Workplace financial capability
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
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 at Work.

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Talk</td>
<td>59%</td>
<td>59% of participants say they talk about money with family more often.</td>
</tr>
<tr>
<td>Plan</td>
<td>77%</td>
<td>77% say they now have a plan to achieve financial goals.</td>
</tr>
<tr>
<td>Learn</td>
<td>68%</td>
<td>68% report they have changed spending behaviour.</td>
</tr>
<tr>
<td>Debt-smart</td>
<td>58%</td>
<td>58% confirm they have reviewed debt.</td>
</tr>
<tr>
<td>Save/Invest</td>
<td>71%</td>
<td>71% claim they have changed saving behaviour.</td>
</tr>
</tbody>
</table>
Pulse check

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

Step 1
Discover
Discuss your needs and expectations

Step 2
Plan
Formulate a plan that suits your requirements

Step 3
Action
Sign an MOU and become a Sorted workplace

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.
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.

Getting started and setting goals
- What do I want for my future?
- Money goals

Protecting my family
- Insurance and safety nets
- Avoiding scams

Debt and borrowing
- Assessing our debt
- Contracts and lenders

Savings
- Savings strategies
- Buying a home

Spending plans
- Needs vs wants
- Spending plans

Money systems
- What are my rights?
- Am I getting my entitlements?

KiwiSaver and retirement
- Retirement plans
- Dialling up KiwiSaver

Closing and looking ahead
- Our financial plans
- Your 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

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

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

Save and invest
- Types of investments
- Investment styles
- Getting advice
Our courses

Get Invested
Fund your future
2 days or 6 weeks

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

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?

Closing and looking ahead
- Finding the right advisor
- Look further forward
- Planning your next steps

The Choice Years
Planning for retirement
1 day

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

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

The Money Bites Series
6 sessions. 1 hour each.
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
the ‘B’ word... brilliant, life-enhancing budgets!

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.

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.

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

Step 1
Choose courses or seminars that work for your people. You can utilise our Pulse Check to help you decide.

Step 2
Work with us to book in and deliver the course or seminar in your at Work.

Step 3
Feedback and review through our evaluation processes.
## Indicative costs

For more information, email us at: sortedatwork@cffc.org.nz

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Get Ahead facilitator fees</strong></td>
<td></td>
</tr>
<tr>
<td>Two day delivery + 4 x 1hr webinars</td>
<td>$3,600</td>
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<tr>
<td>Three day delivery + 4 x 1hr webinars</td>
<td>$4,500</td>
</tr>
<tr>
<td>Eight week delivery (2-3 hours p/w) + 4 x 1hr webinars</td>
<td>$4,500</td>
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<tr>
<td>Whānau Day (Optional 2-3 hr workshop)</td>
<td>$450</td>
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<tr>
<td>Follow-up workshop one (Optional 2-3 hr workshop)</td>
<td>$450</td>
</tr>
<tr>
<td>Follow-up workshop two (Optional 2-3 hr workshop)</td>
<td>$450</td>
</tr>
<tr>
<td><strong>Get Sorted facilitator fees</strong></td>
<td></td>
</tr>
<tr>
<td>Two day delivery + 4 x 1hr webinars</td>
<td>$3,600</td>
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<tr>
<td>Six week delivery (2-3 hours p/w) + 4 x 1hr webinars</td>
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<tr>
<td>Whānau Day (Optional 2-3 hr workshop)</td>
<td>$450</td>
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<td>$450</td>
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<tr>
<td><strong>The Choice Years facilitator fees</strong></td>
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<tr>
<td>One day delivery</td>
<td>$1,500</td>
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<tr>
<td><strong>Get Invested facilitator fees</strong></td>
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<tr>
<td>One and a half day delivery</td>
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<tr>
<td>Four week delivery (2-3 hours p/w)</td>
<td>$2,750</td>
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<tr>
<td><strong>Sorted At Work seminar facilitator fees</strong></td>
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<tr>
<td>Financing your first home (2 hours)</td>
<td>$350</td>
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<tr>
<td>Fighting Fit Seminar (2 ½ hours)</td>
<td>$400</td>
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<tr>
<td>Money Bites Series (6 x 1hr sessions)</td>
<td>$1,530</td>
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<tr>
<td>Follow-up workshop one (optional 1 hr workshop)</td>
<td>$255</td>
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<tr>
<td><strong>Other cost considerations</strong></td>
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<tr>
<td>Printing course materials</td>
<td>$200</td>
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<tr>
<td>Stationery</td>
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<tr>
<td>Catering</td>
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<tr>
<td>Venue/room hire (if applicable)</td>
<td>TBD</td>
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<tr>
<td>AV (if applicable)</td>
<td>TBD</td>
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</tbody>
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These fees are indicative costs + GST where applicable, and are offered as a guide for planning purposes only.