



# Tighten the purse strings

By CAITLIN NOBES | 17th July 2010

Napier budget adviser Tania Huata-Kupa says advisers often end up being the ambulance at the bottom of the cliff for people who have no other options.

Napier Family Centre, where Mrs Huata-Kupa works, offers free budgeting advice from qualified advisers and demand has increased alarmingly in the last year.



Tania Huata-Kupa.

From June 2007 to June 2008, the centre saw about 300 new clients. In the last year advisers have seen 583 new clients and demand for food parcels in the last 12 months has risen 20 per cent over the previous year.

Mrs Huata-Kupa said they were seeing many people who had lost their jobs, had a reduction in hours or were trying to meet costs of school and school holidays.

"An increased number of clients are coming to us who are working hard to earn a living but are having problems making their money stretch to cover the necessities of every-day living," she said.

Insurance, medical needs and basic clothing and schooling needs add to the stress, and any unforeseen cost such as vehicle repairs or sick leave from work could be a disaster.

"Health is often the first sacrifice clients make when there is not enough money in their budget," she said. "We have to try to find solutions to keep our clients healthy financially and physically."

People often did not fully understand financial contracts, terms and conditions so they paid for things they did not need or ended up with extra fees.

"Buy now, pay later" schemes caused havoc on budgets because people forgot about them and then were hit by big bills and interest.

Mrs Huata-Kupa would spend an hour or more writing down spending and income and making a weekly budget. Tracking where money was going was the first step in reducing spending because it made people aware of the areas they could cut back on.

The New Zealand Federation of Family Budgeting Services required annual training and had a strict code of ethics so families could get the best possible advice.

The best thing a family could do was to talk to a qualified budget adviser before they were far into debt so they could start saving instead of having to fight to keep their home, Mrs Huata-Kupa said.

She also recommended finding out what a family was entitled to in terms of government funding and the Working for Families programme.

"I think Working for Families is the best thing the Government has done to lift living standards and help working families," Mrs Huata-Kupa said.

"There are a lot of people who don't even know what they are entitled to and that the support is there."

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