as purposes for visiting Sorted in 2026.



*wording change in 2026 excluded the term ‘advice’

Calculators and tools are a draw to Sorted regardless of visitor frequency. Frequent visitors overindex on budgeting purposes.

Think to the last time you visited Sorted.org.nz. Why did you visit Sorted?

Column %	At least monthly	6-10 times	3-5 times	1 or 2 times
To use the calculators or tools	59%	71%	59%	44%
To improve how I budget or save	46%	44%	40%	31%
To update/reassess my budget	43%	47%	32%	21%
General curiosity	24%	19%	26%	21%
To get information on retirement or NZ Superannuation	23%	19%	24%	17%
To find out about mortgages or loans	21%	17%	14%	11%
To get information about KiwiSaver	21%	17%	17%	17%
To find out how to deal with my debt or money concerns	20%	22%	16%	15%
To understand more about my money personality	19%	15%	13%	12%
To compare KiwiSaver providers (e.g. returns, fees etc)	17%	14%	18%	13%
To get information on buying a house or property	15%	6%	8%	6%
To compare investment providers (e.g. returns, fees etc)	15%	15%	14%	11%
To find content and support to help with the rising cost of living	14%	12%	13%	8%
To read the blogs	13%	7%	9%	5%
I received an email newsletter from Sorted	11%	10%	12%	11%
For information about a specific topic	10%	13%	12%	10%
To help me understand 'Buy now, pay later' services	6%	4%	2%	2%
The website was recommended to me through a course	4%	6%	4%	4%
To teach my students about money management	4%	1%	2%	2%
Column Population	437	270	451	527

Source of user was associated with different use behaviour.

- New Users are comparatively frequent visitors (27% visit at least monthly, or eight times a year on average).
  - Budgeting dominates their purpose of visitation (50%)
  - 52% want to use the calculators or tools
- Popup Users are a mixed group with 11% saying they have ‘never’ visited the site (ie first time visitors) and 26% visiting at least monthly.
- Old Users tend to be intermittent and functional users (on average about six times a year).
  - They are least likely of the three sources to be interested in budgeting (35%), or budget reassessment (28%)
  - 57% visited to use the calculators or tools
  - 18% say their visitation was triggered by a newsletter from Sorted.

Q21 - What other financial advice, tools or influencers do you use or follow?

Does Sorted make a difference?

Shared Financial Wellbeing Measures

*National-Strategy-Shared-financial-capability-outcomes-whitepaper.pdf

- Supporting New Zealanders to grow their money and build resilience is key to helping people get ahead, have more life choices and grow their financial wellbeing.
- Te Ara Ahunga Ora Retirement Commission focuses on ten financial wellbeing measures.
- For the purposes of this survey, we have separated out measure 'seven' into product fees and interest paid.

FINANCIAL GROWTH MEASURES	
1	Increase saving regularly
2	Increase amount invested
3	Increase return potential
4	Accelerate repayments on interest-incurring debt
5	Reduce everyday borrowing
6	Meet all financial obligations to avoid consequences
7	Reduce financial product fees and interest paid

FINANCIAL RESILIENCE MEASURES	
1	Keep emergency savings
2	Have relevant insurances, wills and enduring powers of attorney in place
3	Review protection regularly

'Active saving' and 'not borrowing for everyday expenses' were consistently cited as two categories of behaviour most important to financial wellbeing.

We used the shared impact measures to revise the Sorted User survey measures

Current Sorted User survey measures	Financial growth measures	Financial resilience measures
Set up an emergency fund/safety net		Keep emergency savings
Started saving or investing more than I used to	Increase savings regularly Increased amount invested	
Reviewed or changed my investments	Reduce financial product fees and interest paid Increase return potential	
Reviewed or changed my KiwiSaver settings	Reduce financial product fees and interest paid Increase return potential	
Moved my debt to lower interest providers, and/or reduced the interest rate I'm paying*	Reduce interest paid	
Paying more than the minimum on mortgage or loan payments	Accelerate repayments on interest incurring debt	
Reviewed or changed my mortgage settings	Reduce financial product fees Reduce interest paid	
Reviewed or created a will		Have relevant insurances, wills and enduring powers of attorney in place
Reviewed and found ways to reduce the fees I'm paying	Reduce financial product fees	
Reviewed or changed my insurance(s)		Have relevant insurances, wills and enduring powers of attorney in place Review protection regularly
Reduced or stopped borrowing for everyday expenses	Reduce everyday borrowing	
Make sure I never miss a bill payment	Meet all financial obligations to avoid consequences	

*National-Strategy-Shared-financial-capability-outcomes-whitepaper.pdf New or rephrased statements in the survey as of 2026

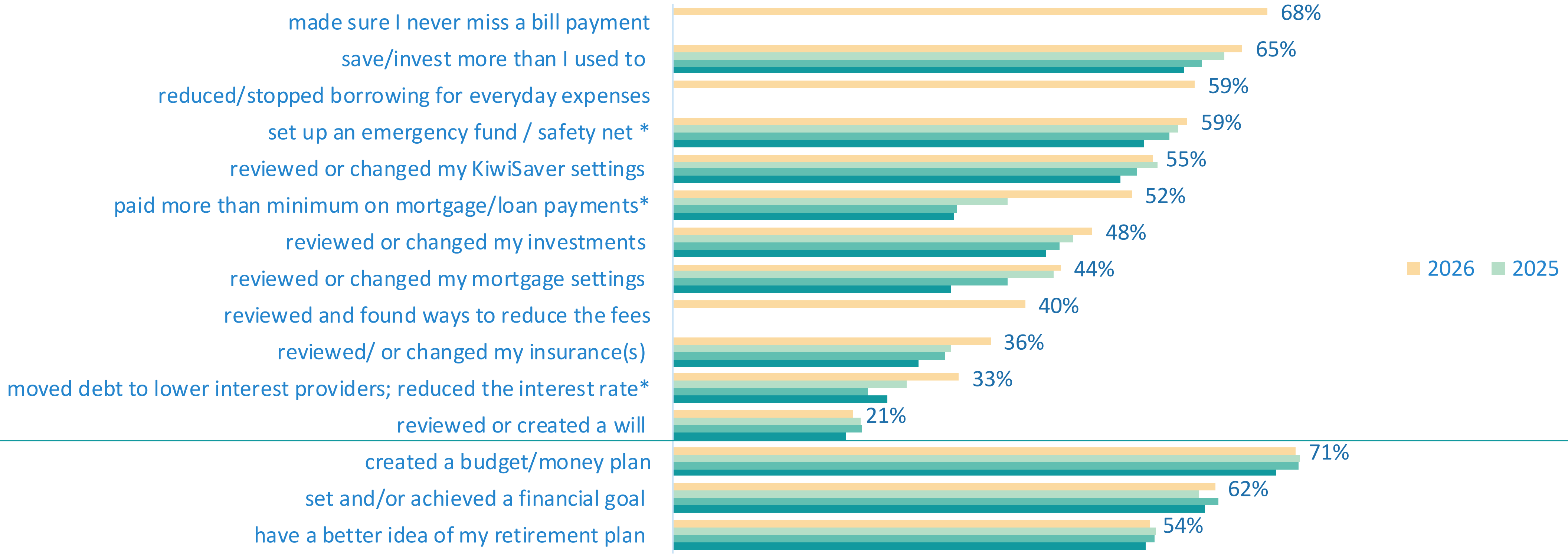
There are a few questions that don't directly measure behaviours directly related to financial growth or resilience, but which should be retained as 'means to an end' behaviours.

- I've created a budget/money plan:
  - eg budgeting and financial planning are means to an end, a part of the process or mechanism for financial growth. The result of budgeting (i.e. the outcome to measure) should be having more money available to save/ invest or build resilience.

- Similar behaviours we currently measure in the Sorted User survey include:
  - I've set and/or achieved a financial goal
  - I've developed a better idea of my retirement plan

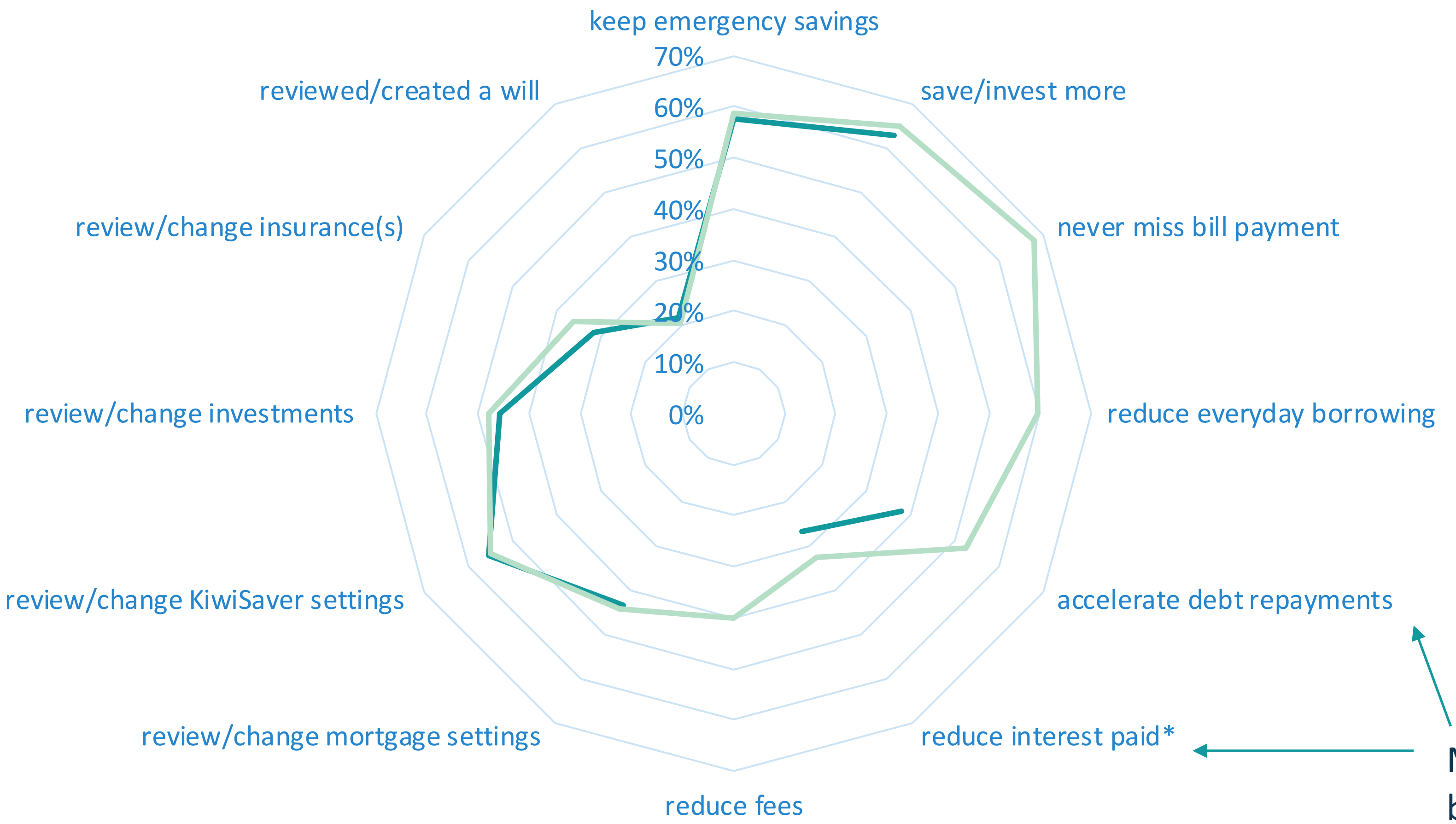
For existing questions, desirable behaviours resulting from Sorted visitation continue to increase year on year, with ‘saving/investing more’ now at 65%. New measures show Sorted’s significant positive impact on everyday money management (eg not borrowing for everyday expenses, paying bills on time).

Q13 – Which of the following have you done as a result of using Sorted.org.nz? (excl N/A)



* Wording changed to include ‘emergency fund’ in 2023; ‘Paying more than the minimum on mortgage or loan payments’ (from ‘making more mortgage payments’ in 2026; added ‘and/or reduced the interest rate I’m paying’ in 2026

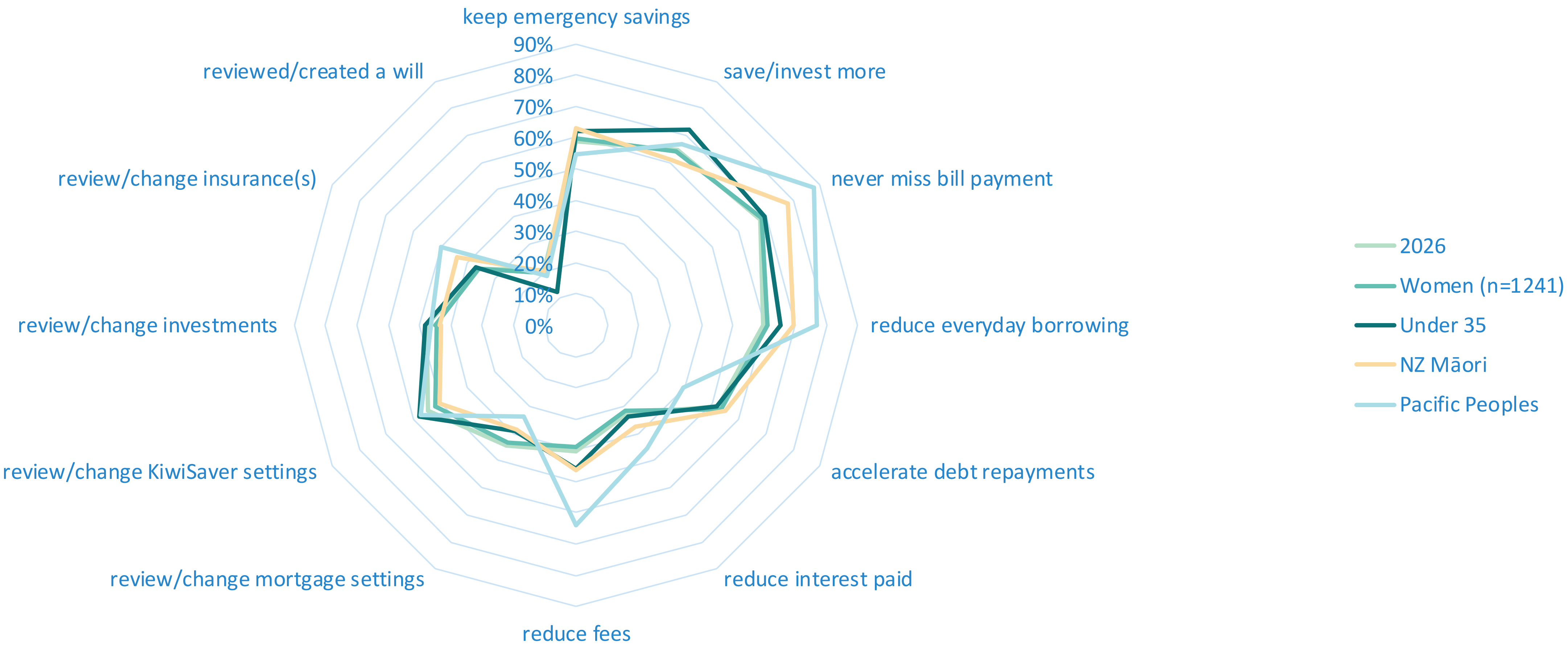
Behavioural Impacts of Sorted (excl N/A)*



May relate in part to changing bank interest rates in general

*Gaps represent new questions added in 2026. See previous pages for exact wording

Behavioural Impacts of Sorted (excl N/A)* by Target audience



*Gaps represent new questions added in 2026. See previous pages for exact wording

Regular Sorted users are much more likely to undertake fundamental behaviours shown to be associated with greater financial wellbeing after using Sorted, including not borrowing for everyday expenses, on-time bill payments, emergency saving and other forms of saving/investing.

