

December 2014

DEC 2014



Alan

Hello,

Welcome to the final issue of the newsletter for 2014, it's been a crazy year and I don't know about you, but I am looking forward to the break.



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Did you know?

KiwiSaver – Consider putting some money into your kid's KiwiSaver for Christmas, the growth over the long term will be worth a lot more to them than a toy that they won't use anymore in a year. A good idea for grandparents, or uncles and aunts.

Insurance – If you end up with a lot of new stuff over Christmas (or over this past year), don't forget to increase your contents cover to allow for this.

Mortgages – when renewing your fixed rates don't forget to ask for discounts on the floating portion as well, sometimes banks 'forget' to offer this. Or get DUX to do it for you, we never forget.

Win a \$50 restaurant voucher for your amusing caption

Life cannot be all serious, it's good to laugh!

Let us know the best caption for this pic and the winner will receive a \$50 voucher to the Flying Burrito Brothers.



Go to [Dux Financial's Facebook](#) and comment with your caption.

The one with the most likes at the next newsletter wins.

Who is a DUX Client?

What kind of person do we work with and what are some of the common situations? Here is a case study of someone we worked with in the past year (names changed of course), so you can see how we were able to help.

The Urban Single

Robyn leads a busy life – lots of work, and a lot of socialising when she can. She has been living pretty carefree, and it has been fun, but she is now starting to look ahead a little and realised that she might need to get on top of the whole money thing.

Living payday to payday, with the odd splash out on some luxuries, and then running up a holiday on the credit card, and suddenly it is a struggle to make ends meet. The debt, while not actually large, is still large enough that it is causing some stress and problems.

We helped Robyn make sense of her money. We worked out her budget just to see where money was going, and it turned out we could find some ways to cut costs without cutting the fun out of her life. Then we put in place a plan to monitor the spending and put her in control moving forward.

Most importantly, we helped tidy up the bank accounts and excessive fees from expensive debt, and then created a cash fund to handle the big bills that we knew would come in the year ahead.

Robyn was back in control, and life was a lot more enjoyable. It's even more enjoyable seeing as we used KiwiSaver together with her cash savings plan to help get her get totally debt free and into a position to buy a home of her own in the future.

Life is good again.

News

DUX Financial will be closed from the *20th of December 2014 to the 5th of January 2015*.

Alan is off to India for a holiday and will be gone most of January, but you can still call the 0800 number (0800 000 987) or email us at alan@duxfinancial.co.nz and we will be able to help.

On Sunday the 25th of January 2015, we will be at the [North City Wedding Expo](#), at the Te Rauparaha arena, so come along and say hello and enter our prize draws.

Don't forget we have a referral rewards scheme where we reward you for referring friends and family to us.

Have a great Christmas and New Year's break and see you in 2015..

Newsletter Winner

DECEMBER 2014 Newsletter Winners

Congratulations to **Philip Dabrowski** the lucky winner of this month's DUX newsletter and Facebook draw for a \$100 voucher to the Flying Burrito Brothers.

Each month DUX Financial picks a lucky subscriber to win a \$100 voucher for a Wellington restaurant.

To enter our draw simply "like" us on Facebook or subscribe to our newsletters via our website.

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A copy of Alan's disclosure statement is available on request, free of charge.
