

2019 — the year you own your financial wellbeing



We all want to be better with our money, but it's difficult to know where to start. Here's one quick thing you can do each month to get on top of your finances. Keep on track throughout the year – [click here](#) to add these reminders to your calendar.

January

Rest, relax and enjoy a classic Kiwi summer!

If you're out in the sun, don't forget to slip, slop, slap and wrap!

And if you're heading overseas, don't forget travel insurance!



February

It's time to turn your dreams into reality!

Set yourself 1, 5 and 10-year goals. If you're already working towards something, now's a great time to review your progress.

[Find out more about building a plan](#)



March

It's time to enjoy spending!

One of the secrets to really enjoying the things we buy is knowing we've got the important stuff covered, and that's where a budget comes in handy.

[Learn how to build a budget](#)



April

Plan your tomorrow

When it comes to financial advice, it pays to get it right. For most people the best way to sort their finances is by talking to a financial Adviser.

[Find an Adviser near you](#)

Already have an Adviser? Now's the time to get in touch and review your financial plan.



May

Are you paying enough attention to your health?

You might be able to avoid unexpected health costs with health insurance.

[Discover more about health insurance](#)

If you already have health insurance, now's the time to review your policy to make sure you've got the right amount of cover.



June

Get a top up from the Government

If you're in KiwiSaver, make sure you don't miss out on your Government Contribution of \$521.43. To be eligible, you need to have contributed at least \$1,042.86 to your KiwiSaver in the last 12 months.

[Don't miss out](#)



July

Cover up over winter

Car, home and contents insurance aren't just there to protect your things, they can also protect your bank balance.

[Learn the basics of general insurance](#)

Already insured? Now's a great time to review your policies to make sure you have the right level of cover. If you're a homeowner, the [Cordell Calculator](#) is a great resource to determine if you have the right level of cover to rebuild your home.



August

Are you clued up on KiwiSaver?

Two ways to make the most of your money when setting up KiwiSaver:

- 1) Selecting the right fund for your stage in life
- 2) Ensuring you pay the right amount of tax

[How much will you need to retire?](#)

If you're already in KiwiSaver, ensure you're making the most of your savings.

[Explore your options with KiwiSaver](#)



September

Budget review time!

It's six months since you set your budget. How are you tracking against your goals?

Great work so far, but is there even more you can do?

[Tips on budgeting](#)



October

Do you have a plan, should the worst happen?

If you don't have a will, your money won't necessarily go straight to your partner or children. It's never too early to put a plan in place, should the worst happen.

[Find out more about our special offer](#)

If you already have a will, it's a good idea to review it annually.



November

Are you on track to achieve your retirement goals?

Use the [AMP KiwiSaver calculator](#) to check your progress and make changes if you need to.

If you are unsure about your fund choice, try our [KiwiSaver fund selector tool](#).



December

Enjoy the festive season

You're on the home stretch now!

Celebrate that you've made some great progress on your journey towards owning your financial wellbeing.