Q13 – Which of the following have you done as a result of using Sorted.org.nz? (excl N/A)

Key Financial Wellbeing Measures

	At least monthly (n=437)	6-10 times (n=270)	3-5 times (n=451)	1 or 2 times (n=527)
Made sure I never miss a bill payment*	74%	73%	65%	61%
Started saving or investing more than I used to	70%	76%	65%	52%
Reduced or stopped borrowing for everyday expenses*	68%	63%	56%	52%
Set up an emergency fund/safety net	66%	68%	57%	46%
Reviewed or changed my KiwiSaver settings	58%	55%	56%	50%
Paid more than the minimum on mortgage or loan payments*	57%	59%	56%	41%
Reviewed or changed my investments	53%	52%	50%	38%
Reviewed or changed my mortgage settings	53%	48%	41%	37%
Reviewed and found ways to reduce the fees I'm paying	52%	45%	33%	33%
Moved my debt to lower interest providers and/or reduced the interest rate I'm paying	43%	36%	27%	26%
Reviewed or changed my insurance(s)	40%	40%	36%	30%
Reviewed or created a will	25%	23%	19%	17%
Created a budget/money plan	81%	81%	68%	58%
Set and/or achieved a financial goal	69%	71%	60%	51%
Developed a better idea of my retirement plan	58%	63%	56%	45%

Total sample; Weight: Age and source; base n = from 796 to 1387; total n = 1846; 1050 missing; effective sample size = 1158 (84%)

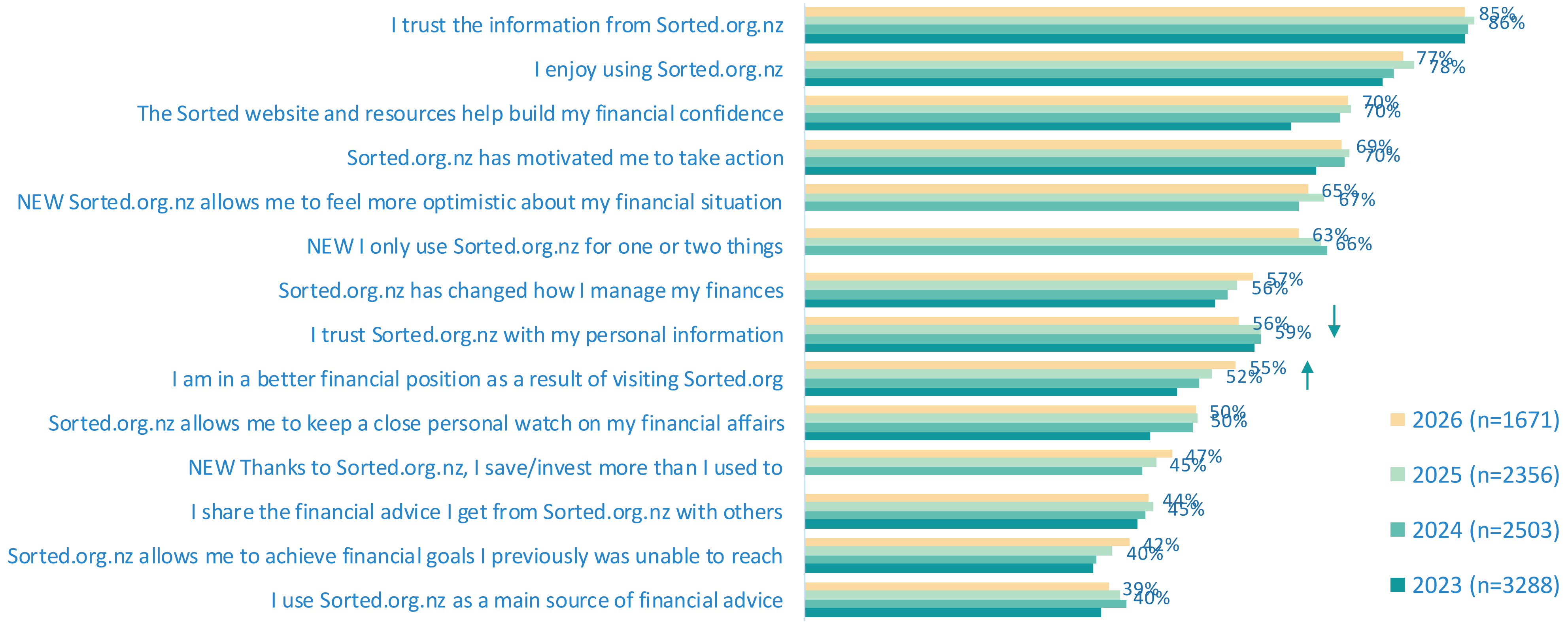
How does Sorted perform?

Key Takeouts

- **Overall sentiment remains strong.** Trust in Sorted is high (around 85%) and enjoyment of the site remains near its highest level. Just over half of users say Sorted has improved how they manage their finances, although trust around personal information has dipped slightly this year.
- **Frequency matters.** People who use Sorted regularly are much more likely to report positive outcomes — around 70% of monthly users say Sorted has changed how they manage money, compared with roughly 40% of those who visit only once or twice.
- **Perceived value continues to edge up.** 89% of users rate Sorted as valuable, and a growing share describe it as *very* valuable. This increase appears across ethnic groups.
- **NPS improves further on last year**. The Likeliness to Recommend NPS reaches an all-time high at +35, with particularly large gains seen for Māori (62% were promoters) and under 35s (55% were promoters).

Sorted's information remains trusted and the website enjoyable. Over time, an increasing proportion say they are in a better financial situation due to visiting Sorted. One measure to watch – slightly fewer trust Sorted with their personal information this year.

Q15 – How much do you agree or disagree with the following statements? (somewhat or strongly agree)



significant increase from previous year

While Sorted appeals and is trusted for all but the least frequent visitors, the website is most transformational for those who visit most frequently.

Q15 – How much do you agree or disagree with the following statements (% agree + strongly agree by frequency, 2025)?

	At least monthly (n=437)	6-10 times (n=270)	3-5 times (n=451)	1 or 2 times (n=527)
I trust the information from Sorted	88%	91%	87%	77%
I enjoy using Sorted	84%	83%	83%	62%
Sorted has motivated me to take action	77%	75%	71%	58%
The Sorted website and resources help build my financial confidence	76%	78%	74%	57%
Sorted allows me to feel more optimistic about my financial situation	72%	71%	69%	52%
I'm in a better financial position as a result of visiting Sorted	70%	63%	54%	40%
Sorted has changed how I manage my finances	70%	65%	57%	43%
Sorted allows me to keep a close personal watch on my financial affairs	67%	60%	46%	34%
I trust Sorted with my personal information	62%	64%	54%	48%
Sorted allows me to achieve financial goals I was previously unable to reach	60%	44%	39%	28%
Thanks to Sorted, I save or invest more than I used to	58%	58%	47%	32%
I share the financial information I get from Sorted with others	56%	51%	47%	28%
I use Sorted as a main source of financial information	55%	44%	36%	25%
I only use Sorted for one or two things	56%	56%	67%	70%

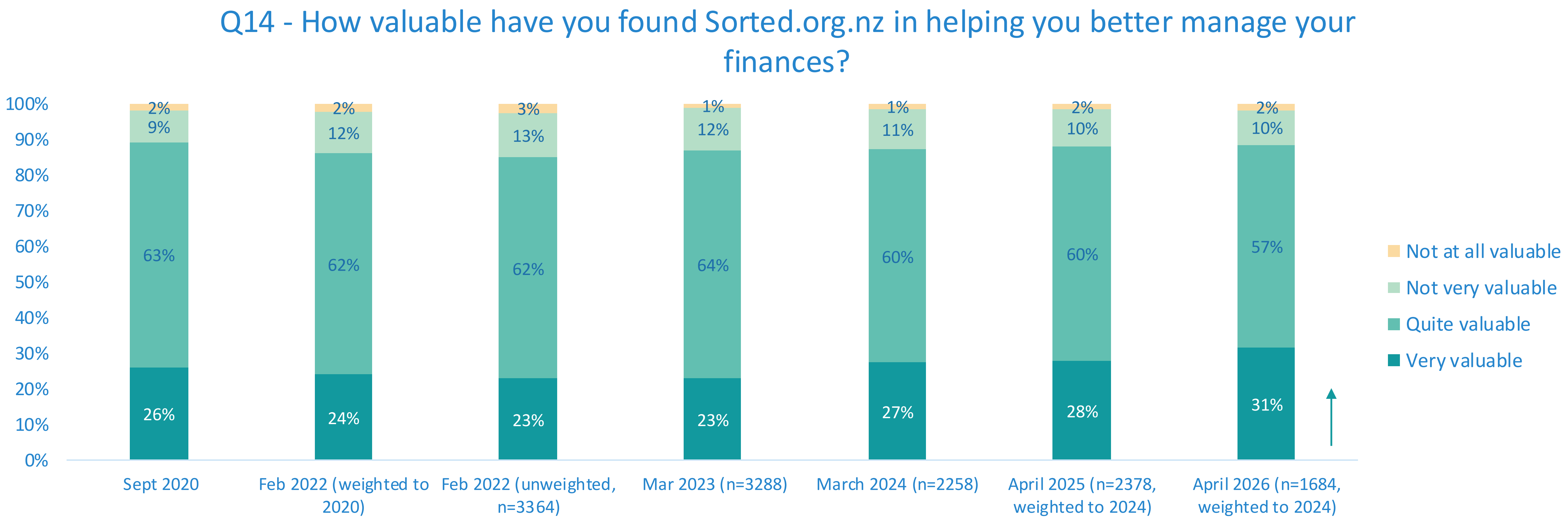
2025 sees consistency in sentiment towards Sorted for women and Māori. Among younger and Pasifika users, a decline in Sorted's ability to motivate is seen, but this may reflect the tough economic situation for these groups.

Demographic comparisons: 2024 vs 2025**	Female (2025, n=1912)	Female (2026, n=1356)	Under 35 (2025, n=778)	Under 35 (2026, n=535)	Māori (2025, n=489)	Māori (2026, n=356)	Pacific people (2025, n=182)	Pacific people (2026, n=165)
I trust the information from Sorted	88%	86%	85%	84%	83%	85%	78%	75%
I enjoy using Sorted	80%	79%	85%	80%	77%	79%	74%	72%
Sorted has motivated me to take action	72%	72%	76%	71%	72%	74%	79%	68%
Sorted has changed how I manage my finances	57%	60%	62%	64%	61%	64%	68%	61%
Sorted allows me to keep a close personal watch on my financial affairs	53%	52%	58%	56%	59%	60%	68%	54%
I share the financial information I get from Sorted.org.nz with others	47%	46%	51%	49%	49%	54%	53%	42%
Thanks to Sorted, I save or invest more than I used to	45%	48%	54%	51%	46%	46%	50%	48%
Sorted allows me to achieve financial goals I was previously unable to reach	41%	43%	48%	47%	49%	55%	58%	59%
I only use Sorted for one or two things	66%	64%	67%	59%	59%	58%	54%	55%

**excludes statements where no significant differences are apparent

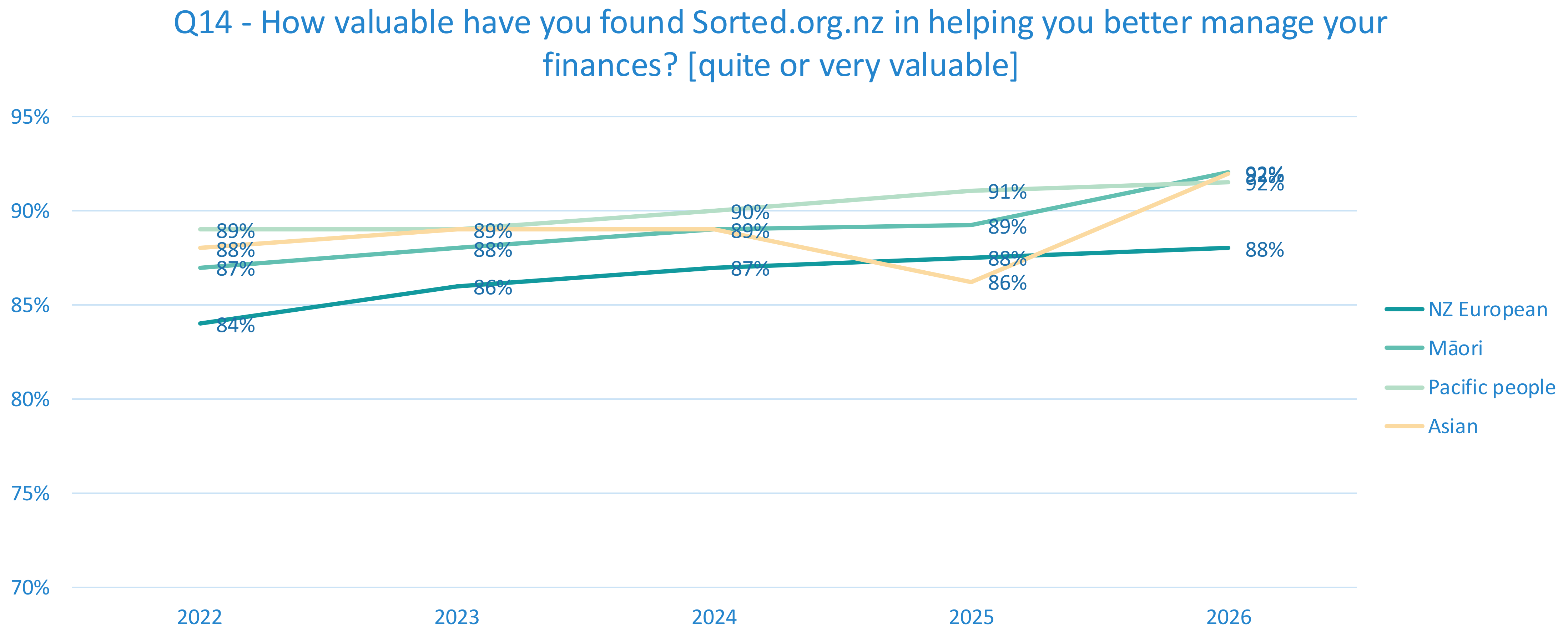
Significantly higher, significantly lower

The proportion rating the Sorted website as ‘very valuable’ continues to climb from the low seen in 2022/2023. Movement occurred from ‘quite’ to ‘very’ representing strengthening rather than conversion, so total ‘valuable’ is similar to last year at 89%.



