



Out of debt. On with life.

Your guide to getting started with
Money Sweetspot

Answers to common questions about partnering with us



Frequently asked questions

1. What types of organisations do you partner with?

We work with employers, insurers, financial mentors, iwi and community organisations who are committed to improving financial wellbeing for their people and communities.

2. What makes Money Sweetspot different from traditional debt consolidation providers?

We combine fair lending with financial education, rewards for positive financial behaviours, no hidden fees, and a unique model that celebrates when customers successfully complete their debt journey.

3. What happens if an employee is declined for a financial reset loan?

Every applicant, whether approved or not, receives a full spending analysis, credit report insights, and access to financial education to help them progress towards financial stability.

4. Do employees have to tell their employer about their financial situation?

No. All conversations between Money Sweetspot and individuals are confidential. Employers only receive aggregated, anonymised data to measure overall programme impact.

5. Can this be included as part of our EAP or wellbeing programme?

Yes. We often complement existing wellbeing offerings by addressing financial health as a critical pillar of overall wellbeing.

Frequently asked questions (cont..)

6. How is Money Sweetspot different from traditional lenders?

Our model combines fair lending with financial education, rewards for positive financial habits, and no hidden fees or penalties. We celebrate when customers graduate and become debt-free.

7. How do you track results?

We provide anonymised data and insights that track financial education engagement, and overall improvements in financial wellbeing across your employee or customer base.

8. What kind of impact do you typically see?

On average, our customers pay significantly less interest, improve their credit scores, and build stronger financial habits for the future.

9. How do you protect employee privacy?

We operate under strict privacy protocols. Individual financial details are never shared with employers. Only high-level, anonymised data is shared to demonstrate the overall impact.

10. How does improving financial well-being benefit employee performance?

Financial stress is a leading cause of distraction and disengagement at work. By supporting employees to get out of debt and build better financial habits, employers can see improvements in focus, productivity, and overall well-being.