



GET SERIOUS ABOUT YOUR FINANCIAL FUTURE TODAY



If you want to manage your money smarter, get rid of your mortgage faster and build wealth or get set-up to relax financially and enjoy your retirement – come in and see us.

We will show you what you're capable of with our expert, independent financial advice and one-on-one coaching.

We are based at 100 Parnell Road.

**REQUEST A
CONSULTATION**

Verve Readers are eligible for a \$200 discount off the cost of the initial consultation.

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enableMe

HAVE YOU HAD THE "MONEY TALK"?

In 2011 the US based National Endowment for Financial Education discovered that 31% of Americans who responded to a poll admitted lying to their partners about their finances. Things like concealing a small purchase or a secret bank account, gambling problems or hidden debts. 67% of respondents said the secrets, when revealed, led to arguments, 42% said it damaged trust, and 16% said it even led to divorce. Termed "financial infidelity," the results of such behaviour in New Zealand are just as devastating.



THE WARNING SIGNS OF FINANCIAL INFIDELITY

- You find statements for a credit card you know nothing about.
- Cash has gone missing.
- Your partner becomes paranoid about getting mail.
- Your partner acquires new possessions.
- Your partner begins worrying about financial hardship.
- Your partner becomes emotional when the subject of money arises.
- Your partner becomes involved in a financially addictive past-time.
- Your partner lies to friends and family when discussing their spending.

WHAT CAN YOU DO ABOUT IT?

DON'T ACCUSE!

One of the worst things you can do is make the big accusation; you should firstly figure out what the problem is -- it could be that your partner is simply focusing wholly on short-term goals, or that they are looking forward to a different future than you may have in mind.

BE FINANCIALLY TRANSPARENT.

It is only fair that if you demand financial openness from your partner, you also must be fully transparent.

GET A FULL FINANCIAL CHECK-UP FOR BOTH OF YOU.

This is where the team at enableMe can play a vital role with a Financial Consultation with you and your partner.

enableMe consultants have all the expertise and skill to help couples agree on shared goals and how those objectives can be blended into a robust financial plan for the future.

The core of our work is around being accountable to someone else and being accountable to a plan...consistent with the old adage of "failing to plan is planning to fail".

Financial infidelity can be a very challenging issue to overcome in a relationship. It is often a core symptom of two people who aren't communicating well and have different visions for their future - this adds up to a damaged relationship that only limps forward.

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