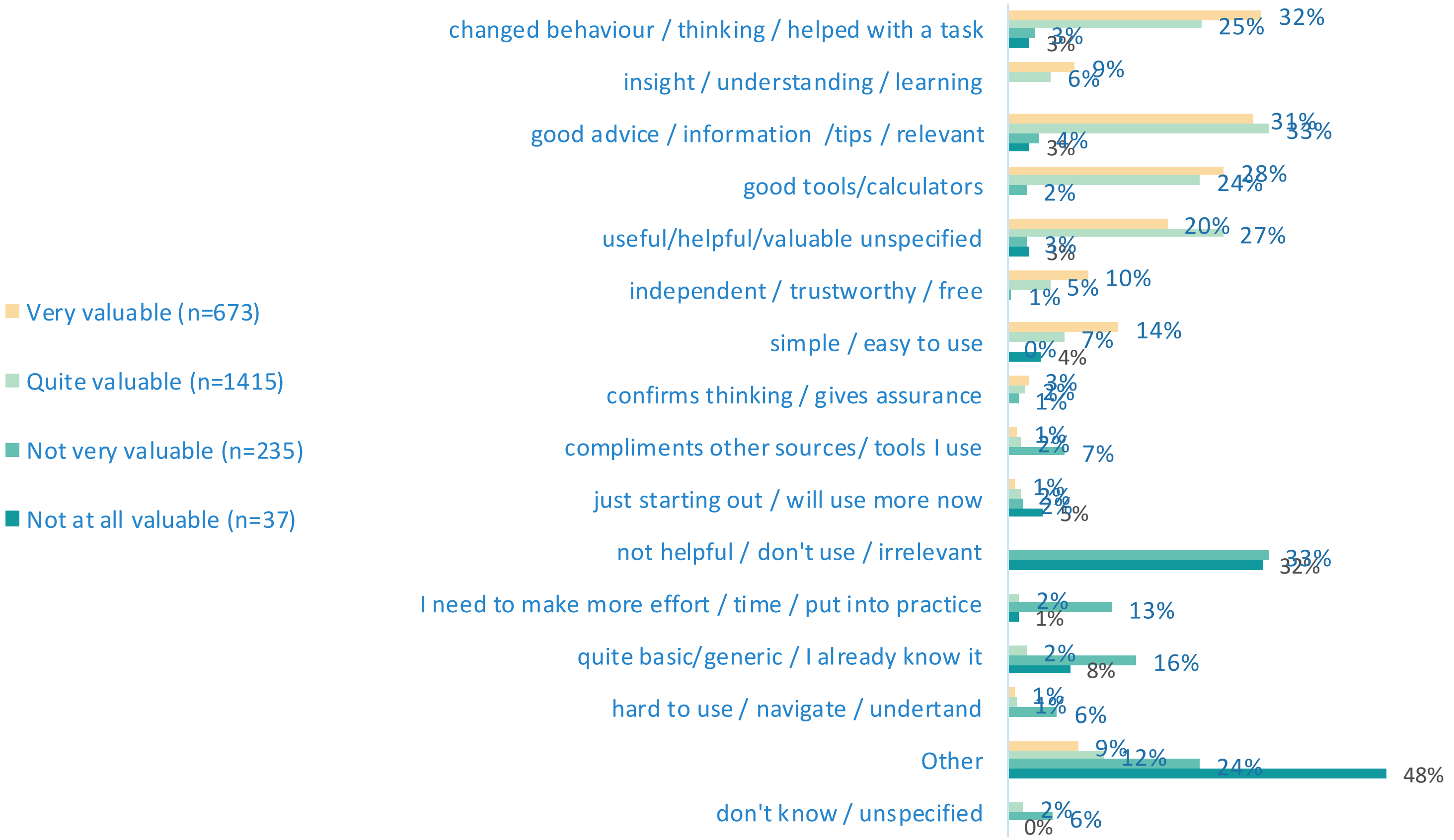
↑ significant increase from previous year

The gradual increase in 'quite or very' valuable over time continues, with Asian visitors also trending upward in contrast to last year.



Reasons for the ‘value’ ratings are similar to previous years: good advice & tools that informed and helped make useful decisions.

Q7 – Why did you give this rating?



2022 (n=2453)	2023 (n=2158)	2024 (n=2218)	2025	2026*
		20%	26%	25%
40%	43%	9%	12%	6%
		22%	12%	29%
17%	20%	18%	18%	23%
8%	1%	7%	8%	22%
3%	4%	3%	5%	6%
6%	6%	5%	4%	9%
2%	4%	2%	1%	2%
			3%	2%
8%	6%	6%	2%	2%
6%	5%	3%	2%	4%
1%	3%	2%	2%	2%
2%	2%	2%	2%	3%
			0%	2%
5%	6%	7%	2%	13%
2%	4%	2%	3%	2%

*Coding facilitated by Claude as of 2026 (but manually checked)

Reason for ‘quite/very valuable’ ratings: verbatims

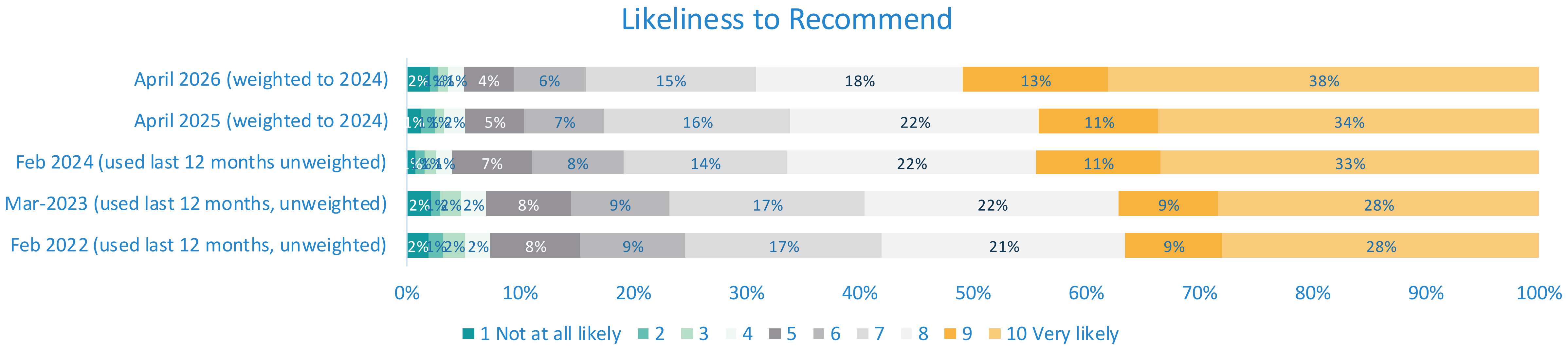
Changed behaviour or helped with a task

- It helps me to envision my saving for retirement and other long-term goals. Helps me managing my mortgage and gives me a peace of mind.
- Sorted really helped me get a grasp on how to increase my savings in a low-risk way, and the guides it has have been extremely helpful in my financial planning
- Because it has helped me to gain a better understanding of money, how it works and how i can use it to benefit my future
- At the time I started using Sorted, I was in debt as well as struggling to manage my money for everyday living. I now only have "good debt" (student loan), have built an emergency fund as well as savings for an overseas trip, have reduced my fees for insurance as well as added insurance for contents, and invest weekly.
- A personal journey of debt has resulted in me being totally debt free. These tools are fabulous for people that have not had any financial learning in their lifetimes. I love watching them engage and find a better pathway to financial freedom. This will become more relevant as the economy changes and puts more financial demand on people.

Good calculators/tools

- The budgeting tool was extremely valuable and helped us realise we could actually save up for a house (before we hadn't realised there was money we could redirect for savings). Retirement calculator also shocked us into doing something with our finances before it is too late (we are in our late 30s)
- I have completely changed my money habits for the better as a result of the tools and advice on Sorted.
- I love the budgeting tools! So useful and easy to use. At times I've gone to other apps or excel templates to try and do a budget breakdown/savings plan but keep coming back to Sorted as the tools work well and save so much time.
- I’ve found Sorted to be quite helpful in managing my finances. The tools and guides are easy to understand, and budgeting and setting financial goals are much more straightforward. It’s especially helpful to identify the steps I can take to improve my financial situation. Overall, it’s a useful resource that adds confidence and structure to my financial decisions.

The Likeliness to Recommend NPS has improved significantly over 2026, with particularly large gains seen for Māori (62% were promoters) and under 35s (55% were promoters).



*May add to 101% due to rounding

Feb 2022 (unweighted/ weighted)	Mar 2023	Feb 2024	Apr 2025	April 26
12/14	14	25	27	35

NPS

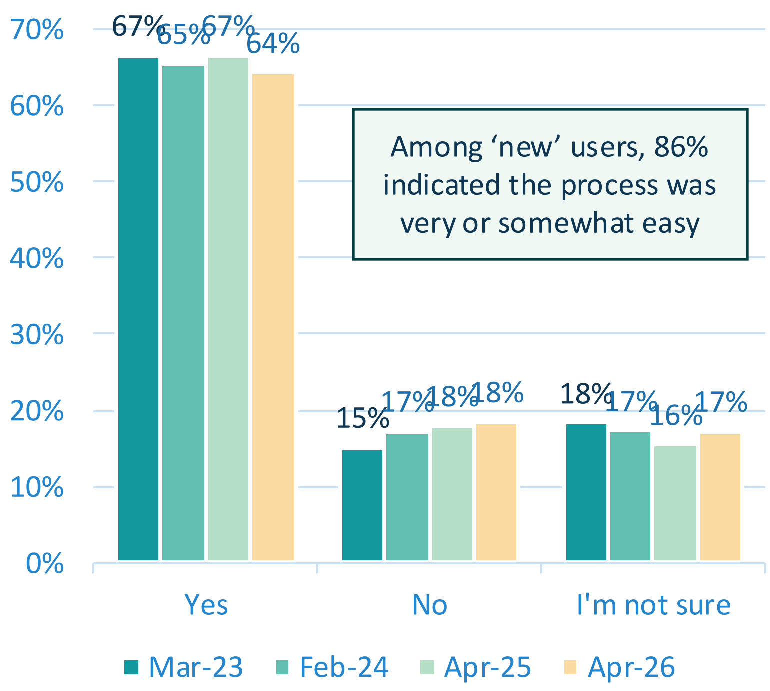
Apr 2025 (weighted to 2024)	Men	Women	Gender diverse*	Under 35	35+	Māori	Māori under 35	Pacific Peoples	Pacific under 35*	Asian
35	25	39 ↑	20	44 ↑	32	47 ↑	53	40	43 ↓	40

*small sample size

Registration

Registration has dropped marginally over 2026 but still hovers around two-thirds of users. While saving budget/goal information and tools are key, over half of users also feel it is essential to be able to track progress. Bank app integration has split appeal among all participants.

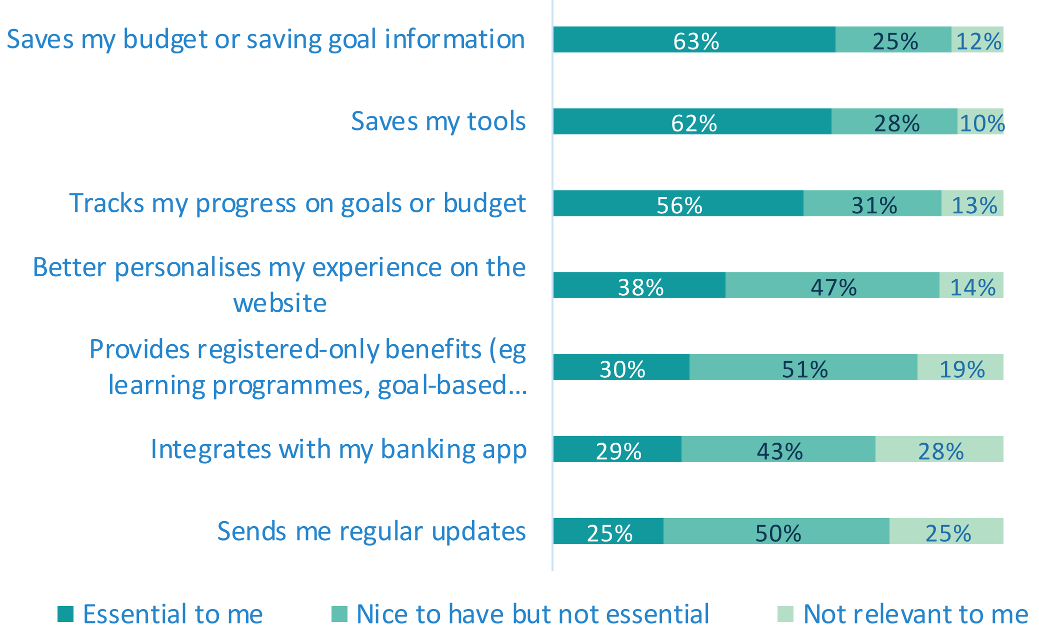
Have you created a free account on sorted.org.nz?



