



TURNING DREAMS INTO REALITY

Saving is a challenge. Whether it's for a home deposit, a family holiday or putting aside funds for university, to turn a dream into reality requires an action plan.

Know What Your Money is Doing

The first step is to understand how much money is coming in, where it is going and how much is leftover (if any). The website sorted.org.nz contains many useful tools and most banks offer apps to track your spending.

Pay Yourself First

Once you know how much is available to save, treat it like a regular, must-pay expense. Set up an automatic payment to move a fixed amount into a separate savings account, or increase your Kiwisaver contribution to lock away funds for a first home deposit.

Say Goodbye to Consumer Debt

Buying on hire purchase is convenient but in the long run could cost nearly half as much again, on top of the original price. If at all possible, save for a little longer and pay cash.

To reduce interest and pay-off debt faster, talk to your bank about a debt consolidation loan.

Reduce Spending

Use your spending app to identify unnecessary expenditure. Do you really need three music and movie streaming apps? Are you making the most of that gym membership? Shop around for better deals on essentials like insurance, power and broadband.

Over time, many small adjustments add up to make a big difference.

“Understanding your money is key to reaching your financial goals faster.”

Earn More

Consider a new job, up-skilling for a promotion, taking in a boarder or starting a side hustle to increase your income. Save every cent of your extra earnings to reach your goal faster.

With your plan in place, improved spending habits and a savings mind-set, you'll be surprised how much closer that far-off dream starts to become.

Make it happen!

PROCESS

DETERMINES PRICE

“How much do they want?” is the question we're most frequently asked when marketing a house for sale.

Understandably, buyers are frustrated by the lack of a definitive answer but a) houses aren't built with price tags and b) buyers set the price, not the vendor.

Owners usually have a figure in mind they'd happily accept (which they generally keep to themselves) but our role is to use a proven marketing process – whether that's auction, tender or negotiation – to find the buyer willing to pay the most.

Yes, if you're the vendor, we'll give you an estimate of how much your home could fetch on the current market. We have to. It's a legal requirement. But although we use our extensive local knowledge, combined with the most up-to-date data and technology available, we can't predict what buyers might pay, especially in a volatile market.

What we can do is use our skill and expertise to control the process.

When selecting an agent to sell your home, choosing the person who gives you the highest price estimate is a mistake. You need to employ a professional with a proven track record of running highly successful marketing campaigns because it is the process that determines the price. And we've learned, over many years, to trust the process. ▶



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The process we choose – auction, tender or negotiation – depends entirely on your personal circumstances, the features and location of your home. If you have an attractive home, in a great location where there is high demand, we're likely to consider an auction. If there are complications e.g. with

consents, buyers will need more time for due diligence so negotiation may be the better way to go.

Either way, a skilled agent who follows a proven process will achieve the best price for you, the vendor.

Call us today for professional advice, or to find out how much your home might be worth.



WAINUI SCHOOL TRIV NIGHT SUCCESS

Wainui School's annual Triv night, just before the school holidays, had to be one of the most successful Triv nights ever held.

Run and organised by Annaliese Hewitt and Nikki Ellis, committed members of the FOWS (Friends of Wainui School parent group), the theme of "July 4th" saw the hall full of pink ladies, Secret Service Agents, cowboys, and many more costumes.

A big shout out to the host, JT from Coast FM, with amazing sound by our parent, JR and his team, The Production Company.

In excess of \$17,000 was raised from auctions, ticket sales, a "cocktail bar" and the More Pork Food Truck. This was aided by the huge generosity of Harcourts Cooper and Co and sponsorship from Simone du Bernard who also supported on the night with raffles, auction spotting and presenting prizes to the winning team.

Wainui School FOWS team did an amazing job. We are all thrilled to not only have had such a fun night but with the funds raised!

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