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
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%
- 59% of participants say they talk about money with family more often.

Plan 77%
- 77% say they now have a plan to achieve financial goals

Learn 68%
- 68% report they have changed spending behaviour.

Debt-smart 58%
- 58% confirm they have reviewed debt.

Save/Invest 71%
- 71% claim they have changed saving behaviour.
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
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

Get Invested
Fund your future
2 days or 6 weeks

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

**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

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

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.

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

Save and invest
Grow your money and your choices.

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

Frauds and scams
Understand the risks - knowledge is power.

Protect
Protecting what’s important.

Retirement and KiwiSaver
How do we help our future selves?

Save and invest
Grow your money and your choices.

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.

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.
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.