

8 great reasons to take CAP Money

1. Struggling? Ensure there's enough money for healthy food every week 
2. Sleep easy – and stress less about money and paying back debt
3. Know that you're doing the best for your whānau and children with your finances
4. Save for birthdays, school fees or holidays 
5. Build savings towards a house deposit 
6. Stay in control after a job loss
7. Pay bills on time 
8. Having a baby? Be prepared if you'll be living on a reduced income

Whatever your reasons for attending, we'll help you to reach your goals.

For more info contact:

Church

Life Church Timaru

CAP Money Coach

Stephanie Hay

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Email

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All CAP Money Courses are FREE
but booking is essential

Next Course Dates

7 & 14 October 2025
7 - 9 pm

capnz.org/money

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AMY SAVED TO
GET NEW BEDS
FOR THE KIDS!



Spend, budget & save well

capnz.org/money

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7 - 9 pm

FREE COURSE

Amy is one of 18,000+ New Zealanders

who have learned to spend, budget and save well – reaching their money goals faster!



CAP Money is a **FREE** money management course that helps you identify how you spend your money – giving you the ability to prioritise the things that are most important to you.

Three 90-minute sessions is all it takes!

You'll pick up budgeting skills and money principles to make your money go further – with tips to increase your income, live well within your means, manage or prevent debt, and save for your future.

98%

of participants said they would recommend the CAP Money Course to others.

7/10

of participants said that the CAP Money Course helped them to create or achieve savings goals.

What happens during the course?

Each of the three sessions will be facilitated by a trained CAP Money Coach.

Here's a brief outline:



Building a budget using CAP's online tool

You'll take a good look at where your finances are right now and use this information to start your own balanced, sustainable budget. CAP's free, online tool makes this process simple and gives you clarity around your budget immediately. Your budget will be personal to you. You don't need to share it with your coach or other participants at the course.



Putting the CAP Money system into action

You'll learn to simplify your life by making your budget work day-to-day. We'll teach you how to operate using three accounts for your money: a regular payments account, a cash account and a savings account.



Identifying your individual goals and/or your family's priorities

You'll learn how to save for the things that really matter to you and/or your family. Having a budget and learning how to spend wisely won't limit your freedom... it will actually give you greater freedom to do what you love!

How CAP Money works ☆ ☆

No matter what your financial situation is, the CAP Money Course can benefit you.

The tools that are taught on the CAP Money Course are vital life skills, so whether you are already financially okay, struggling, self-employed, or just need a little help with your finances – **this course is for you!**

"When I first typed in my budget, I was well and truly in the red... [but] after five weeks I was able to save. That was so empowering, it gave me the confidence I could do it."

Heather, CAP Money participant



JOIN A COURSE!

Find your nearest CAP Money Course by visiting

capnz.org/money

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