

THE DECK OF

HOW

YOUR FINANCIAL  
WELLBEING GUIDE



# FINANCIAL WELLBEING. IT'S JUST KNOWING HOW

When you know how your day-to-day money works, and you're putting a bit aside for a rainy day, it feels good.

Those in the know call this  
'financial wellbeing'.

The Deck of How is your simple guide to financial wellbeing. The 52 cards in the deck contain bite-sized ideas and inspiration that fall into 4 suits – Basics, Saving, Money Management and Future Focused.

Take one card from the deck a week, scan the QR code to action what it says, and one year from now, financial wellbeing will be something you not only understand, but are beginning to really feel.

Ready to start your financial wellbeing journey? It's easy when you know how.

**ANZ. WE DO HOW.**



# 1

## THE DECK OF HOW



BASICS

### HOW TO KNOW WHERE YOU'RE AT

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The first step to getting your money in the best long-term shape is to have a handle on how you're tracking right now. Answering a few simple questions with the ANZ Financial Wellbeing Calculator can help you with that. Scan the QR code to get your score.



Scan or click the  
QR code for more

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# 2

## THE DECK OF HOW



### BASICS

## HOW TO KEEP TRACK OF YOUR SPENDING

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Whether you use a banking app, Internet Banking, have a weekly check-in with a spreadsheet or keep it 'old school' with a pen and paper - keeping track of where your money's going is a really helpful step towards changing your spending behaviour.



Scan or click the  
QR code for more

# 2





# 3

## THE DECK OF HOW



### BASICS

## HOW TO SORT YOUR SPEND

---

Taking control of your spending is all about balancing wants and needs - and that requires a good dose of honesty. Start by going through your recent transactions. There's much to be gained in trimming down your wants and if you shop around, you could reduce how much you spend on your needs.



Scan or click the  
QR code for more

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# 4

## THE DECK OF HOW



### BASICS

## HOW TO DIVIDE AND CONQUER

Used by those in the know, the '50-30-20' approach is a great way to manage what's yours. 50% of your income goes to the things you need. 30% goes to the things you want. The remaining 20% goes to the savings goals you've set. Scan the QR code for more info and try it out next pay day.



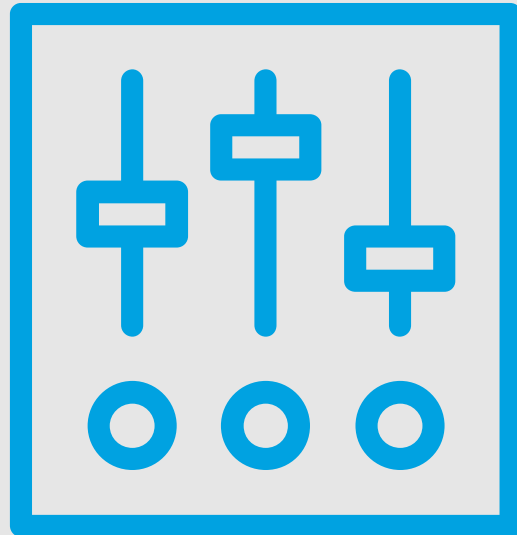
Scan or click the  
QR code for more





5

## THE DECK OF HOW



### BASICS

## HOW TO PLAN YOUR BUDGET

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A great budget allows you to save for tomorrow and enjoy today. For help planning yours, scan the QR code and try our online budgeting tool. It's easy to get started and knowing you have a plan will help you feel on top of your money.



Scan or click the  
QR code for more

5





6

## THE DECK OF HOW



BASICS

### HOW TO FIND THE PERFECT FIT

Remember that getting your budget right can take a little bit of working out. Make sure your money goals fit comfortably, otherwise you might find yourself dipping into your savings. Trying to save too much too quickly could put you off doing it altogether – it doesn't matter whether it's \$5 a week or \$200, it's sticking with the habit that's key.



Scan or click the  
QR code for more

9







# 7

## THE DECK OF HOW



**BASICS**

### HOW TO AVOID THE URGE TO SPLURGE

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Think about the times when you give in to the temptation of spending. Is there a pattern? Or maybe a 'trigger' of some sort that causes you to buy things for the sake of it?

