



Financial wellbeing for your workplace

Money worries can play a big part in the productivity & wellbeing of your employees

Most people worry about their finances at some point, but employees who are constantly preoccupied with money worries can become distracted, unproductive, stressed and often devote their work hours trying to resolve personal financial issues.

42%

of employees worry about their finances*

3 hrs

a week is lost by employees worrying about their finances*



52%

of employees want their workplace to provide some form of financial education*

You can help reduce money worries at work

Our financial wellbeing programmes are focused on:

- helping your employees learn valuable money skills
- improving their financial wellbeing
- giving them one less thing to worry about during the workday

All our webinars, seminars and courses are 100% independent and impartial; we're not aligned with any financial service provider or products.


Our facilitators

Our affiliated facilitators deliver throughout New Zealand. They're 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.



*Source: CFFC, Workplace Financial Capability Survey 2019 - a survey of 2,500 employed New Zealanders



Te Ara Ahunga Ora aims to empower the people of Aotearoa on their journeys to a better retirement by helping them understand money

Become a Sorted workplace

A Sorted workplace partners with Te Ara Ahunga Ora Retirement Commission to implement a variety of financial capability and wellbeing initiatives.

We offer a range of flexible learning solutions; including face-to-face and virtual (webinar) learning.

The Sorted at Work programme is:

- made for people of all ages and stages of life
- fun and interactive
- action-focused – your employees will be able to make small but significant changes that will help put them on the path to a healthier financial future.

Want to take a pulse check of your people?

Our short survey can tell you a great deal about the level of financial capability of your employees. The survey will reveal what level of financial understanding your employees currently have so that we can create a customised programme for you.



Show you care



Increase employee engagement



Reduce absenteeism



Increase productivity

Our programme works!

Keeping it fresh

Our content is regularly updated to remain current and accurate. Our Sorted calculators, plans, tools, guides and resources are continuously improved.

Hear what our participants say ↘

97%

of participants **gained confidence** in making money decisions

97%

of participants were motivated to **take action** with their finances

96%

of participants agreed the programmes were **valuable**

100%

of participants **trust** the information in our programmes

95%

of participants rate the learning material as **high-quality**

93%

rate our facilitator delivery as **high-quality**

Source: Sorted at Work surveys from 1 July 2021 to 31 December 2021.



Bite-size learning

Introduction to financial skills or focused topic areas.

Money Bites

1 hour each.

Have the full series delivered or pick and choose the topics you need.

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.

> Money Mind

Use awareness of your money mind when making financial decisions.

- Financial past and future
- Money beliefs
- Financial decision making
- Setting goals

> Spending

Develop a budget based on goals and spending habit insights.

- Spending trackers
- Money systems
- Spending plans
- Staying on track

> KiwiSaver & Retirement

Set up or maximise existing retirement savings strategies to suit your situation.

- Retirement goals
- KiwiSaver calculator
- Retirement planner

> Debt

Use Sorted debt tools to understand the true cost of debt.

- Debt attitudes
- Strategies to pay off debt
- Productive vs. unproductive debt

> Protect

Review options for protecting our people, our money and our stuff.

- Emergency funds
- Insurance
- Wills
- Power of Attorney

> Intro to investing

Develop a saving and investing strategy to suit your life and goals.

- Compound interest
- Types of investments
- What's the risk?
- Grow your money

> Frauds & Scams

Understand the prevalence and risks around frauds and scams.

- Scammer's tactics
- Common scams
- Where to get help

Learn how to invest

1 hour each.

An introductory **five-part series** on how to get started with investing. It's designed to ensure participants walk away confident with investing basics. They will find out what kind of investor they are and they will design an investing action plan that suits their goals, their appetite for risk and their personal circumstances.

We recommend having the full series delivered unless you have already delivered 'Intro to investing' as part of Money Bites. This series does not provide individual investment advice.

> Intro to investing

Get to know your investor type and start thinking about the best strategies to suit your situation.

> Investing strategies

Find out the different options available for investing and which one most suits your asset allocation.

> Optimising your investments

Find out what you need to consider when choosing an investment i.e. fees, time horizon, risk profile etc.

> The share market

This session will provide you with an opportunity to participate in a share market simulation.

> Getting started with investing

Find out when to start investing and how much to invest. We'll look at ethical investing and getting financial advice.





Get Started

2.5 hours

This seminar covers key tips and tricks to build financial skills for **beginners** in financial capability.

- Money attitudes
- Spending diaries
- Budgeting and money systems
- Goal setting
- Emergency funds
- Compounding interest
- True cost of credit
- Types of insurance

Pathways to your first home

2 hours

This seminar covers the fundamentals of financing a home.

