



Open for bookings

1 SEPT 2025

NAU
MAI



We care.
Help is free
& confidential.

0508 227 111

capnz.org/refer



*"CAP put a wall around the
chaos of my life... for my two
precious boys. CAP made me
feel whole – along with
money lessons I still apply."*

Lee, Former CAP client

Kia ora.

Thank you for your interest in referring a person to CAP Debt Help. CAP offers free, confidential help for whānau in unmanageable debt – supporting people to journey *from money chaos to thriving*.



- Approved referral partners; visit capnz.org/refer
- Or for public enquiries; go to capnz.org/free

When a client like Suliana starts with CAP Debt Help they're welcomed into a *team of three*:

- A CAP Financial Mentor
- A CAP Coach from a local church
- And of course, the client themselves.

“Winter was cold, the kids were often unwell. Conversations led to arguments. Things we wanted to do... but there was no money in the account.” – Suliana



To begin with, the team of three focuses on **taking the pressure off** – focusing on a client's big challenges, rocks or burdens...

Every whānau has a unique picture of money chaos, and so every journey – like Suliana & Sione's – *looks different too!*

Clients can choose from a range of options. Chaos eases. And **money skills grow** along the way.

As the team of three pursues a client's money goals, they decide on the **right path out of debt**; based on what is most important to them or their whānau.

If a lender has issued a loan irresponsibly, CAP's team can negotiate with the lender on a client's behalf to write off unfair interest or fees (eg. if they gave out a loan without checking it was affordable in the first place). This can save a lot in future debt repayments!

This consistent combo of *local support* (CAP Coach) and *centralised expertise* (Financial Mentor) enables whānau to navigate life's ups and downs. Whānau **become confident making money decisions** – as they build towards *a future they're proud of!*

9/10
of clients say CAP is 'a great help' or 'life-transforming'.

“Every step, it's going better.
Our relationship started growing. When I'd get down, my husband would say 'Let's focus on the goal that we're setting.'”



Those layers just kept going... and now we're financially free. *My family's complete now that we have all this knowledge – we are so grateful. And I've instilled it in my children.*” – Suliana



Ngā mihi nui
Sam Garaway
CEO, CAP New Zealand

Client options

First 2–4 weeks

Team of three focuses on the **big rocks** I am facing



Next 1–3 months

Team of three focuses on **money goals** – reflecting what's important for me/my whānau



Next 3 months–1 year

Team of three focuses on **money goals** – building a future you're proud of!



Taking the pressure off

Finding the right path out of debt for me

Becoming confident with money decisions
Money skills to respond when life happens!

Growing money skills