Try to identify these, and when they do pop up, you can nip the 'urge to splurge' in the bud.

# L





8

## THE DECK OF HOW



BASICS

### HOW IT'S NOT ABOUT HOW MUCH

Financial wellbeing isn't about how much you've got. It's about making the most of what you have. It goes without saying that money's a massive part of life, and the better you feel about it, the better you feel overall. Having a plan for your money helps you feel in control. Discover some different ways to plan your spend via the QR code.



Scan or click the  
QR code for more

8





9

## THE DECK OF HOW



### BASICS

## HOW TO 'BUCKET' YOUR INCOME

Buckets aren't the most glamorous things, but they're really useful – even for finances. By setting up multiple 'buckets', you can get into the habit of moving money into different accounts the moment you get paid. Scan the QR code below to see how easy it is to organise yours.



Scan or click the  
QR code for more

6





# 10

THE DECK OF  
**HOW**



**BASICS**

## HOW TO PUT YOUR GOALS ON AUTOPILOT

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The less you have to think about saving, the easier it is to hit your target. That's where automatic payments can be really useful - just set and forget and money gets popped into your dedicated account without you even having to think about it.



Scan or click the  
QR code for more

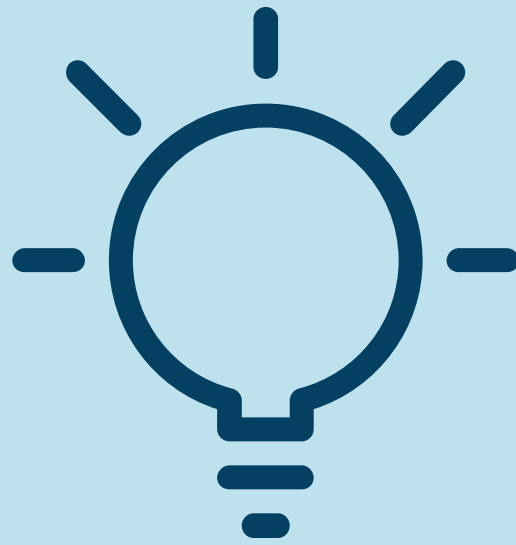
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# 11

## THE DECK OF HOW



### SAVING HOW IT PAYS TO SHOP AROUND

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We all need to stay in touch, have a hot shower, charge our devices, even keep fit. There are always deals to be had on services, and taking advantage of the best offers is a great way to save – a quick online search could help uncover a bargain, and there's no harm in asking your provider for a better offer.



Scan or click the  
QR code for more







# 12

## THE DECK OF HOW



### SAVING HOW TO WIN AT THE CHECKOUT

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To get the best deal on your groceries, shop for what's in season and find own brand replacements for big brand favourites. Keep an eye out for discounts on things that will keep in the freezer too. Scan the QR code below for more helpful hacks to win at the checkout.



Scan or click the  
QR code for more

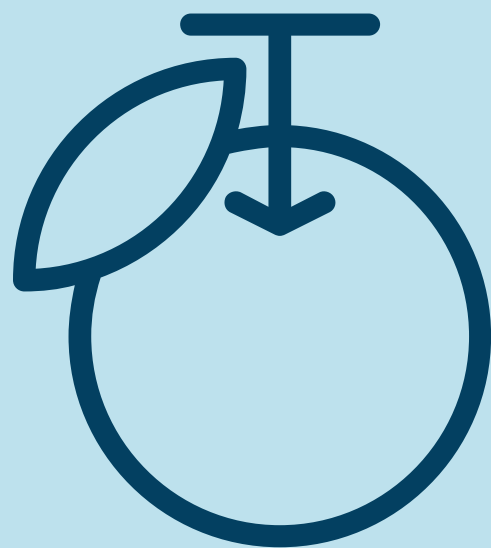
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# 13

## THE DECK OF HOW



SAVING

### HOW TO EAT WELL FOR LESS

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Some of the best meals you can make are the simplest ones. All it takes are a few staple ingredients (we're looking at you, tinned tomatoes) to create delicious, cheap meals. Even better, make extra for the freezer, so you can avoid pricey takeaways when you're busy or tired.