- How to grow a house deposit
- Who can help
- Choose the right mortgage
- The sale and purchase process



Sorted Women

2 hours

This seminar highlights the unique situations women face in managing money. Women will come away feeling confident to take action to secure their financial futures.

- Strategies to talk about money
- Financial decision making
- Retirement planning
- Investing

In-depth learning

Flexible delivery options, from a series of short seminars to full-day courses.

Get Sorted

A series of six 2 hour seminars or a 2 day course

This series will take you on a journey to a financially sorted life – get further ahead and have your money work for you.

Money Mind

- Financial past and future
- Money personalities
- Action plans

Spending

- Spending goals
- Spending plans
- Money systems
- Staying on track

Retirement & KiwiSaver

- Retirement goals and planning
- KiwiSaver calculator
- Finding the right fund

Debt

- Debt and me
- Net worth
- How do I assess my debt?

Protect

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

Intro to investing

- Compound interest
- Types of investments
- Investment styles
- Getting advice

Get Invested

A series of six 2 hour seminars or a 2 day course

Explore savvy investment options, learn how to build wealth and spread your risk.

Investor mindset

- Financial past and future
- Brand immunity
- Common mistakes

Optimise your KiwiSaver

- 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 year's winner
- Plan with Smart Investor
- Use debt to your advantage

Get investing

- Find the right adviser
- Look further forward
- Plan next steps

Planning for Retirement

Series of three 2 hour seminars or a 1 day course

Discover how to make retirement work for you - develop an action plan and financial roadmap to support your life, money and wellbeing in retirement.

Life in retirement

- Retirement goals
- Transitioning to retirement
- Three stages of retirement
- Where to live

Money in retirement

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

Wellbeing in retirement

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

Empower women to shift the dial

You can run a Get Sorted, Get Invested or Planning for Retirement course **just for women** to give them the space and confidence to talk about their unique situations around money management, retirement and investing. Women will come away feeling confident to take action to secure their financial futures.

Get Ahead (entry level)

A series of 2 hour seminars over eight weeks

Designed to help you gain confidence and take control over your finances. Sort your money, tackle that debt and look at pathways to housing.

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

To discuss your options with us, email sortedatwork@retirement.govt.nz.

Which option suits your people best?

Name	Duration	Topics covered	Webinar*
Money Bites	1 hour	Pick and choose from the following: <ul style="list-style-type: none"> • Money Mind • Spending • KiwiSaver & Retirement • Debt • Protect • Intro to investing • Frauds & Scams 	✓
Learn how to invest	5x 1 hour	<ul style="list-style-type: none"> • Intro to investing • Investment strategies • Optimising your investments • The share market • Getting started with investing 	✓
Get Started	2.5 hours	Money Mind, Spending, KiwiSaver & Retirement, Protect, Pathways to housing, Debt	✓
Pathways to your first home	2 hours	Pathways to housing, KiwiSaver	✓
Sorted Women	2 hours	KiwiSaver & Retirement, Save & Invest	✓
Get Invested	6x 2 hours or 2 days	KiwiSaver and Investing	
Planning for Retirement	3x 2 hours or 1 day	KiwiSaver, Retirement	
Get Sorted	6x 2 hours or 2 days	Money Mind, Spending, KiwiSaver & Retirement, Debt, Protect, Save & Invest	
Get Ahead (entry-level)	8x 2 hours	Pathways to housing, Money Mind, Spending, KiwiSaver & Retirement, Debt, Protect, Save & Invest	

*Only our shorter seminars are delivered virtually.

How to get started?



Choose what works for your people.



Contact a facilitator through our online directory to arrange a session.



Feedback and review through our evaluation process.

Price list

Prices are per group of participants and exclude GST.

Money Bites

1 hour session	\$340
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Learn how to invest series

Five 1 hour sessions	\$1,700
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Get Started

2.5 hour session	\$450
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Pathways to your first home

2 hour session	\$400
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Sorted Women

2 hour session	\$400
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Get Invested

Six 2 hour seminars	\$3,400
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2 day course	\$3,400
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Planning for Retirement

Three 2 hour seminars	\$1,900
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1 day course	\$1,900
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Get Sorted

Six 2 hour seminars	\$3,400
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2 day course	\$3,400
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Get Ahead

Eight 2 hour seminars	\$4,300
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Note: There may be additional costs for stationery and travel for facilitators.

We're here to help

We have a dedicated team who are able to assist with any enquiries. We look forward to working with you to bring financial capability and wellbeing to your workplace.

For more information email:

sortedatwork@retirement.govt.nz