



"THE
LITTLE
THINGS
ADD UP"

Taking time to plan

As a senior policeman, Inspector Anaru George felt apprehensive at the prospect of doing a Sorted MoneyWise course at his workplace – the Royal New Zealand Police College in Wellington.

“I’m not flash at going into something with a group of people I don’t know, and I thought if I did the course it would signal to everyone that I was useless with money.”

Anaru, who oversees the training of police recruits regarding cultural awareness when dealing with Māori, waited until a colleague he knew was taking a course, then went along with him. What he found was a relaxed, open environment where everyone was seeking the same information, and there was no judgement.

“I found my finances were nothing out of the ordinary – I tended to live payday to payday, paid the bills on time – but the course showed me how I could do more with what I was getting.”

A lightbulb moment came when Anaru realised he was paying about \$100 a month in interest on his credit card, yet had enough savings to clear his credit card debt. He withdrew what he needed to clear the card, and now pays it off each month to avoid incurring interest.

Anaru is approaching retirement, and had been looking forward to accessing his police pension fund and “having a spend up”. The Sorted course made him see that differently.

“It made me realise that I might live a long time, and I need to be careful in how I manage my money. I don’t want to have to live only off Super and pinch pennies, I want to have a comfortable lifestyle. Now I’m using the next few years to gear my finances toward that.”

It was also helpful to observe what other people got out of the course, as the tips they learned could be applied to his own situation.

“When I listened to other people talk about their spending diaries, I was amazed at how much some of them would spend on things like coffee – one person was spending in excess of \$100 a week on coffees. It made me realise that little things add up and if you make a small change, over a period of time you can save a fair bit of coin.”

Perhaps the biggest benefit of completing the course was the increased sense of confidence Anaru now feels in managing his finances. This enabled him to buy a house, and view his retirement in a positive light.

“I don’t worry about money like I used to. The course opened my eyes and made me more aware of what I was doing, and what I could do. When the time comes to retire, I’m pretty sure I’ll have the means to be ok.”

Since starting out being nervous about doing a Sorted course, Anaru says he is now a big advocate for them being run at the Police College, and promotes them among his colleagues.

“I point them to the bulletin board and say ‘have a crack, don’t be shy’. It’s not hard, it just takes a bit of time. And everyone’s there with similar stories to yours. I did this course reasonably late in life, but it’s shown me that a lot of things are possible.”

To watch the full interview go to cffc.org.nz/success-stories