Scan or click the  
QR code for more

# 13





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## THE DECK OF HOW



SAVING

### HOW TO SPEND AND SAVE

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There's nothing like a bargain to make you feel good, so check out online discount sites to get more bang for your buck. For more ways to save without losing the things you love, scan the QR code below.



Scan or click the  
QR code for more

14





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SAVING

**HOW TO GO OUT,  
NOT SPLASH OUT**

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Budgeting doesn't mean you can't enjoy yourself. To have fun and save, check out a few online coupon sites when planning a night out. Or take the DIY route and plan a picnic, or invite your mates around for a low key BBQ.

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16

THE DECK OF  
**HOW**



**SAVING**  
**HOW TO SAVE  
FOR A RAINY DAY**

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Financial buffers are the secret to a good night's sleep. Even a modest amount takes the pressure off should the unexpected happen. The key is to build your rainy day reserve at a pace you're comfortable with – that way you'll stick with it. For a few helpful suggestions, scan the QR code below.



Scan or click the  
QR code for more

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## THE DECK OF HOW



SAVING

### HOW TO STICK TO YOUR GOALS

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Life being what it is, it's not always easy to stick to a plan. But even a small amount saved regularly can help you reach your goal, with the added bonus of being able to keep it up over leaner months. The most important thing is to get into a regular savings habit.



Scan or click the  
QR code for more

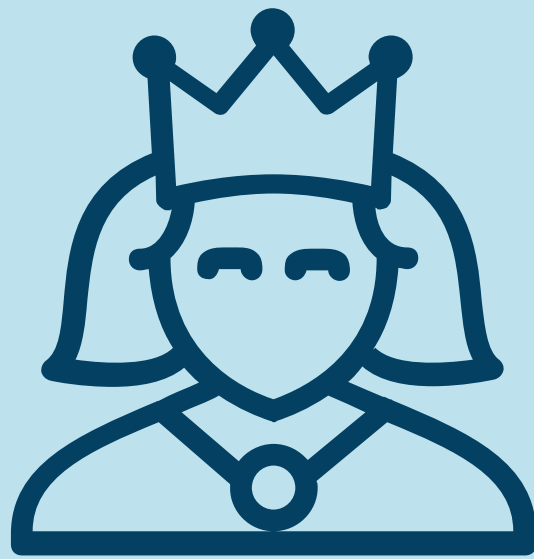
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# 18

## THE DECK OF HOW



SAVING

### HOW IT PAYS TO PAY YOURSELF FIRST

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‘Paying yourself first’ might sound a bit odd, but it’s pretty simple really. It just means setting up payments that ensure your money goes where it will benefit you most as soon as you get paid. If you’re saving, or reducing debt, having that come out of your pay check first is a great way to reach your goals.

# 81





# 19

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SAVING

### HOW TO KEEP YOUR EYES ON THE PRIZE

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Once you've set yourself a savings goal, it's good to keep it front of mind. Write down what you're saving for and put it somewhere you'll see it every day – like on the fridge or your bathroom mirror.

# 61





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SAVING

### HOW TO SAVE SMART

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A good way to plan your savings goal is to set a SMART goal. That's Specific, Measurable, Achievable, Realistic and Timely. This is an easy trick to help focus your efforts and increase the chances of you hitting your goal.



Scan or click the  
QR code for more

20





21

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SAVING

### HOW A SIDE HUSTLE COULD HELP

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Could you upcycle stuff and sell it online? Do you have a hobby that could earn you a few extra dollars? Adding to your income through something you enjoy is a great way to add to your savings, and even small amounts can make a difference over time. See for yourself at the QR code below.



Scan or click the  
QR code for more

21







# 22

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SAVING

### HOW TO LIVE TO SAVE

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It's kind of a given that the less you spend, the more you have to save. So you could try to set yourself a savings challenge. You might decide that you're not going to buy any clothes for full price for a year, or buy less takeaways for the next 3 months – whatever it is, any challenge could help grow your financial wellbeing.



Scan or click the  
QR code for more

# 22





# 23

## THE DECK OF HOW



SAVING

### HOW STOPPING OR SWAPPING IS SAVING

---

Make a list of the things you could stop buying entirely, cut down on, or swap for something less expensive. You'll be amazed how much you could save. Can you think of four things right now? Do the maths for a rough idea of how much you could be saving, which you can then put towards something more important.