Account holders are more likely to be people who:

- Visit at least 6 times a year
- Want to use tools/calculators and/or want to improve how they budget/save and/or reassess/update their budget
- Over 84% have created a budget plan and set/achieved a financial goal
- Rate calculators, personalised dashboards for tracking, regular tips and step-by-step programmes as 'important or very important'
- 92% rate Sorted as quite or very valuable

Benefits to registered users: Please group into 'essential', 'nice to have but not essential' and 'irrelevant to me' groups (all users)

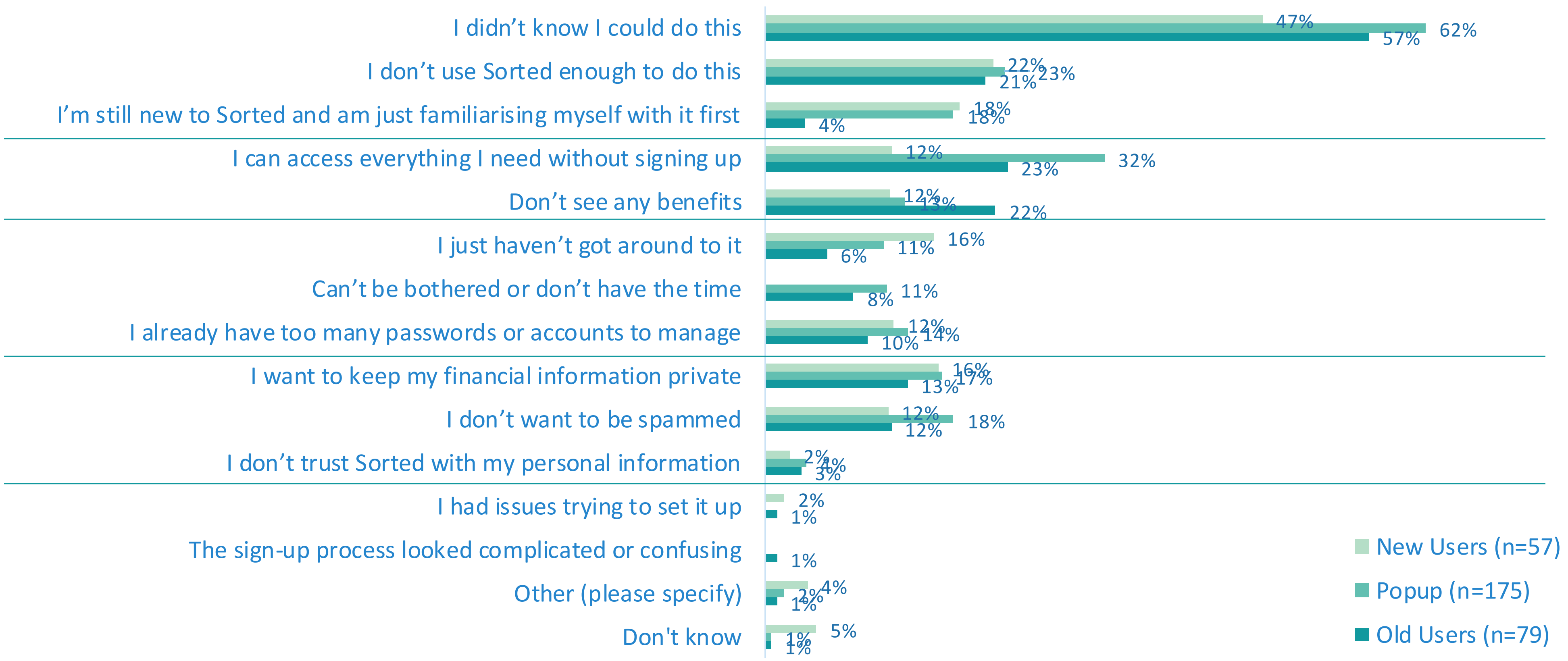


Only 3% of registered users said the process was difficult (only n=28 across all sources). Among this group, passwords dominate the themes

- I can't remember why it was difficult, but I remember it being a faff. Password related probably
- I was trying to use my phone as I don’t have a computer and it is not phone friendly works on computer
- Make it more tech friendly for elderly
- It was a long time ago but it seemed to have trouble logging me in or accepting my password
- Easier to remember
- I struggle with remembering passwords!
- The login process kept glitching and I had to reset my password multiple times.
- Navigation and use of tools need to be more valuable and useful
- It was unnecessary and added little once I’d set it up
- I found it difficult to reset my password
- Authentication app
- I think I had a lot of issues with passwords and it was difficult to reset.
- Better signing up options
- There was an issue with passwords, from memory
- The two-step verification had a bug and was very hard to setup. There is no number to call and email support was slow.
- It always makes you change your password which is annoying
- The passwords - I reset mine, but then on my profile it was suggesting my password didn't match.
- The passwords could be shorter
- Simplify
- I just remember the website being a little tricky to use, there was a lot of information on there.
- I'm not a website designer and I can't remember...maybe it kept asking me for information I'd already given...or it could have been it accessed information different ways so I couldn't follow how to do things...I can't remember exactly...I just know it was aggravating
- I need to ask a friend for help

Lack of awareness or familiarity continues to be the main barrier to new users registering for an account with Sorted. Popup and 'old' database participants aren't converted either due to lack of awareness, or because they don't see a compelling reason to do so.

Can you tell us why you have not created a free account on sorted.org.nz?* (Don't have an account, n=311)



Where to from here?

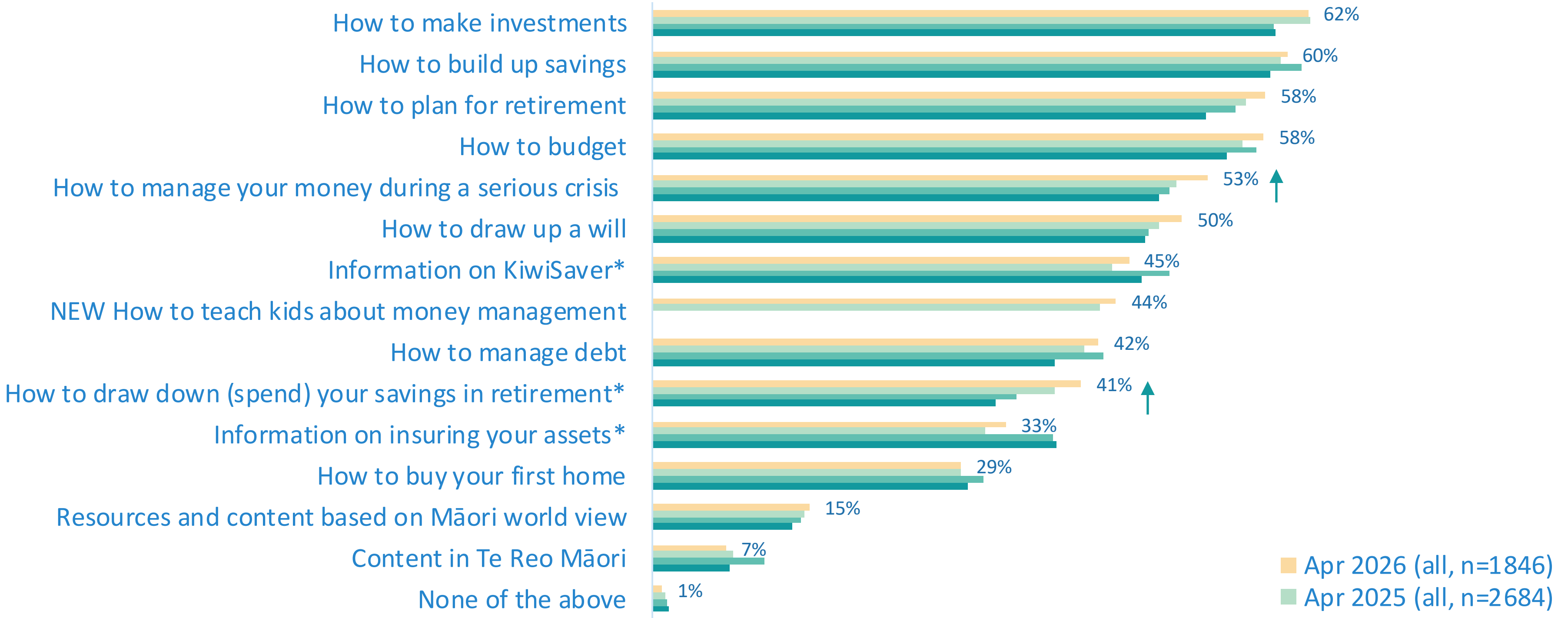
Key Takeouts

- Overall, participants continue to see money management, alongside saving and investing, as the most relevant and useful *content*.
  - Small upticks in people wanting guidance on managing money during a crisis or on drawing down retirement savings are seen this year.
- Perceptions of the importance of key Sorted *features* have also remained stable, with calculators still rated most important, followed by topic guides.
  - While the increased salience of 'regular money tips aligned with your goal' may be attributed to wording changes, it is an area to keep an eye on.
- Although the desired features are largely unchanged, there is increased visibility this year of demand for apps or tools that enable tracking and integration (even before prompting), possibly indicating maturing needs for a portion of our users.
  - The Emergency Saving app has a potential reach of over 500,000 (82% of our users).
  - 87% of those keen on the Emergency Savings app are also interested in a budget/spending tracker linked to a bank account, as are 80% of our registered users.
  - Given budgeting/saving and our calculators are the dominant drawcards to our website, integrated budgeting app providers may present as emerging competitors

Investing and saving continue to be the most relevant/useful topics to participants, but the economic situation may be having an impact, with a slight boost in proportion wanting to learn how to manage money in a crisis. Slightly more people want to find out about drawing down their retirement savings.

Q7 - Which of the following information about finances would be relevant or useful to you? (select all that apply)

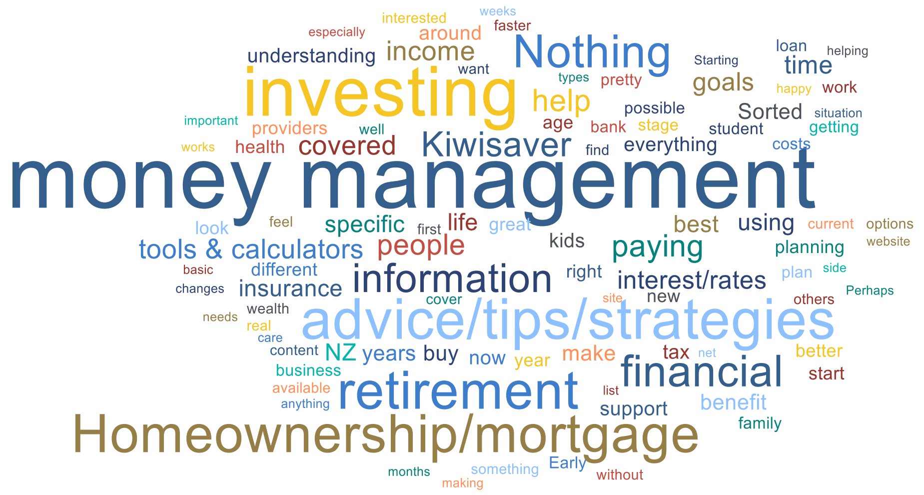
As usual, our target audiences are hungry for all sorts of information particularly around budgeting and building up savings, but also how to manage debt.



→ Significant change from 2024   *Slight wording changes (eg 'information' instead of 'advice', '(spend)')

Money management continues to dominate but savings & investments are also a drawcard.

2025



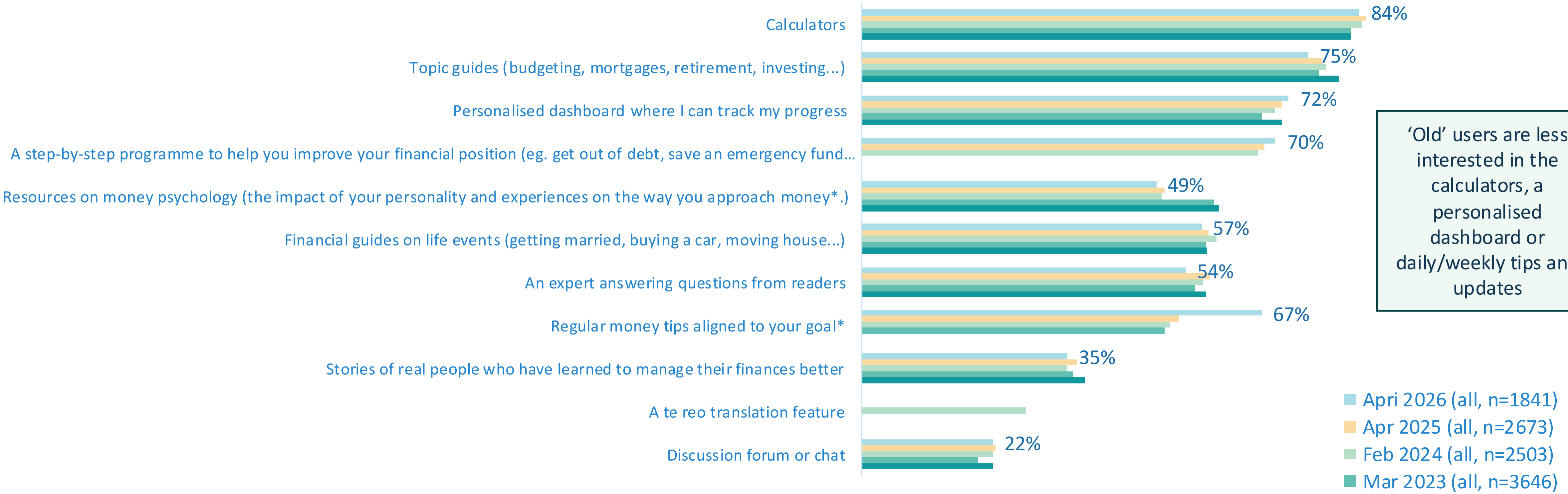
2026

Q6 - Are there any specific topics you'd like to see covered on Sorted.org.nz?

- Money Management (n=128)
  - saving, spending, budgeting, managing costs, talking about money, debt, cost of living
- Savings and Investments (n=115)
  - shares, managed funds, for beginners or kids, DIY platforms, difference between saving and investing, mortgage vs investments, age-appropriate investing, investment ideas, property, diversity, market fluctuations
- Retirement (n=52)
  - Retirement villages, how to grow retirement savings, preparation for retirement, making savings last
- Advice/tips (n=43)
  - On tax, tips & strategies for younger-people, retirement/drawdown
- Homeownership / mortgages (n=43)
  - paying off mortgages faster, mortgage structures, reverse mortgages, younger people accessing mortgages, homeownership costs, renovating or buying new

Perceived importance of the listed Sorted features remains broadly consistent across years. Calculators remain the most important followed by topic guides. Wording changes may have contributed to the change in selection of ‘regular money tips’.

