



## Support New Zealand's debt solution charity.

Debt is an economic and social problem. With New Zealand's spiralling cost of living and the effects of the pandemic, problem debt is growing. Families are struggling to keep their heads above water.

Debt is messy. There are many reasons people get into trouble with their debts:

- Circumstances change. A debt that was perfectly manageable becomes unmanageable due to things like unexpected expenses (car repairs, childcare); ill health or an accident; business failure or a long-term relationship break down.
- Debts are taken on unwisely.
- Loans are offered inappropriately. Loans are profitable for banks, credit card firms, online lenders, and door-to-door moneylenders while high interest rates, charges and penalties make a bad situation worse for borrowers.

### What we're asking for

We're seeking funding from supporters like you, to help New Zealanders in debt get their finances and lives back on track.

We need your support to help people repay their debts safely, easily and without stigma.



#### CLIENT FEEDBACK

"Thank you as always for the ongoing advice, support, guidance, and real information.

**You and your team are true superstars for people who, consciously or not, end up struggling in debt with no real knowledge of the process."**

LC, Auckland



# Why we're asking

People don't have enough money to pay their bills. They can't afford the basics and they can't repay their debts – they're trapped. Debt is causing more debt. Debt is causing poverty. Debt is causing anxiety, depression, stress on relationships, poor job performance, and sadly even thoughts of suicide. Debt is impacting individuals, families, communities, and the nation.

The good news is problem debt is solvable.

We are New Zealand's only charity that has developed debt solutions specifically for people with complex debt issues as an alternative to bankruptcy and insolvency. As part of a wider eco-system we're also working to improve financial capability and provide FREE debt advice and support to people struggling with every-day debt.

We need funding to continue our mahi, and this is where you come in.

## WITH YOUR DONATION WE WILL:

- develop new solutions and tools so people can manage and repay their debts safely and without stigma
- provide support and advice that helps people achieve financial freedom
- collaborate within the sector to help improve NZ's financial capability
- advocate for changes to laws and procedures that stigmatise and penalise people in debt
- work with government, industry, iwi, and community organisations to deliver education

# What we've achieved so far

In 12 months we responded to over 2500 debt-related enquiries, and worked directly with 1550 clients. Of these, 750 people owing about \$30m were offered Debtfix solutions. Our solutions will help them repay about 70 percent of this debt - without us, that debt would have accrued and / or been written off at huge expense to creditors.

Another 800 people were referred to alternative service providers or helped into different debt solutions.



Everyone should have the freedom to manage and control their personal finances for a happier life free from stress and worry.



# I'm on board!

I get it! With a donation to Debtfix - Debt Relief Foundation ([www.debtrelief.org.nz](http://www.debtrelief.org.nz)) charitable trust (CTN: CC59109), I will be helping New Zealanders achieve financial resilience free from problem debt and contributing to our nation's economic and social wellbeing.

I

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(Insert full name)

would like to donate (tick below):

- \$2000  
 \$5000  
 \$10,000  
 Other amount \$ \_\_\_\_\_

I will make my donation to The Debt Relief Foundation  
Account number: 12-3109-0165478-00, on:

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(Insert date)

I would like a receipt so I can claim tax credits for my donation. Please email my receipt to:

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(Insert email)

## I want to help, but need more info?

Please contact the CEO of Debtfix, Christine Liggins to find out more. She is happy to answer any questions:

- Mob: 021 059 8443
- Email: [christine@debtfix.co.nz](mailto:christine@debtfix.co.nz)

**Working together to help New Zealanders achieve financial resilience free from problem debt has never been more important than now!**