Scan or click the  
QR code for more

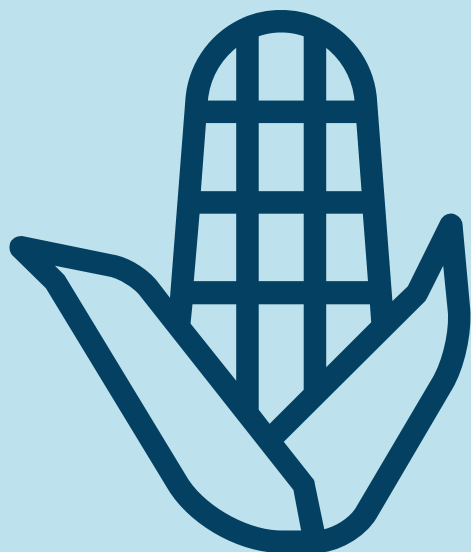
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**HOW**



SAVING

**HOW TO SAVE MONEY  
AND MORE**

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If you're not a vegetarian, why not try going veggie for a couple of nights a week? Meat can be expensive, and eating a veg-based meal has the added bonus of making less of an impact on the planet. There are a ton of recipes online – get inspired with a quick search.



Scan or click the  
QR code for more

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# 25

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SAVING

### HOW TO BE ENTERTAINED FOR FREE

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Your local library is an awesome, free resource. Not just for books though. As a member you can stream movies, download ebooks, newspapers and emagazines, and listen to podcasts too.

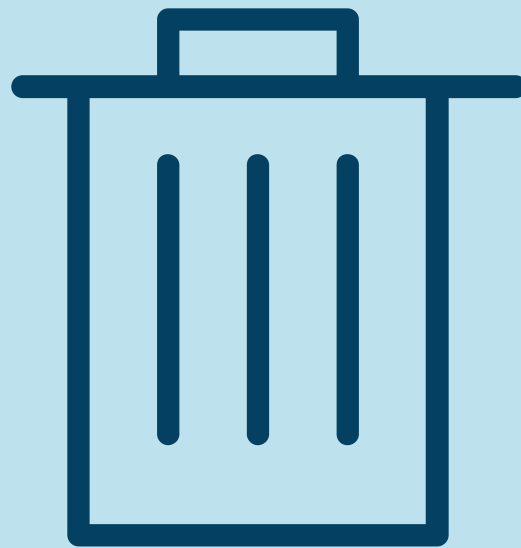
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**HOW**



**SAVING**  
**HOW UNSUBSCRIBING  
IS THRIVING**

---

Remember that ‘free-trial’ you signed up to... 4 months ago? Have a dig through your bank account transaction history and app store subscriptions to see if there’s anything you could ditch. A ‘subscription spring clean’ is a great way to save.



Scan or click the  
QR code for more

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# 27

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SAVING

### HOW TO BUY BIG AND BUY CLEVER

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It pays to do some digging before making a big purchase. The cheapest option today could have unexpected costs in the future. For example, the cheapest washing machine in the store may not be that energy efficient, and could cost you more in the long run.

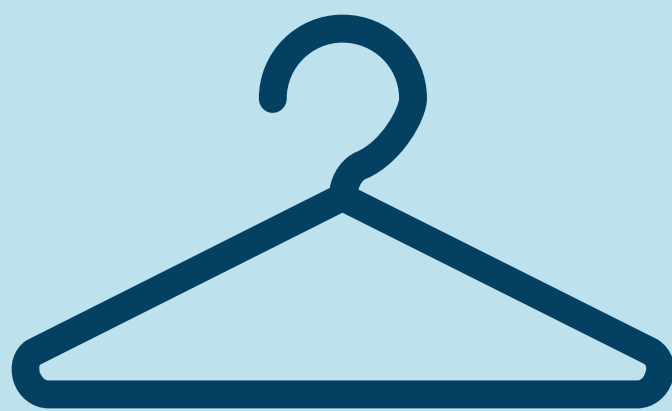
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**HOW**



SAVING

**HOW TO SAVE IN STYLE**

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Looking good needn't cost the earth. Get inventive with what you've already got in the closet – it's great for the planet and your back pocket. Go digging for new outfit combos, or try online 'buy, swap and sell' sites to keep your style alive for less.