Q5 – How important are the following features? (4+5 out of 5)

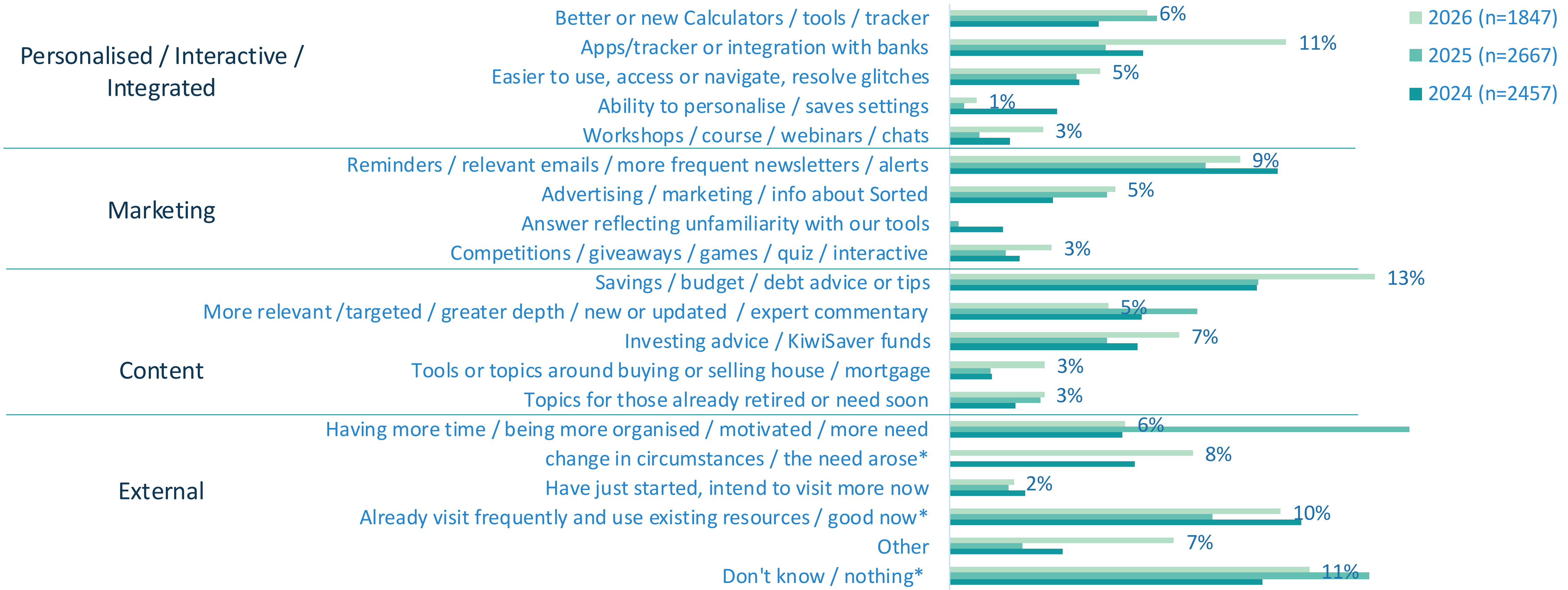


‘Old’ users are less interested in the calculators, a personalised dashboard or daily/weekly tips and updates

*Reworded in 2024, changed from ‘Resources on money psychology (‘how to stick to your goals, how to stop overspending’ etc); reworded in 2026 from ‘daily or weekly tips and updates aligned to your goal’

Themes are fairly consistent although requests for apps or tools that allow tracking and integration appear more salient this year.

What would make you visit Sorted.org.nz more often? – Coded**

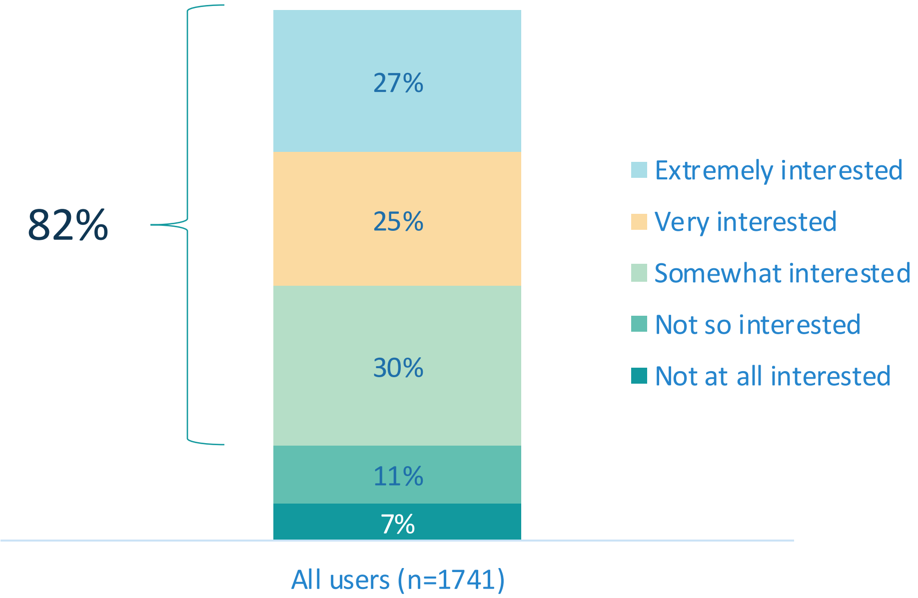


**Coding facilitated by Claude as of 2026 (but manually checked)

*Themes combined in previous years.

Over eight in ten participants are interested in an emergency saving app. Although *degree* of interest declines with frequency of Sorted visitation, even 79% of non-visitors show at least some interest.

Sorted is launching an app designed to help people build and maintain a savings buffer for emergencies. How interested would you be in using this?



Assuming 615,080 users (see appendix) = 504,367 potentially interested users

DEMOGRAPHICS: % Interested

84%	86%	91%	88%
Women	18–34	Māori	Pasifika

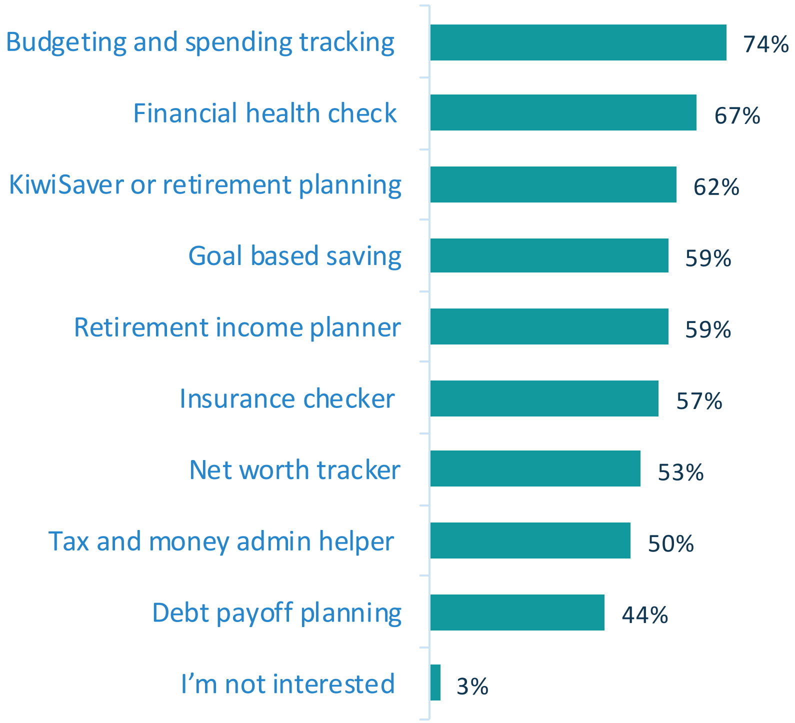
VISIT FREQUENCY: % interested

85%	79%
Visits at least monthly	Never visited

While bank app integration in itself is a ‘nice to have’ (prev section), when framed as allowing budgeting and spending tracking three-quarters of all participants express interest.

87% of people ‘very+extremely’ interested in an Emergency Saving app are also keen on budgeting/spending tracking
80% of registered users are interested in this option

If we were to build other apps in the future, which of the following would appeal to you? (all participants, n=1741)



Budgeting and spending tracking – links to your bank accounts, shows how your spending compares with your budget, creates a budget, and offers insights to help you save.

Financial health check – A quick, personalised snapshot of where you stand across saving, debt, KiwiSaver, insurance and budgeting, with tailored next steps to improve your financial wellbeing.

KiwiSaver or retirement planning - check your progress, model contributions, and see if you're on track for your desired retirement lifestyle.

Goal based saving (eg travel, house deposit) - set a savings goal, connect it to your accounts, and track your progress with a clear plan and timeline to get there

Retirement income planner –work out how to make your savings last in retirement, what NZ Super will cover, and how to plan a drawdown strategy that works for you.

Insurance checker – understand what cover you have, identify any gaps, and make sure you're not paying too much or leaving yourself exposed.

Net worth tracker – Brings together everything you own and owe in one satisfying view, so you can watch your overall financial position improve over time.

Tax and money admin helper – Makes sure you're on the right tax code, claiming entitlements you're owed, and not losing money to easy-to-fix admin oversights.

Debt payoff planning - view all debts together, meet minimum payments, create a repayment plan, and track and celebrate your progress.

Comments about increasing visitation

Budgeting app/trackers that integrate with banks

- If only you had an app that I've been pleading for several years! It's so much easier to use and a great tool on the go! C'mon just do it please.
- I know it's had an overhaul, but I don't understand what tools are there, now. I hope open banking means I can use Sorted in future to keep track of my spending and saving. I've tried spreadsheets but entering all income and expenditure is very difficult.
- A budgeting app I could download on my phone would be great to see and update my budget with ease
- Having a budget tool that was manageable online that I could add my bank details to and help me manage my money better
- If the budgeting app was more flexible and you could log in your current balances etc and set financial targets that way…
- It would be awesome if there was an app. I use my phone more than my laptop and I find it hard to navigate using the website.

Savings/budget/debt advice tips

- Stories of those who have gotten out of debt. PAYE calculator Activities and interactive learning Short videos about budgeting a cashflow spreadsheet, 12 week projection
- Practical ways of saving money on power, petrol and groceries
- Some information on spending my money wisely, making it last until I die. How to make a spending plan and what to do with my kiwisaver now I have reached 65 and are no longer working full time.
- Practical advice on how we can keep more of our hard-earned money in our pockets.
- Hard to say, I think I visit Sorted quite a bit already. Once the budgeting tool is set up, it doesn't really need checking on but I am prompted to visit by articles in the newsletter about saving tips/cost of living tips so I guess more of those
- More calculators and quizzes. I like to know how quickly I can pay stuff off. Ie debts and mortgage. And tips on how to pay stuff off quicker

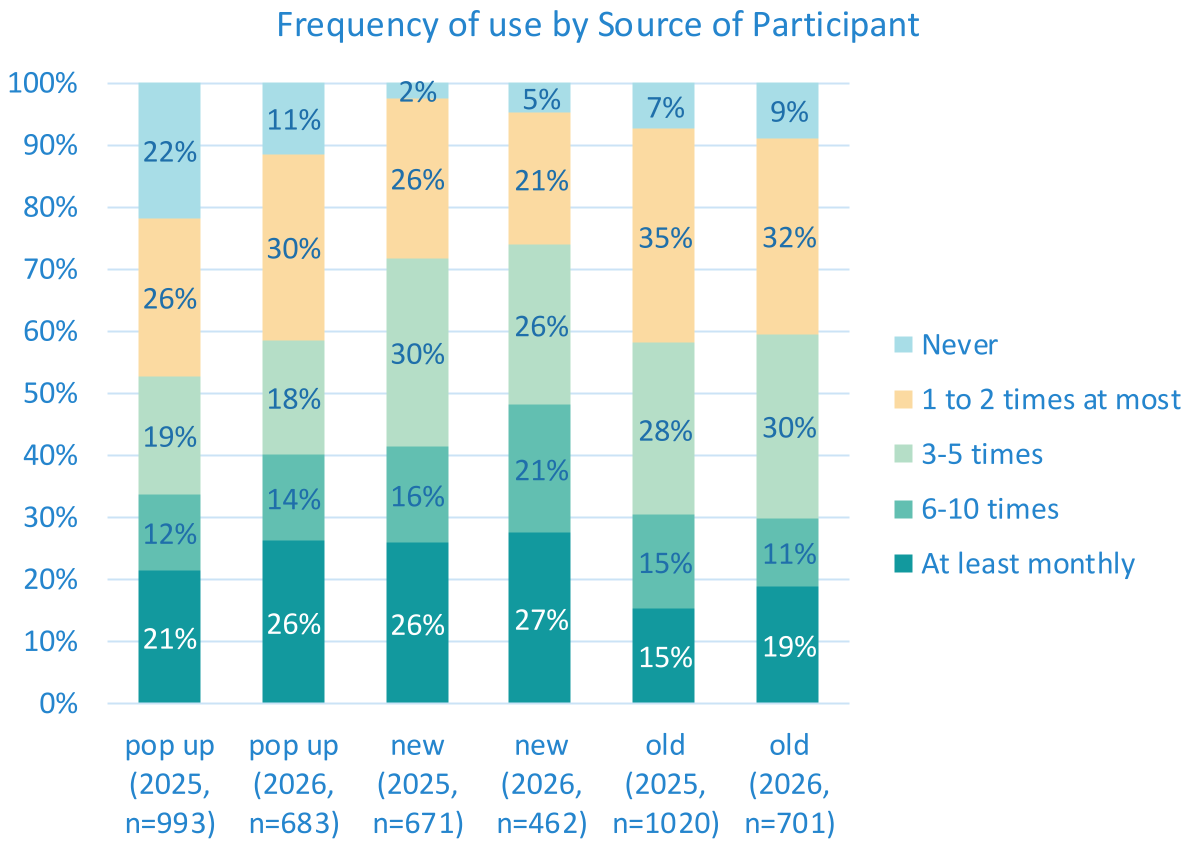
Appendices

Reach and Margin of Error

- Estimated NZ population aged 18+ as of December 2025 = 4,160,900
- % of general population who say they have used Sorted in the last 12 months (from the Financial Sentiment Tracker, Jan-Dec 2025) = 14.7%
- Estimated number of Sorted website users in the last 12 months = 615,080
- Total sample size of Sorted User survey = 1846, Margin of error = +/- 2.27%

Demographic differences between ‘New’ and ‘Old’ list

- Users sourced from the new list (‘New’ users) are more likely to:
  - Use Sorted frequently (at least 6 times in the past year) (48%) representing an increase from 40% in 2025
- Users sourced from the old list (‘Old’ users) are more likely to:
  - Use Sorted 1-2 times in the last year (30%)
- Users sourced via the popup are more likely to be:
  - Be aged 25-44 (40%)
  - Have seen a slight increase in frequency of visitation (40% now visit at least six times a year)



2026 sees an increase in interest about retirement or Superannuation, although may represent the older cohort of this year (despite weighting of data).

