




Keep The Change

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 **Thinking more: A virtual workshop
on saving your first \$10,000 clean - in
under 365 days.
Who's keen?**

792

People Reached

367

Engagements

Boost Unavailable

  43

16 Comments 1 Share

Post to Facebook, instagram.

Things around the house

I'm thinking about getting rid of my [INSERT ITEM]. I just don't use it anymore. [INSERT PRICE]. Who wants it?

Offer your time

I've got some time this weekend. Does anyone know someone with any short term work they need a hand with?

NOTE: you say 'know someone' as the reader thinks of themselves and other people. If you say 'does anyone need a hand', they will more than likely think of themselves only.

Temporary rental

- Anything you can rent out? Room, car, equipment, assets, storage, car park?

Hey guys, [I/we] are thinking about renting out our [INSERT ITEM] to make better use of it. If you're interested, drop me a message.

Helping your friends with businesses

HINT: ALL businesses are looking for new clients (it is just how we are wired) so find a friend you can help and cut a deal with them to take a cut of some of the income.

Hey guys, can I help any of my business owner friends? I have some spare time and want to help you. Who needs a hand?

See what your business owner friends need a hand with. Then go back to Facebook and find people that need that businesses help. I.e. selling beauty vouchers for one of your friends. You can always personally message your friends and offer the suggested business offer.

See what opportunity comes up from your first post.

If you have scripts that work, we can add them to this doc

Property maintenance

HINT: Kiwis LOVE to spend money on their properties. Go and find out what people want help with. Interest rates are low and the property market is booming - people see work around the house as an investment that they will earn back when they 'one day' sell their property so don't undervalue the work you can do for them and use this in your conversation with the homeowner.

Hi XXXXX, I noticed you were doing some work on your property and wondered if you wanted a hand? I have some spare time and have done [insert work you can do] for others and wanted to offer you some help.

Send a message or hone your skills by going to visit neighbours.

Suggestions

- A second job
- Think about ways you've made little bits of cash previously, can you do more of that now?
- Can you sell anything you don't need? Can you sell something to your neighbours?
- Have you seen someone sell something and think 'I can do that' (and then done nothing about it?)
- Do you have a friend selling something and know you can give them a hand?
- Do you have some knowledge you can package up and sell?
- Buy less dumb sh!t - sorry
- Can you become a referral source to someone else generating income?
- Consider a TEMPORARY Kiwisaver contribution holiday - this stops you contributing to your Kiwisaver and holds more money back, can you do something smart with this?
- Is your IRD info up to date so that you are paying the right amount of tax?
- Flipping - op shop purchases resold somewhere else (Facebook marketplace or Trademe)

Your job

Do you know how to ask for a pay rise properly? There is a system - if you would like to learn how, read here:

https://docs.google.com/document/d/1j_L_QQU0EvbyRd9eHq1br5UjEbVa7mrALQgW41osig4/edit

Watch here

<https://youtu.be/CdbFwr1qcD4>

HINT: Asking what it takes to get a raise FIRST is smarter than asking for a raise.

Here's one from left field - don't think about what you do for your job, instead, think about what the business you work for does for other people.

Now see if you can help them make more money/sales. Effectively swapping from your role to part time 'salesperson'. Ask for a cut of the income you introduce to the business.

Employment allowances

[COVID-19 Employment allowances and reimbursements](#)

What to say? Try the below as a starting point.

'Hey 'employer',

I know you are always interested in looking at ways to support the team so I thought you might find this interesting.

Some of my friends have said they receive a tax free allowance to cover some of the costs of personal expenses whilst working from home.

Here's more info here:

<https://www.ird.govt.nz/covid-19/business-and-organisations/employing-staff/allowances-and-reimbursements>

Now that I am working from home a lot more, would you be open to exploring this?

It looks to be tax deductible to you and tax free to me. That would make a big difference to me in these challenging times.

Are you happy to take a look and discuss with me?

Thanks,

[Your name]