

## **Finish 2008 better off than when you started**

The Retirement Commission is encouraging Kiwis to take charge of their finances so that they finish 2008 better off than when they started.

Retirement Commissioner Diana Crossan says the New Year is a time when many people take stock and set goals, and she wants more people to add financial planning to the mix.

“To kick-start 2008, we want New Zealanders to know they can easily access information to help them make choices about budgeting and savings.”

People can get help from the information and calculators on the Retirement Commission’s website [sorted.org.nz](http://sorted.org.nz). Those needing more help with making a budget can call 0800 SORT MONEY (767 866) and talk to a trained budget adviser – for free. Sorted information about budgeting is also being handed out at some Auckland and Wellington Pak’nSave supermarkets in January.

Ms Crossan says there are three simple steps to getting financially sorted. “The first step is to write down your short, medium and long term financial goals. The second is to develop a budget, where you spend less than you earn. The third is to manage your cashflow better – so you know exactly where your money’s going.”

Ms Crossan says everyone can benefit from financial planning, regardless of the amount of money they have. “The most important thing is not how much you earn, but what you do with what you’ve got. Starting a financial plan early in the year – and sticking to it – should ensure you finish 2008 in a much stronger position than when you started.”

In particular, the My goals worksheet, Budget calculator and brand new Cashflow calculator on [sorted.org.nz](http://sorted.org.nz) can help people manage their money better.

The Retirement Commission provides New Zealanders with free, independent information and tools to help them make informed decisions about their money and financial plans.

### **Sorted information handouts**

Sorted information handouts will be available at the following Pak’nSave supermarkets in Wellington and Auckland during January:

#### **Thursday 10 January – Saturday 12 January 2008**

9.30am – 2.30pm: Petone, Porirua  
10.30am – 3.30pm: Lower Hutt, Upper Hutt

**Thursday 17 January – Saturday 19 January 2008**

9.30am – 2.30pm: Mangere, Mt Albert

10.30am – 3.30pm: Manukau, Sylvia Park

**For more information, contact:**

Diana Crossan  
Retirement Commissioner  
Tel: 021 229 4839