



Kia Ora, Bula & Hello!

Welcome to our first newsletter of 2023.

This time of year is often financially difficult after all the expenses that come with the festive season, but coupled with the increasing cost of living and the adverse weather events that much of New Zealand is experiencing, 2023 has started with even more pressures than usual for many of us. If you are experiencing stress caused by financial worries and need some support, don't hesitate to contact Raise; we're here to help.

Call 0800 735 343 or book an appointment online - www.raisementalhealth.co.nz/book-an-appointment.html

Our relationship with money

At the end of last year we talked about relationship issues and some ways to address them – we hope you found them useful! This month we'd like to talk about another kind of relationship – the one we have with money. You can read our blog here: www.raisementalhealth.co.nz/our-relationship-with-money.

Check out our ideas for making ends meet

Read and download our tips and ideas for making your money go further here - www.raisementalhealth.co.nz/uploads/6/8/8/3/6883838/raise_making_ends_meet_-_tips_and_tricks.pdf

 <p>Making ends meet</p> <ul style="list-style-type: none"> • Create a 'budget' and always allocate money for the bills wherever possible. • Do not carry a lot of money around in your wallet. • Pay bills as soon as possible to avoid temptation. • Before you throw something out, consider if you can reuse or repurpose it. • Search for tips online, there's loads of handy 'life hacks' out there. • Avoid late purchase. Use buyback or interest free terms. Beware of hidden costs. Pay off as much as possible at the beginning. • Shop at the end of seasons sales. • Make use of the things in your area that are free or cheap - parks, community programmes, beaches, bush walks. • Make use of second-hand, low cost outlets and factory shops. • Make your own Christmas decorations, recycle wrapping paper and ribbons. • Mix a little pasta, rice or bread through your meat diet to make them go further. • Check your taps do not drip as this money down the drain. • Make good use of your local book and toy libraries. • Walk or bike whenever you can instead of driving. • Avoid using a credit card wherever possible. • Only run the washing machine and dishwasher when you have a full load. • Limit the length of your showers. 	 <p>Making ends meet</p> <p>Food</p> <ul style="list-style-type: none"> • Write a menu and use it as a guide for your shopping list. Only buy what's on the list. • Decide how much you will spend on groceries, then go shopping with only that amount of cash. • Go shopping when you're not hungry so you will be less tempted to buy things you don't need. • Try shopping less often, and only buy specials if they are on your list. • If you have leftovers, make them into a pie (or making your own pastry). • Raw vegetables go further than cooked vegetables, e.g., coleslaw goes further than cooked cabbage. • Make soups and other sauces when fruit is in season, for a fraction of the price. Make homemade cordials from citrus fruit. • In place of meat every night, try a nourishing soup, veggie casserole or dairy (once or twice a week instead). • Freeze vegies when they're in season and cheaper. Corn can be frozen in the huck. • Make your own jam when fruit is cheap. Top you can save and mash fruit then stir through a dissolved jelly as a replacement for jam. • Be careful when baking as some ingredients used can be more expensive than bought biscuits. • Make lunches instead of buying them. • Buy one cleaner that does many jobs rather than a separate cleaner for each job. Or make your own! You'll find plenty of instructions online. 	 <p>Making ends meet</p> <p>Fuel & power</p> <ul style="list-style-type: none"> • If you have a fireplace, collect wood during the summer and store it e.g. under a car instead of in a shed. • Use hot water bottles rather than heaters. • Close doors to unused rooms - heat only your living space. • Turn lights out when you leave a room. • Use cold washes in your washing machine. Only wash when there is a full load. • Use clotheslines or drying racks instead of an electric dryer. • Car pools to save petrol and repair costs. • Plan trips in your car so that you make one round trip rather than many small ones. • Walk children to school on fine days. • Keep your car well tuned to save on petrol. • Use bus/train travel to reduce petrol, repair and parking costs. • Use concession tickets for public transport.
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Financial wellbeing

Understanding our relationship with money is a good start on our journey to financial wellbeing. Financial wellbeing means things like, being able to meet our financial commitments, not needing to borrow money, being able to have insurance, being able to save, and having a will. Here's some ways you can work on your financial wellbeing.

Identify your current relationship with money

If you're in a great space with money, keep doing what you're doing; you have a good foundation to continue building on.

If you aren't sure, you can get started by reading our blog - www.raisementalhealth.co.nz/our-relationship-with-money.

At the same time, start taking note of your thoughts and feelings when interacting with money or anything to do with your finances. How do you feel? If you feel fearful, worried, out of control, this is a relationship you need to pay some attention to.

What would a healthy relationship with money feel like for you?

Would it be easy, confident, relaxed? Those words might resonate with you, or they might not: You get to decide how your own healthy relationship with money will feel. And when you have, you'll know you're on the right track when you feel that way!

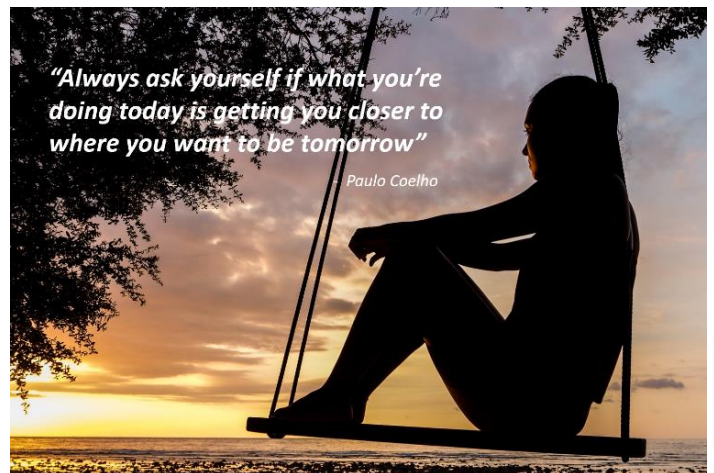
Remember to maintain perspective

Of course money is an important part of our existence but it's never the whole picture. If you're worried about money, make a point of also spending time thinking about what else you value in your life that's going well.

Consider your budgeting needs

Budgeting can be complex if you have real concerns, and you may choose to seek the help of a professional if that's the case. But if you know that you just need to get some control over your finances, you can start by tracking where your money is going. Making any sort of start is better than doing nothing! You don't need to go all-out with a detailed spreadsheet and plan, you can just begin with a notebook and your bank statement.

Make a note of what you're spending your money on over a few weeks, and it won't take long to start getting a picture of where your hard-earned dollars are going. When that becomes clear, you get to decide if those things are helping you get closer to where you want to be in life. If not, it's definitely time to look at creating a budget. There are lots of apps, courses, and resources online and at your local library and community centre to help you get underway.



Raise is here to help

If you're experiencing stress caused by financial pressure and need some support, don't hesitate to get in touch.

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