

## Financial Inclusion Continuum

1 Financial crisis	2 Financial hardship	3 Hardship transition	4 Stable, asset building	5 Stable wellbeing	6 Income generation	7 Growth consolidation	8 Wealth creation	9 Financially independent	10 Wealth distribution
Insolvency services									
Financial Mentor services									
Debt control arrangements									
Microfinance Debt Consolidation Loans									
Work and Income assistance									
Mobile stores and rent to own									
Microfinance - General microcredit products									
3rd/4th tier lending/payday loans/finance companies									
Financial capability programmes									
Student loan									
NILS									
StepUP									
Microfinance matched savings schemes									
2nd tier lending/building societies									
Bank overdrafts									
Insurance (life, contents and other)									
KiwiSaver									
First tier lending/personal loans									
Home loan									
Credit cards									
Savings products									
					Managed funds				