Think back to the last time you visited Sorted. Why did you do so? (Select all that apply) 2026	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples
To use the calculators or tools	48%	58%	60%	54%	56%	49%	49%
To improve how I budget or save	26%	39%	51%	31%	32%	51%	50% ↑
To update/reassess my budget	24%	33%	41%	28%	30%	36%	36%
To get information on retirement or NZ Superannuation	32% ↑	23%	6%	30% ↑	27% ↑	18% ↑	14%
General curiosity	27%	21%	27%	22%	22%	25%	25%
To find out how to deal with my debt or money concerns	12%	17%	20%	15%	13%	28%	29%
To get information about KiwiSaver	20%	16%	19%	17%	17%	16%	19%
To compare KiwiSaver providers (e.g. returns, fees etc)	22%	14%	12%	17%	15%	13%	16%
To understand more about my money personality	13%	14%	14%	13%	11%	20%	16% ↓
I received an email newsletter from Sorted	13%	13%	10%	14%	13%	11%	14%
To compare investment providers (e.g. returns, fees etc)	20%	13%	13%	16%	14%	11%	12%
To find out about mortgages or loans	14%	13%	21%	12%	12%	14%	15%
To find content and support to help with the rising cost of living	9%	12%	12%	11%	10%	16%	12%

→ Significant change from 2024
Significantly higher, significantly lower

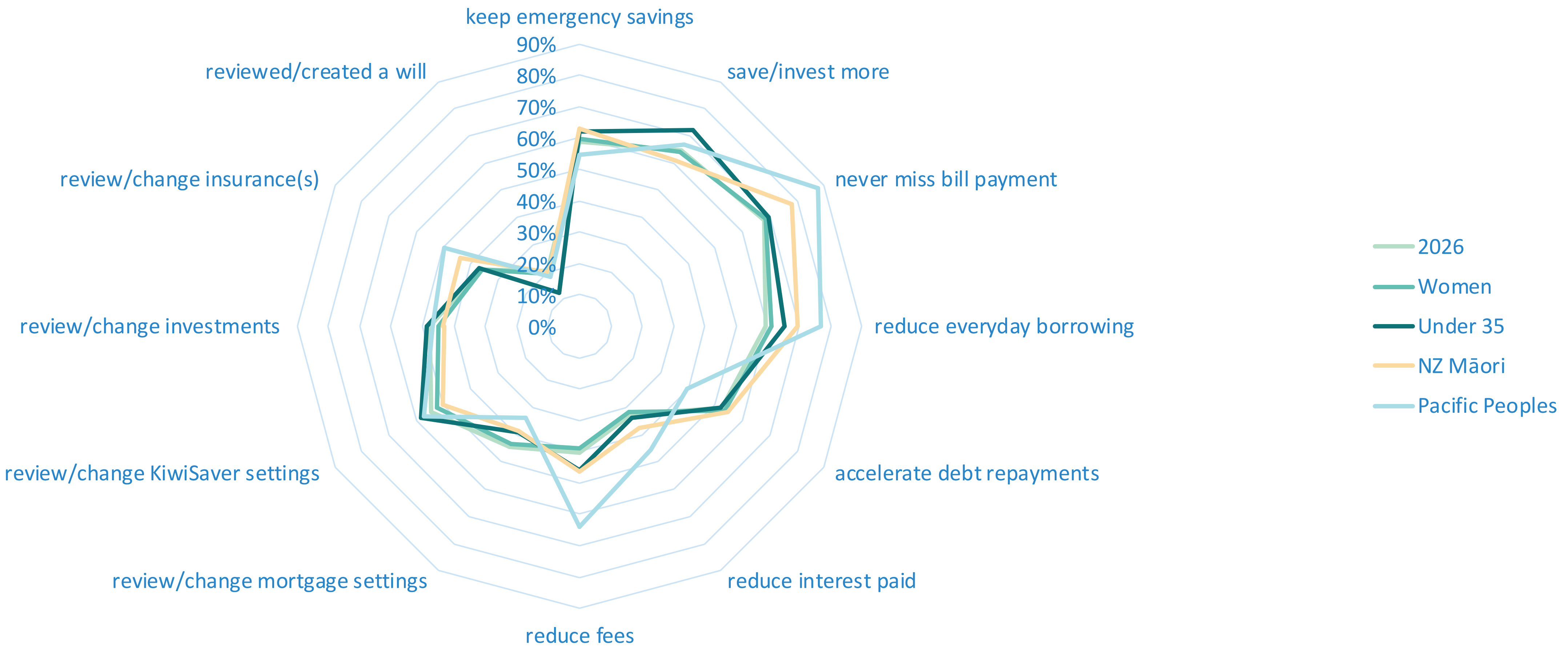
Over 2026, marginally more people say they are saving or investing more than they used to, and more people have reviewed/changed their insurances.

All participants, **including N/A**	Feb 2022 (unweighted) 3364	Mar 2023 (unweighted) 3646	Feb 2024 (unweighted) 2503	April 2025 (weighted) 2303	April 2026 (weighted) 1846
I have created a budget/money plan	58%	59%	61%	61%	60%
I have reviewed or changed my KiwiSaver settings	48%	42%	42%	45%	44%
I've started saving/investing more than I used to	48%	47%	48%	50%	53%
I have set and/or achieved a financial goal	47%	50%	50%	50%	50%
I have a better idea of my retirement plan	45%	42%	42%	43%	43%
I have set up an emergency fund / safety net*	34%	43%	45%	46%	47%
I have reviewed or changed my investments	31%	29%	29%	31%	33%
I have reviewed/ or changed my insurance(s)	19%	20%	22%	23%	26%
I have reviewed or changed my mortgage settings	19%	16%	20%	23%	22%
~~I am making more mortgage payments~~ I'm paying more than the minimum on mortgage or loan payments**	17%	16%	16%	20%	28%
I have reviewed or created a will	14%	14%	15%	14%	14%
I have moved my debt to lower interest providers and/or reduced the interest rate I'm paying**	12%	13%	11%	14%	16%
I make sure I never miss a bill payment**					46%
I've reduced or stopped borrowing for everyday expenses**					34%
I've reviewed and found ways to reduce the fees I'm paying (eg on bank accounts, investments, loans etc)**					29%

Significantly greater/less than preceding year $p<0.05$

* Wording changed to include 'emergency fund' in 2023; **Wording changes in 2026

Behavioural Impacts of Sorted (excl N/A)*



*Gaps represent new questions added in 2026. See previous pages for exact wording

As a result of using Sorted younger users are more likely to start saving or investing more, whole Māori and Pacific participants are more likely to ensure they never miss a bill payment and stop borrowing for everyday expenses.

Which of the following have you done as a result of using Sorted.org.nz? (excl N/A) 2026	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples
Made sure I never miss a bill payment	65%	69%	70%	67%	65%	78%	88%
Started saving or investing more than I used to	67%	64%	72%	62%	63%	61%	67%
Reduced or stopped borrowing for everyday expenses	55%	61%	65%	57%	55%	69%	77%
Set up an emergency fund/safety net	56%	60%	62%	57%	58%	63%	55%
Paying more than the minimum on mortgage or loan payments	49%	53%	52%	53%	53%	55%	40%
Reviewed or changed my KiwiSaver settings	62%	52%	58%	53%	53%	50%	57%
Reviewed or changed my investments	56%	45%	48%	48%	46%	43%	47%
Reviewed or changed my mortgage settings	46%	44%	39%	46%	44%	39%	34%
Reviewed and found ways to reduce the fees I'm paying (eg on bank accounts, investments, loans etc)	43%	39%	46%	38%	36%	47%	64%
Reviewed or changed my insurance(s)	37%	36%	37%	36%	33%	44%	50%
Moved my debt to lower interest providers	35%	32% ↑	34%	32% ↑	28% ↑	38%	46%
Reviewed or created a will	24%	19%	13%	23%	19%	20%	18%
Created a budget/money plan	65%	73%	82%	66%	71%	76%	74%
Set and/or achieved a financial goal	62%	62%	70%	58%	60%	66%	71%
Developed a better idea of my retirement plan	64%	51%	46%	57%	56%	44%	45%

Significantly higher significantly lower   Significant change from 2025 →

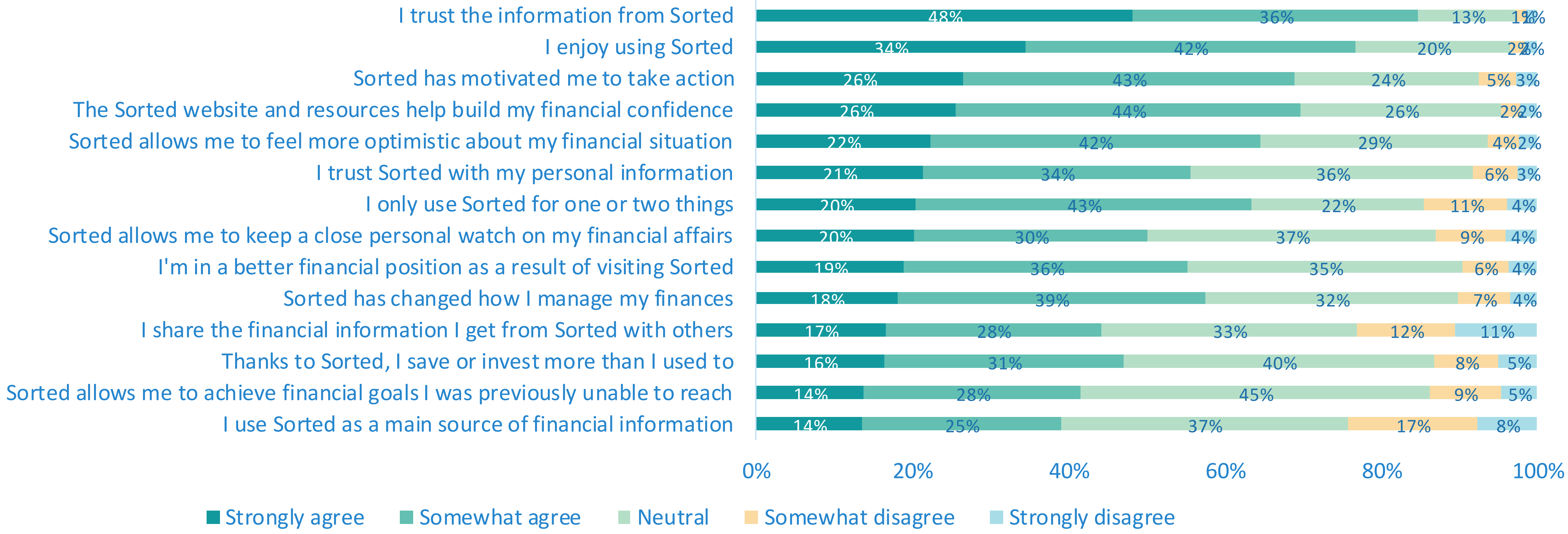
Few differences exist between target audiences in terms of perceptions of Sorted, although NZ European participants remain the most trusting of the information. Pacific participants are least likely to trust Sorted with their personal information, while Māori participants are less likely to feel they've been able to save or invest more.

How much do you agree or disagree with the following statements?** 2026	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples	Asian
I trust the information from Sorted	0.66	0.61	0.64	0.56	0.65	0.54	0.51	0.49
I enjoy using Sorted	0.47	0.47	0.47	0.47	0.48	0.43	0.46	0.44
The Sorted website and resources help build my financial confidence	0.29	0.31	0.31	0.31	0.32	0.33	0.30	0.18
Sorted has motivated me to take action	0.20	0.31	0.28	0.27	0.29	0.33	0.36	0.21
Sorted allows me to feel more optimistic about my financial situation	0.19	0.20	0.18	0.25	0.21	0.22	0.15	0.14
Sorted has changed how I manage my finances	-0.03	0.05	-0.01	0.11	0.00	0.09	0.18	0.13
I trust Sorted with my personal information	-0.01	-0.02	0.01	-0.10	0.02	0.01	-0.13	-0.38
I'm in a better financial position as a result of visiting Sorted	0.06	-0.04	-0.04	0.05	0.00	-0.03	-0.17	0.21
I only use Sorted for one or two things	0.11	-0.10	0.04	-0.26	0.06	-0.42	-0.27	-0.24
Sorted allows me to keep a close personal watch on my financial affairs	-0.18	-0.16	-0.20	-0.08	-0.20	-0.04	-0.06	-0.23
Thanks to Sorted, I save or invest more than I used to	-0.19	-0.27	-0.26	-0.23	-0.28	-0.49	-0.20	0.01
Sorted allows me to achieve financial goals I was previously unable to reach	-0.32	-0.37	-0.37	-0.30	-0.41	-0.19	0.08	-0.22
I share the financial information I get from Sorted with others	-0.50	-0.47	-0.50	-0.42	-0.53	-0.37	-0.57	-0.38
I use Sorted as a main source of financial information	-0.76	-0.52	-0.56	-0.62	-0.62	-0.41	-0.65	-0.36

*scores are standardized within participant to accommodate different ways of using rating scales
**excludes statements where no significant differences are apparent
Significantly higher, significantly lower

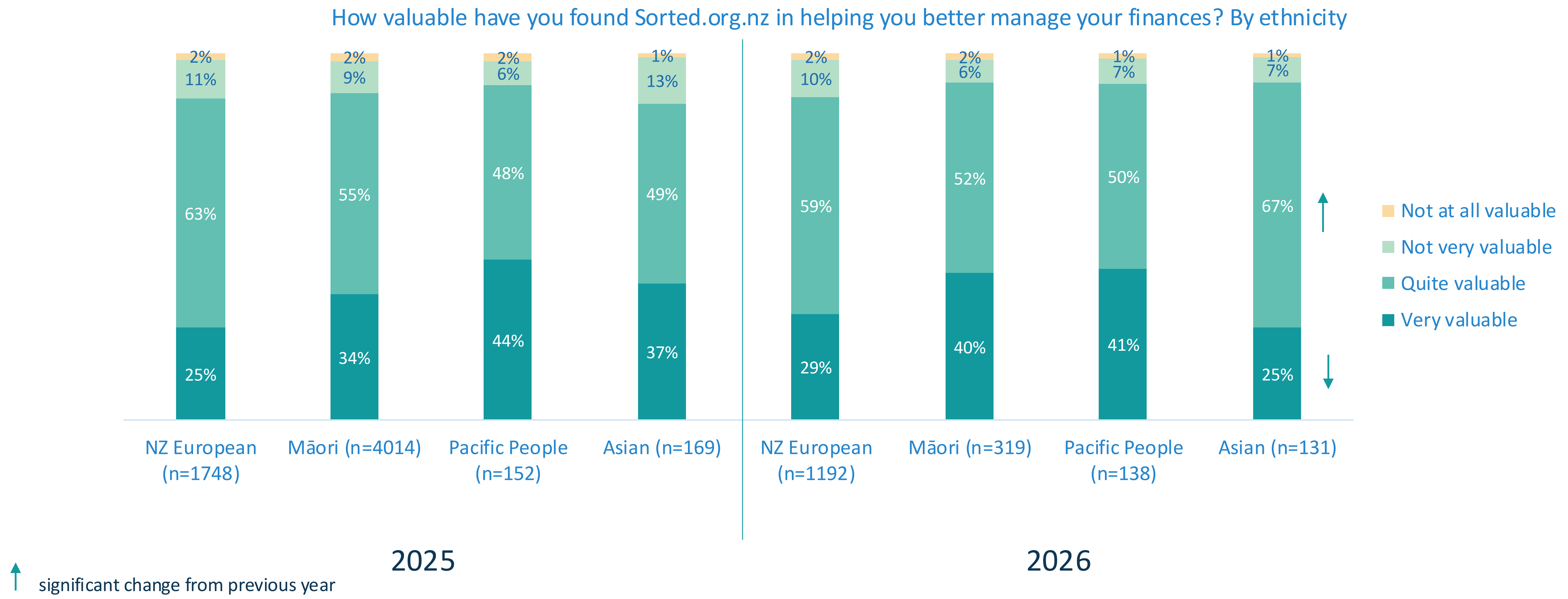
Sorted.org’s strengths continue to centre around trustworthiness and enjoyability of using the site. Over two thirds (69%) believe Sorted.org.nz has motivated them to take action.

