

Redefining Debt: A model for financial wellbeing in Aotearoa

Debt is one of Aotearoa's most pressing, yet hidden, challenges. With 7 in 10 New Zealanders worried about money, and household debt exceeding 165% of disposable income, the social and economic toll is significant.

Money Sweetspot is reimagining lending - not as a trap, but as a path forward. By combining fair lending with financial education and empathetic support, we offer a movement of change. This paper outlines our model, our results, and how partnering with us can drive measurable impact - for businesses, whānau, and Aotearoa.

Aotearoa's Dirty Secret

When life happens, debt follows.

In New Zealand, debt is still shrouded in shame, but behind the numbers are stories of job loss, illness, whānau breakdown, and systemic inequality. The truth? **Debt doesn't discriminate.** Money Sweetspot exists to change the conversation - from shame to strength. We're not just another lender. We're a purpose-built solution for people who want to get out of debt - and stay out.

We want more for people, not more from them.



Aligned With The Retirement Commission's National Strategy

We actively support all three pillars of the **Retirement Commission's Financial Capability Strategy**:

1. **Grow Financial Confidence and Well-being:** Reward-based education and tools
2. **Support Informed Decisions:** Credit insight and financial literacy
3. **Strengthen Resilient Communities:** Iwi-led partnerships and inclusive access

Why It Matters

- Financial stress is invisible but widespread
- Impacts productivity, mental health, and retention
- More inclusive financial systems mean stronger communities

Money Sweetspot is helping to break generational cycles of debt. We are proving there is a better way.

The Sweetspot Way: Lending That Helps



Our unique approach integrates:

- **Fair, affordable lending**
- **Financial education** embedded in every journey
- **Sweetspot Points** that reward learning and progress
- **Wellbeing checks** that support people beyond the numbers

We walk alongside our customers - not as creditors, but as partners.

The Partnership Opportunity

Everyone deserves a fair shot at financial freedom. That includes your people - your employees, your customers, and your communities.

Partnering With Money Sweetspot Means:

- **For Employers:** Lift productivity and wellbeing by easing financial stress at home.
- **For Customer-Facing Businesses:** Reduce debt-related churn and support customers through financial hardship.
- **For Iwi & Communities:** Empower whānau with culturally aligned financial products and tools for intergenerational wellbeing

Direct Measurement

- Lower debt, higher resilience
- Greater financial confidence and capability
- Increased access to support that works

Ripple Effects

- More productive, present employees
- Stronger engagement, retention, and team culture
- Positive brand equity and trust

**Debt doesn't build resilience.
A pathway out of it does.**



Five Questions That Matter

For Customer-Facing Businesses

1. What % of your customers are falling behind due to financial stress?
2. How much does debt-related churn cost you?
3. Could retention improve with better financial off-ramps?
4. Who do you want your customers turning to - high-interest lenders or values-aligned support?
5. What role can your brand play in financial wellbeing?

For Employers

1. How many of your staff live week-to-week?
2. What's the hidden cost of financial stress in your organisation?
3. Do your people have access to safe financial help?
4. Does your wellbeing strategy include financial health?
5. Could you lead the way in workplace financial wellbeing?



It isn't about whether debt is having an impact on your business. It's about how much.

Let's Partner For Impact

We're already changing lives - but we can't do it alone. Partner with us to co-create meaningful solutions for your people, customers, and communities.

Your Toolkit (provided on request)

- 4-week campaigns tailored to internal teams or customers
- Plug-and-play materials
- Co-branded support and metrics tracking

Contact us on partnerships@moneysweetspot.co.nz to find out more.