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# 29

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SAVING

### HOW GETTING CRAFTY COULD HELP YOUR CASH FLOW

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Why not try your hand at a bit of DIY? From turning your recycling into crafts with the kids, to baking bread and growing your own veggies, adding a little more homemade to your life could be a great way to help keep your savings up and expenses down.

# 29





# 30

## THE DECK OF HOW



SAVING

### HOW TO PROTECT YOUR SAVINGS FROM YOURSELF

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If you want an easy way to remove temptation to spend your savings, you could 'hide' your savings accounts in ANZ Internet Banking and the goMoney app by sending us a Bank Mail message in Internet Banking, or giving us a call on 0800 269 296.

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SAVING

**HOW TO WORK OUT  
WHAT YOU NEED  
TO REACH YOUR GOAL**

You can quickly work out how much you need to save to reach your savings goals with ANZ's Savings Calculator. See what difference saving a little more, or a little more often, could have on reaching your goal. Scan the QR code and have a play around.



Scan or click the  
QR code for more

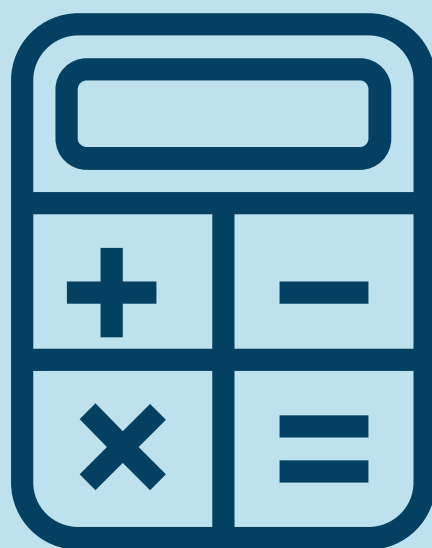
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**HOW**



SAVING

**HOW TO GROW  
WHAT YOU HAVE**

A savings goal can be daunting, but when you can see how much regular amounts add up over time it can feel more achievable. Scan the QR code and have a play around with ANZ's Long-term Savings Calculator to see what small amounts now could lead to in the future.



Scan or click the  
QR code for more

32







# 33

## THE DECK OF HOW



SAVING

### HOW INTEREST WORKS BEST

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Just keep saving, no matter how small the amount.

Any interest-bearing account will benefit from ‘compound interest’, where you earn interest on your savings as well as the interest you’ve already earned. This is a good habit to get into regardless of the interest rate.

# 33





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**HOW**



SAVING

## HOW TO BOOST YOUR SAVINGS MOTIVATION

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Did you know you can add a picture and name to your accounts in the ANZ goMoney app? Adding a photo of whatever it is you're saving for is a fun and easy way to help keep your eyes on the prize.

34





35

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**HOW**



SAVING

**HOW TO MAKE  
DISCOUNTS COUNT**

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When you get your grocery receipt and it tells you how much you've saved, why not transfer that amount into your savings account? You'll be surprised how quickly it adds up. Find more helpful savings hacks via the QR code.



Scan or click the  
QR code for more

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## THE DECK OF HOW



SAVING

### HOW TO SAVE STRONGER EVERY WEEK

This 52-week challenge is a simple hack to help you save. At the end of this week, put away \$1. The week after, \$2, \$3 the next week and so on. The most you'll have to put away in a week is \$52 and after a year you'll have an extra \$1378. How easy is that? For more handy money hacks, scan the QR code.



Scan or click the  
QR code for more

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# 37

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### FUTURE FOCUSED HOW LEARNING CAN BE EARNING

Taking the time to read a few self-help books about finance won't hurt you - quite the opposite. People you trust may be able to teach you a thing or two about money as well, so don't be embarrassed to ask. Or if you'd like to sit down with an ANZ Personal Banker for a free, one-on-one review of your banking, scan the QR code.



Scan or click the  
QR code for more

# 37





# 38

## THE DECK OF HOW



### FUTURE FOCUSED HOW TO AVOID IMPULSE PURCHASES

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Got your eye on something? To work out if you really want it, don't just go buy it when your pay lands.

