

# MY FINANCIAL WELLBEING GUIDE

Whatever life looks like for you now, we have the guidance and tools to help improve your financial wellbeing.

<p><b>EVERY DAY</b></p> <p>Manage your day-to-day finances</p>	<p><b>Actions you can take</b></p> <ul style="list-style-type: none"> <li>• Start tracking your income and expenses</li> <li>• Cut back on any non-essential spending and stop any subscriptions you don't use</li> <li>• Review your bills and negotiate a plan that works best for you</li> <li>• Avoid impulsive spending by making a shopping list</li> </ul> <p><b>Useful tools</b></p> <ul style="list-style-type: none"> <li>• Get your current <a href="#">financial wellbeing score</a></li> <li>• Use our simple <a href="#">income &amp; expenses template</a></li> <li>• Use <a href="#">Card Control</a> to manage your credit card spending</li> </ul>
<p><b>RAINY DAY</b></p> <p>Be prepared for the unexpected</p>	<p><b>Actions you can take</b></p> <ul style="list-style-type: none"> <li>• Open separate accounts for spending, bills, savings or a Rainy Day</li> <li>• Prepare for the unexpected - start small and contribute regularly</li> <li>• Review your insurance needs or current insurance policies to ensure they are still suitable</li> </ul> <p><b>Useful tools</b></p> <ul style="list-style-type: none"> <li>• Get <a href="#">banking alerts</a> to stay on top of balances or when credit card payments are due</li> <li>• Achieve your savings goal sooner with <a href="#">Save the Change</a></li> <li>• <a href="#">Hide your savings</a> to remove the temptation to spend</li> </ul>
<p><b>ONE DAY</b></p> <p>Make your 'One Day' goals a reality</p>	<p><b>Actions you can take</b></p> <ul style="list-style-type: none"> <li>• Keep realistic budgets and goals so you are less likely to go off track to achieve your financial aspirations</li> <li>• Check that you are in the right KiwiSaver fund</li> <li>• Talk to your bank if your circumstances have changed or you require assistance</li> </ul> <p><b>Useful tools</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Find</a> the right KiwiSaver Fund</li> <li>• <a href="#">See what</a> your KiwiSaver savings could look like at retirement</li> <li>• See the latest <a href="#">fund updates</a></li> </ul>