

# PRINTABLES GENIUS SHEET

**OUR PRINTABLES ARE TRIED AND TRUE AND  
BUILT BY PARENTS IN THE THICK OF RAISING KIDS.**

**We've kept them simple, so you can add your own personal tweaks, and tailor them to your life.**

**Life with kids is like a constant update, so print them out as many times as you need to change the plan. There's no need to squish in new info and cross old stuff out.**

## **Try these genius tips:**

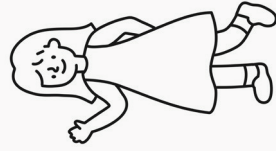
1. Use different coloured pens for different kids if you need to combine everyone on a single chart. Consider following these colours through to everything else (lunchboxes, drink bottles, bags, name tags).
2. Print several at a time and staple/clip together so you have a fresh chart when needed, and you have the old one still there to refer to.
3. Laminate and use a wipeable pen if you need to tick or regularly add your own scribbles to the chart. Handy too for minor tweaks.
4. Establish a "family command centre" to stick up your printables. This way everyone knows where to find the info.

## **Different ways to display your charts:**

- Magnets on the fridge or magnetised board.
- Pegs on string or wire.
- Pins on a pin board.
- Velcro dots on a wall, fabric board, or a carpet square on the wall.
- Use picture frames on the wall and pop your charts into these.
- Think transportable, and slip charts into clear plastic folders and keep a neat stack on your command centre, office, or somewhere visible on the kitchen bench.
- Using a photo album, create a chart book. Make sure everyone can access it when they need to. Make your book look beautiful and easy to spot.

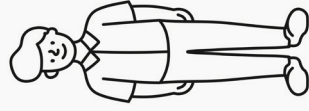
# This is your life PLAN FOR IT

## YOUR MASTER PLAN



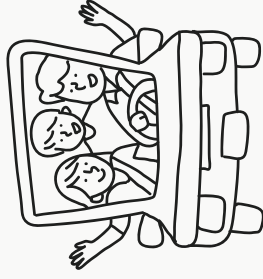
### The childhood phase:

- **Learn** what money is (spend, save, share)
- **Income:** Allowance, birthday and Christmas monetary gifts
- A good time to enrol in KiwiSaver scheme



### The teenage phase:

- **Learn** about budgeting, cashflow, hunting for bargains, buying secondhand
- **Income:** Allowance, birthday and Christmas monetary gifts, part-time job
- Make a habit to contribute a portion of income into your KiwiSaver account



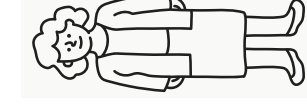
### The new adult phase:

- **Learn** about good debt, bad debt, investment
- **Income:** Student loan and part-time job, or first full-time job
- Living independently in halls or flatting, or still living at home and contributing towards costs
- Contributing to KiwiSaver account and investment funds



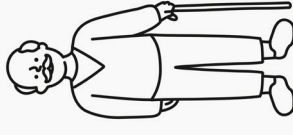
### The mid-20s to 50s phase:

- Building a career, higher income
- Starting and growing a family
- Higher cost of living
- Teaching children about investment
- Using a first home withdrawal from your KiwiSaver account to help buy your first property
- Contributing to your KiwiSaver account to build wealth for retirement



### The empty nester phase:

- Income stabilises
- Costs decrease
- Buying a rental property or investing
- Upping your KiwiSaver account contributions



### The retired phase:

- Living off Super, savings, and investments, including drawing down funds from your KiwiSaver account

**TOTS TO TEENS**  **Simplicity**  
CHILDHOOD IN AOTEAROA

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