Q15 – How much do you agree or disagree with the following statements [2026]?



Total sample; Weighted; base n = 1671 (have used in last 12 months)

This year, Māori and Pacific participants gave high ‘value’ ratings, both sitting at 92% agreement.



Retirement and investing features more strongly among those who are financially comfortable while those who are more exposed are more focused on savings, budgeting and debt.

Column % [2026]	Sinking badly + Sinking a bit + Just treading water	Starting to swim comfortably + Swimming happily + Flying ahead
Column Population	**899**	**947**
How to budget	70%	46%
How to build up savings	69%	51%
How to manage your money during a serious crisis (eg long-term illness, disability, pandemic etc)	59%	46%
How to make investments	59%	65%
How to manage debt	57%	28%
How to draw up a will	52%	49%
How to plan for retirement	51%	64%
How to teach kids about money management	46%	42%
Information about KiwiSaver	46%	44%
How to buy your first home	34%	25%
How to draw down (spend) your savings in retirement	33%	47%
How to insure your assets	33%	34%
Resources and content based on the Māori world view	18%	12%
Content in te reo Māori	9%	5%
None of the above	1%	1%

As usual, our target audiences are hungry for all types of information particularly around budgeting and building up savings. Debt management is also comparatively relevant.

Which of the following information about finances would be relevant or useful to you? 2026	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples
How to make investments	57%	64%	64%	61%	61%	61%	63%
How to build up savings	48%	64%	74%	54%	57%	74%	72%
How to budget	52%	60%	73%	52%	55%	72%	71%
How to plan for retirement	52%	60%	47%	62%	58%	51%	48%
How to manage your money during a serious crisis	42%	56%	55%	52%	52%	60%	58%
How to draw up a will	42%	53%	49%	51%	49%	58%	53%
How to teach kids about money management	35%	47%	42%	44%	40%	58%	51%
Information about KiwiSaver	43%	46%	53%	42%	44%	48%	48%
How to manage debt	36%	44%	48%	40%	38%	62%	69%
How to draw down (spend) your savings in retirement	46%	39%	22%	48%	43%	31%	30%
How to insure your assets	32%	34%	33%	34%	32%	35%	42%
How to buy your first home	26%	30%	50%	21%	24%	41%	48%
Resources and content based on the Māori world view	6%	18%	17%	14%	12%	44%	14%
Content in te reo Māori	4%	8%	10%	6%	5%	22%	7%

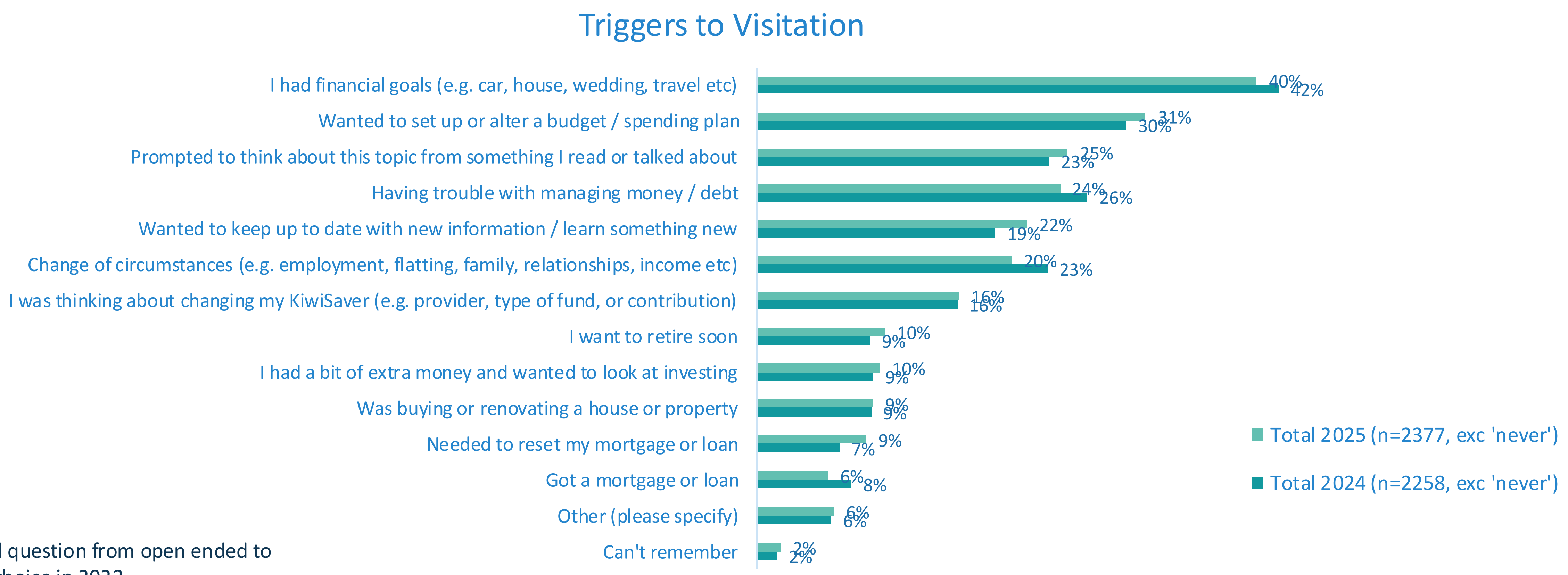
Step-by-step programmes are of comparatively greater appeal to most of our targeted audiences. Financial guides on life events resonate more for younger and Pacific participants.

	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples	Asian
Calculators	0.72	0.67	0.64	0.70	0.81	0.45	0.15	0.56
Topic guides (budgeting, mortgages, retirement, investing...)	0.43	0.43	0.33	0.47	0.46	0.33	0.35	0.41
Personalised dashboard where you can track your progress	0.35	0.34	0.41	0.31	0.38	0.34	0.26	0.12
Regular money tips aligned to your goal	0.21	0.27	0.26	0.25	0.23	0.36	0.27	0.20
A step-by-step programme to help you improve your financial position (eg get out of debt, save an emergency fund etc)	0.18	0.38	0.42	0.29	0.30	0.54	0.43	0.20
Financial guides on life events (getting married, buying a car, moving house...)	-0.03	-0.01	0.16	-0.08	-0.03	0.02	0.17	0.15
An expert answering questions from readers	-0.04	-0.07	-0.16	-0.02	-0.06	-0.15	-0.07	-0.02
Resources on money psychology (the impact of your personality and experiences on the way you approach money)	-0.13	-0.17	-0.15	-0.17	-0.22	-0.09	0.00	0.01
Stories of real people who have learned to manage their finances better	-0.62	-0.65	-0.69	-0.63	-0.69	-0.56	-0.47	-0.58

*scores are standardized within participant to accommodate different ways of using rating scales

Legacy Questions/Data

As usual, the journey to Sorted.org is typically triggered by a financial goal and/or managing a budget/plan*. No significant changes are apparent from 2024.



*Changed question from open ended to multiple choice in 2023

Struggling but aspiring for a better life: Target users overindex on 'having trouble managing money/debt' as a reason to look for financial information, but 'financial goals' is also commonly cited among our target users.

What made you think about the topic from the last question in the first place? 2025	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples
I had financial goals (e.g. car, house, wedding, travel etc)	38%	41%	63%	30%	37%	49%	52% ↓
I wanted to set up or alter a budget / spending plan	24%	34%	38%	28%	31%	34%	37%
I was having trouble managing money / debt	20%	26% ↓	31%	21%	22%	39%	37%
I had a change of circumstances (e.g. employment, flatting, family, relationships, income etc)	14%	23%	23%	19%	20%	24% ↓	21%
I wanted to keep up to date with new information / learn something new	25%	20% ↑	14% ↓	25%	20%	21%	23%
I want to retire soon	13%	9%	2%	14%	11%	4%	8%
I needed to reset my mortgage or loan	8%	9%	6%	10%	9%	7%	10%
I had a bit of extra money and wanted to look at investing	14%	8%	13%	9%	9%	7%	8%

→ Significant change from 2024

Significantly higher, significantly lower

Frequent users are more likely to have financial goals and want to learn new things. Sporadic users are over-represented slightly in terms of being prompted by reading or talking about money, or by thinking about changing their KiwiSaver.

Triggers to visitation by frequency of visitation [2025]

Column %	At least monthly	6-10 times	3-5 times	1 or 2 times
I had financial goals (e.g. car, house, wedding, travel etc)	51%	43%	40%	31%
I wanted to set up or alter a budget / spending plan	36%	35%	35%	23%
I wanted to keep up to date with new information / learn something new	28%	22%	20%	19%
I was prompted to think about this topic from something I read or talked about	23%	22%	27%	25%
I was thinking about changing my KiwiSaver (e.g. provider, type of fund, or contribution)	14%	16%	20%	15%
I got a mortgage or loan	10%	5%	5%	4%
I needed to reset my mortgage or loan	9%	12%	8%	7%
Column Population	541	382	673	781

Consistent with triggers and reasons for visiting Sorted.org, the bulk of participants have created a budget/money plan, and have set financial goals. After pausing in 2023, comparatively more are reviewing or changing mortgage settings (albeit at low levels) this year.

	2018	Feb 2020	Sept 2020	Feb 2022 (weighted to 2020)	Feb 2022 (unweighted)	Mar 2023 (unweighted)	Feb 2024 (unweighted)	April 2025 (weighted)
All participants, **including N/A**			2599	3388	3364	3646	2503	2303
I have created a budget/money plan	69%	58%	57%	62%	58%	59%	61%	61%
I have reviewed or changed my KiwiSaver settings	45%	40%	42%	49%	48%	42%	42%	45%
I save/invest more than I used to			47%	49%	48%	47%	48%	50%
I have set and/or achieved a financial goal	58%	46%	47%	49%	47%	50%	50%	50%
I have a better idea of my retirement plan	61%	46%	46%	43%	45%	42%	42%	43%
I have set up an emergency fund / safety net*			39%	35%	34%	43%	45%	46%
I have reviewed or changed my investments	28%	25%	26%	30%	31%	29%	29%	31%
I have reviewed/ or changed my insurance(s)	27%	18%	19%	19%	19%	20%	22%	23%
I have reviewed or changed my mortgage settings	25%	25%	25%	19%	19%	16%	**20%**	23%
I am making more mortgage payments	22%	19%	19%	17%	17%	16%	16%	20%
I have reviewed or created a will	18%	15%	13%	12%	14%	14%	15%	14%
I have moved my debt to lower interest providers	20%	17%	17%	13%	12%	13%	11%	14%

Significantly greater/less $p<0.05$

* Wording changed to include 'emergency fund' in 2023

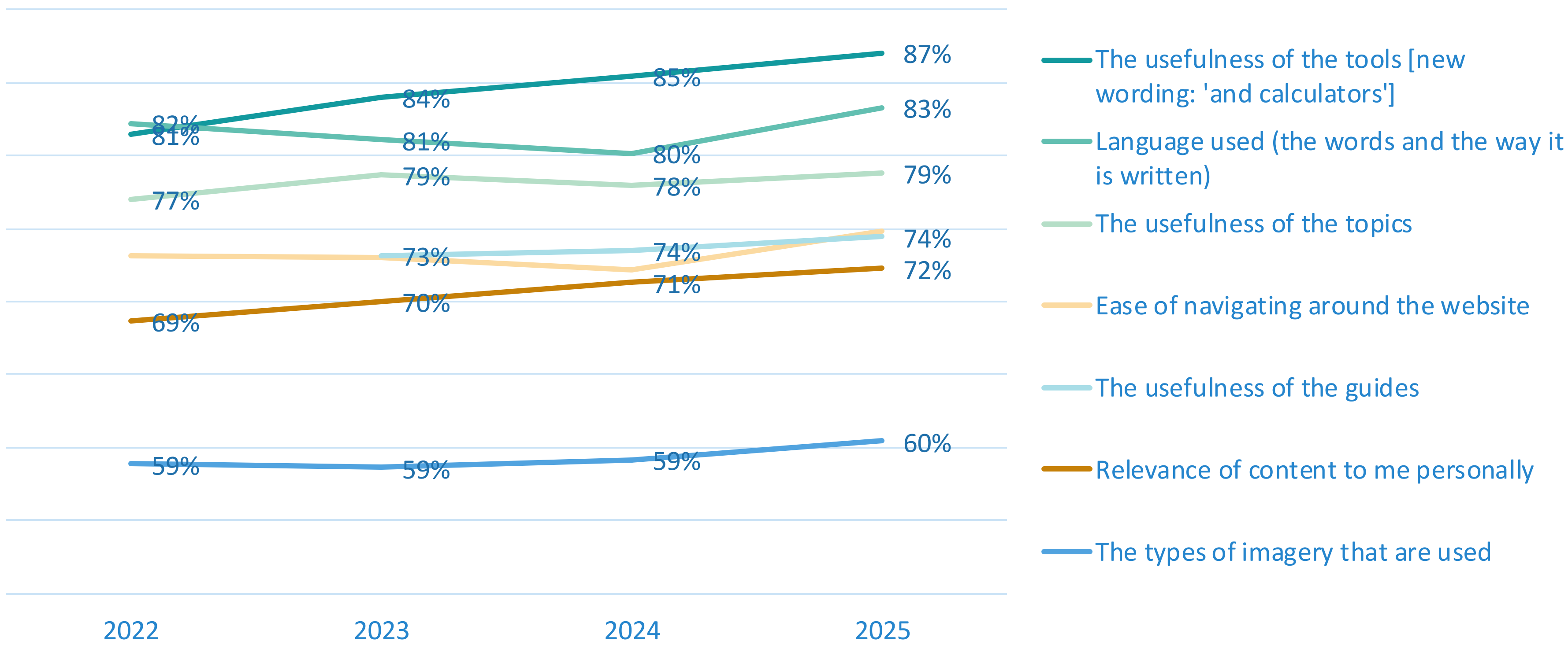
Māori users rate Sorted language comparatively more poorly than the other ethnicities, while under 35s are particularly supportive of the usefulness of tools and calculators.