Put that money aside until the end of your pay cycle. If you want it that much, you'll make sure you hang on to the money.

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### FUTURE FOCUSED

## HOW TO START INVESTING

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If you have money you're putting away for the medium to long term, you could look at options like an investment fund. Scan the QR code for a good place to start.



Scan or click the  
QR code for more

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**FUTURE FOCUSED**

### HOW TO INVEST IN YOUR FUTURE: PART 1

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An easy way to invest in your future self is with a KiwiSaver account. You may already be signed up, but are you making the most of it? What you do now can make a big difference later. To see how you could get the most out of your KiwiSaver account, scan the QR code below.



Scan or click the  
QR code for more

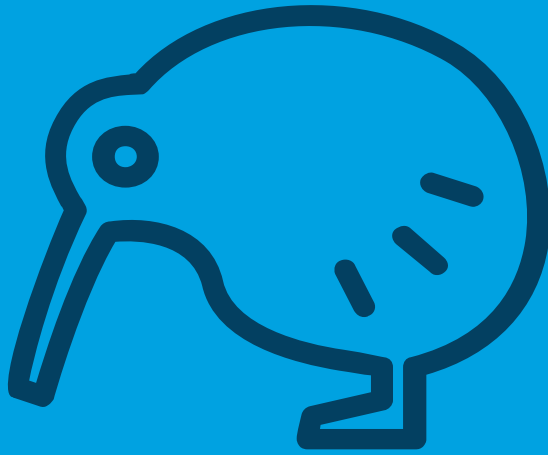
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# 41

## THE DECK OF HOW



### FUTURE FOCUSED HOW TO INVEST IN YOUR FUTURE: PART 2

Not all KiwiSaver funds are created equal.  
It's important to check that your fund best suits your  
needs. To compare our different KiwiSaver funds,  
scan the QR code below.



Scan or click the  
QR code for more

# 41





# 42

## THE DECK OF HOW



### **MONEY MANAGEMENT** **HOW TO ESCAPE DEBT FASTER**

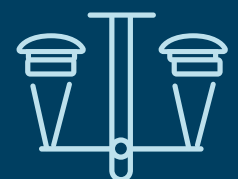
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Paying back your loan or credit card balance on a more regular basis (i.e. fortnightly vs monthly) could help you get debt free faster and save in interest costs. For more on this, check out the QR code.



Scan or click the  
QR code for more

# 42





# 43

## THE DECK OF HOW



**MONEY MANAGEMENT**

### HOW TO MANAGE YOUR CREDIT CARD LIMIT

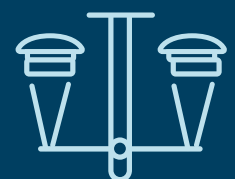
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To make sure the amount you can spend on your credit card is manageable, reviewing your current limit - and reducing it - is a simple way to help ensure your spending doesn't get away on you. It's easy to do yourself, just scan the QR code to find out how. Conditions apply.



Scan or click the  
QR code for more

# 43





# 44

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**HOW**



**MONEY MANAGEMENT**

## HOW TO WORK YOUR CREDIT CARD REWARDS

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Using your rewards-earning credit card for your everyday spend and ensuring you're paying off the closing balance in full each month means you can earn rewards without racking up debt. Just be sure to stick to your monthly budget and stay on top of repayments.



Scan or click the  
QR code for more







# 45

## THE DECK OF HOW



### MONEY MANAGEMENT

## HOW TO AVOID LATE PAYMENT FEES

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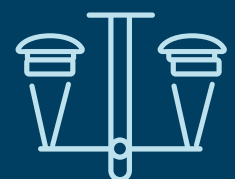
To avoid getting pinged with a late payment fee - always pay the minimum payment on your credit card by the due date. If you can pay off more than the minimum, or the full amount owed, even better!

The more you pay off, the less interest you'll owe, which could help you pay off your credit card sooner.



Scan or click the  
QR code for more

# 45





# 46

## THE DECK OF HOW



### MONEY MANAGEMENT

## HOW TO AVOID CREDIT CARD PURCHASE INTEREST

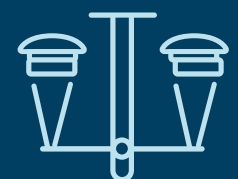
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Some credit cards offer interest-free days. If your card does and you pay off your closing balance in full by the due date every month, you could avoid paying interest on purchases made with your card. How good is that?



