Good Shepherd
New Zealand

WHERE SHOULD YOUR MONEY GO?

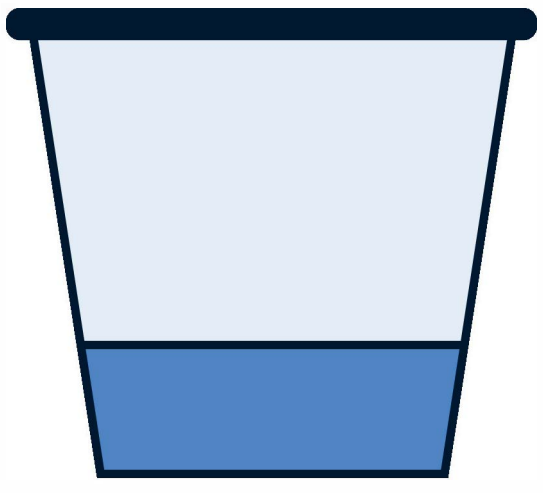
🪣 Split your take-home pay into three buckets for a quick sense of where your money is going.

60% NEEDS
The must-haves



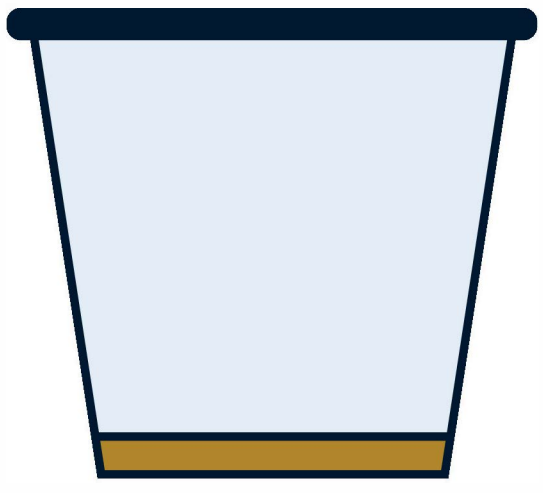
Rent or mortgage, power, groceries, transport, insurance

30% WANTS
The nice-to-haves



Eating out, subscriptions, hobbies, treats

10% SAVING
Future you



KiwiSaver, a safety buffer, extra debt payments

✏️ Grab a pen: which bucket feels heaviest for you?

Needs heavier than 60%? That is okay. Start with just 5% in your saving bucket and build from there.

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Based on Stats NZ Household Expenditure Statistics (June 2023),
Sorted and common NZ budgeting guides.