Thinking about Sorted.org.nz, please rate your experience of** 2025	Male	Female	Under 35	35+	NZ European	NZ Māori	Pacific peoples	Asian
Language used (the words and the way it is written)	0.20	0.24	0.19	0.24	0.26	0.06	0.07	0.28
Usefulness of the guides	0.05	-0.03	-0.12	0.02	0.01	0.11	0.08	-0.25
Usefulness of the tools and calculators	0.59	0.64	0.72	0.61	0.64	0.61	0.55	0.60

*scores are standardized within participant to accommodate different ways of using rating scales
**excludes statements where no significant differences are apparent

The usefulness of the tools and the relevance of the content have both continued the upwards trends, now sitting at the highest since we included the questions.

Q12 Thinking about Sorted.org.nz, please rate your experience of: (score 4 or 5 where ‘5’ is ‘excellent’)

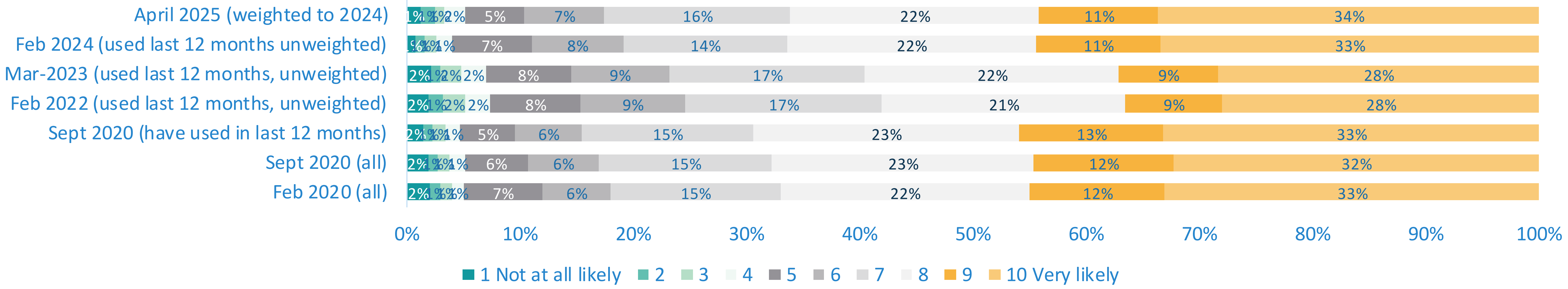


- 18-34s rate the usefulness of the tools comparatively better than over 35s
- Māori rate the language comparatively poorer (than NZ Euro users.

* see appendices

The Likeliness to Recommend NPS is similar to 2024. Significantly higher scores are observed for two of our target audiences (women and Pacific People).

Likeliness to Recommend



*May add to 101% due to rounding

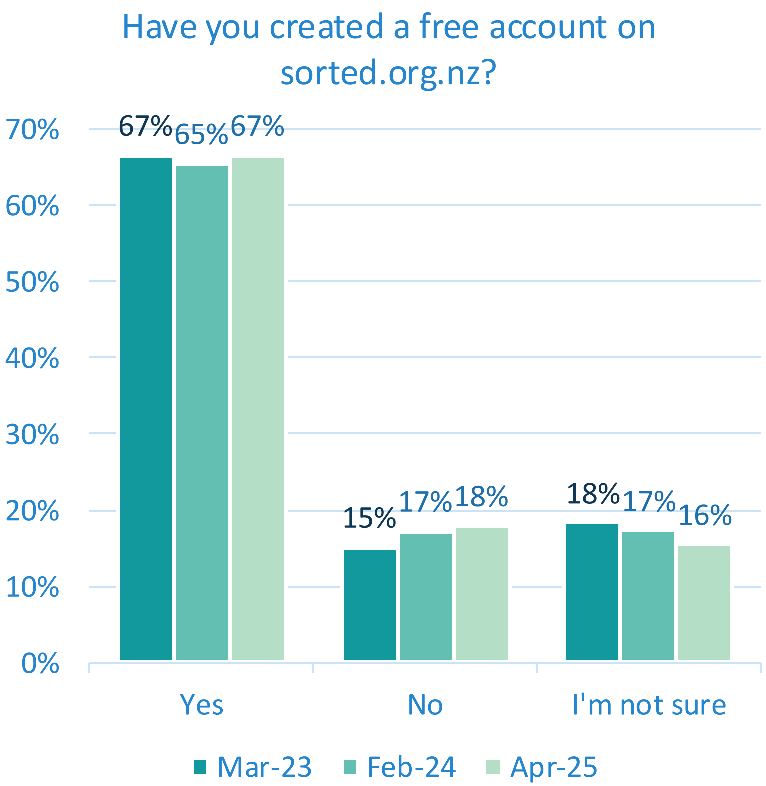
NPS

Feb 2020 all	Sept 2020 (all)	Sept 2020 (used last 12 months)	Feb 2022 (unweighted/ weighted)	Mar 2023	Feb 2024	Apr 2025
27	28	30	12/14	14	25	27

Apr 2025 (weighted to 2024)	Men	Women	Gender diverse*	Under 35	35+	Māori	Māori under 35	Pacific Peoples	Pacific under 35*	Asian
27	18	31	27	28	27	26	23	45	59	40

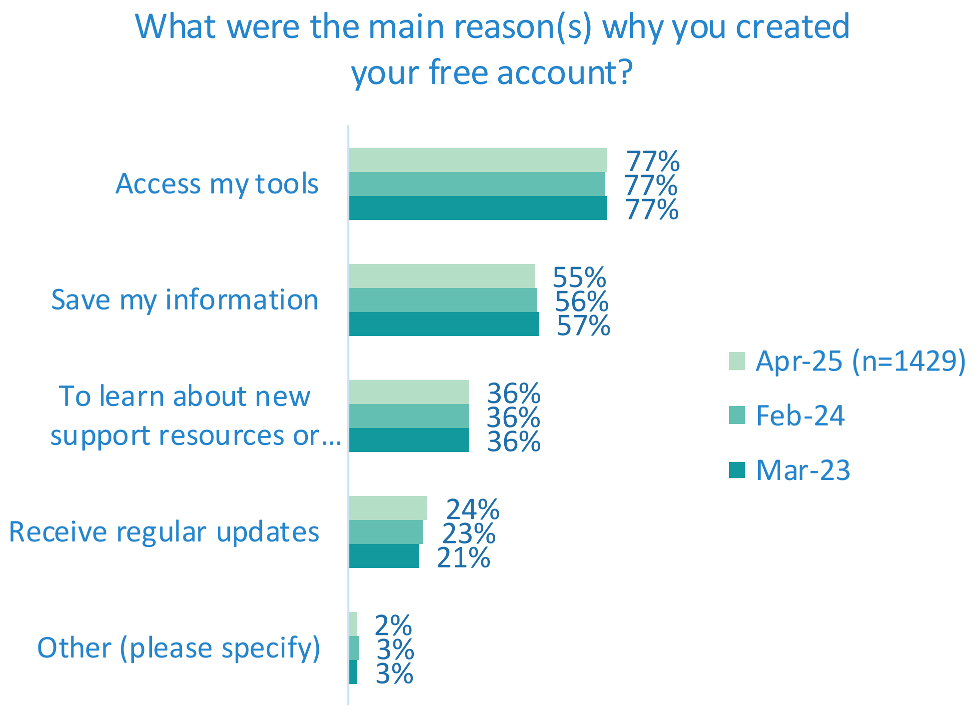
*small sample size

Two thirds of Sorted Users have created a free account and appear to be more engaged with the Sorted website overall compared to non-account holders. Findings suggest that registering behaviour is associated with better outcomes from use of Sorted.

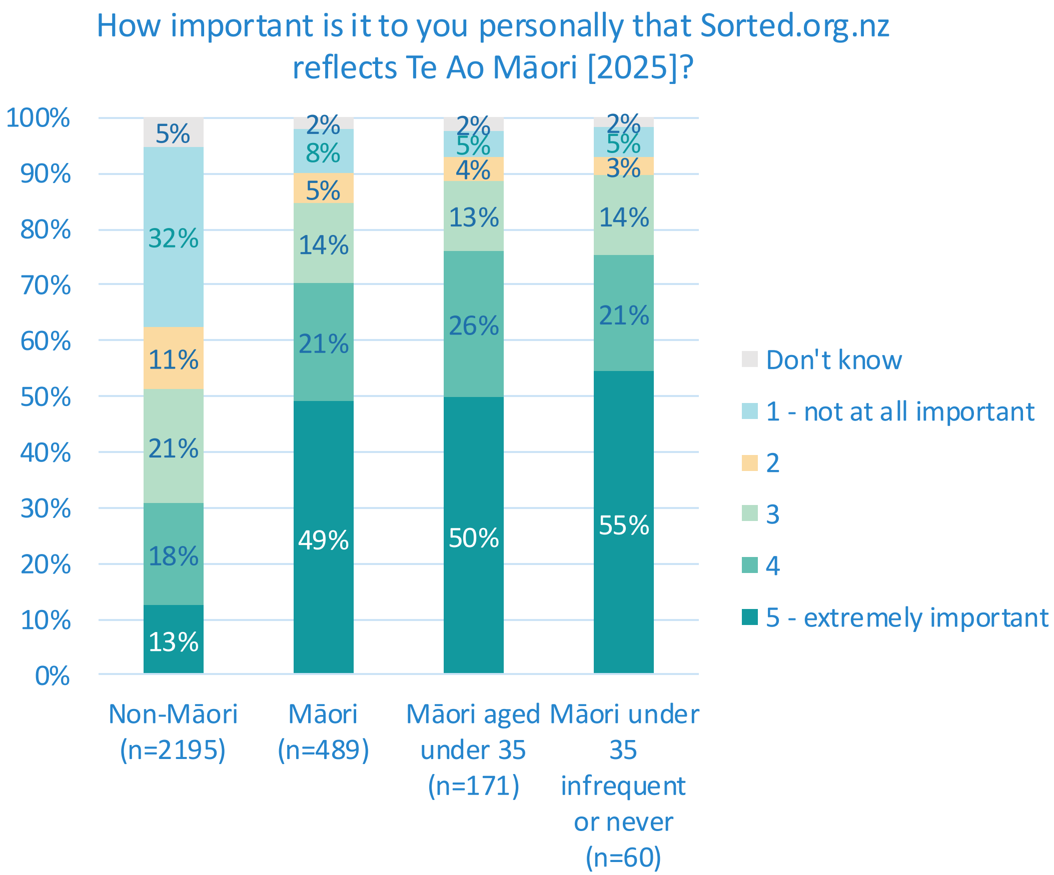


Account holders are more likely to be people who:

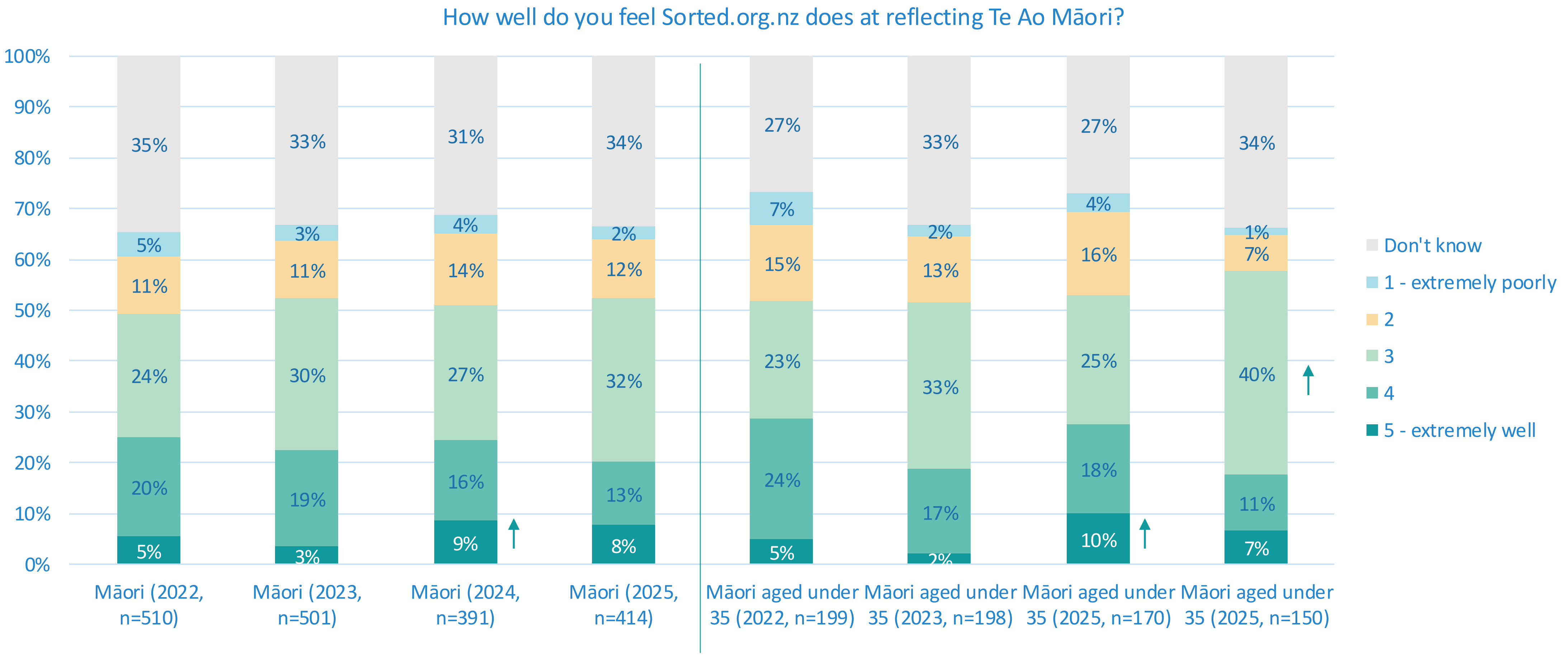
- From the 'new' user list
- Visit at least 3 times a year
- Have financial goals, trouble with debt or a change of circumstances
- Want to use tools/calculators and/or want to improve how they budget/save and/or reassess/update their budget
- Rate a number of Sorted offerings as important
- Want to know how to build up savings, budget, manage debt, and buy a first home
- Rate Sorted as a 4+5 for a number of attributes
- Have created a budget plan, set/achieved a financial goal, started saving and investing more, and have set up an emergency fund



Already at relatively high levels, the importance that content reflects te ao Māori appears to be increasing over time for rangatahi.



Māori participants in general haven't changed their perspective on how well Sorted does at reflecting te ao Māori. However, the smaller group of rangatahi appear to feel more ambivalent in 2025.



↑ significant increase from previous year