Scan or click the  
QR code for more

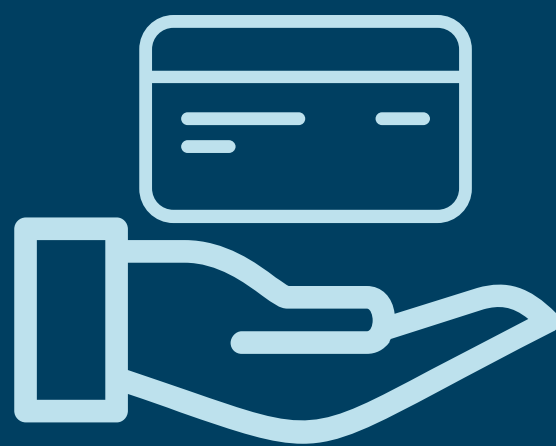
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# 47

## THE DECK OF HOW



### MONEY MANAGEMENT

## HOW TO KNOW WHEN (AND WHEN NOT) TO USE A CREDIT CARD

Credit cards can have a number of advantages if used wisely, but they're not for every situation. Scan the QR code to see the pros and cons.



Scan or click the  
QR code for more

# 47





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**HOW**



**MONEY MANAGEMENT**

## HOW TO MAKE YOUR HOME LOAN STRUCTURE WORK FOR YOU

The way you structure your home loan repayments could help you pay less interest, and take years off your home loan in the process. For more info, scan the QR code.



Scan or click the  
QR code for more

# 87





# 49

## THE DECK OF HOW



### MONEY MANAGEMENT

## HOW TO PAY OFF YOUR HOME LOAN FASTER: SETTING REPAYMENTS

When it comes time to re-fix, if you can afford to repay more than the minimum, increasing your regular repayments however small, could add up to big savings in interest costs over the life of your home loan. Scan the QR code to try ANZ's Repayments Calculator and see the impact.



Scan or click the  
QR code for more

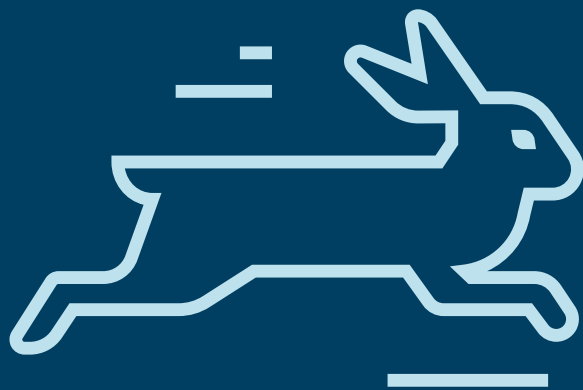
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# 50

## THE DECK OF HOW



**MONEY MANAGEMENT**

### HOW TO PAY OFF YOUR HOME LOAN FASTER: ROUNDING UP REPAYMENTS

If you've chosen a set home loan term, the required repayments are often not round numbers. Rounding up the regular repayments when setting up your new fixed rate term (or anytime if you have a floating or flexible home loan), will help pay a bit more with each repayment - you may be surprised at how much you could save in interest over the life of your loan.



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# 51

## THE DECK OF HOW



**MONEY MANAGEMENT**

### HOW TO PAY OFF YOUR HOME LOAN FASTER: FREQUENCY OF REPAYMENTS

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Paying fortnightly instead of monthly means you'll repay slightly more over the year, as you'll be paying the equivalent of one extra monthly repayment each year. This change can be made at the end of a fixed rate period without being charged an Early Repayment Recovery.



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**MONEY MANAGEMENT**

### HOW TO PAY OFF YOUR HOME LOAN FASTER: MAKING EXTRA REPAYMENTS

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If you have a fixed rate, here are a few ways you can make extra repayments without being charged an Early Repayment Recovery. If it's the first increase that year, you can increase your regular repayments towards your home loan by up to \$250 a week. Plus, each year you can make an extra lump sum repayment that's no more than 5% of the current loan.



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# 52

