

Avalon's Guide

Emigrate to New Zealand

How to Live The Dream
Without Breaking
The Piggy Bank

Helen Winterbottom

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A LONG TIME AGO IN A COUNTRY FAR, FAR AWAY.....

I was sitting in a rented Motorhome overlooking Takapuna Beach with my husband Alan, my parents and my brother. We were on a “look-see” trip, deciding whether upping sticks to New Zealand was really what we wanted to do. Alan and I had already been to New Zealand the year before on our Honeymoon. As often happens to people that come here; we fell in love with the place, and by the end of our first week, we figured it was worth trying to emigrate. The rest of my family had decided “why not?” when we asked if they would consider coming here as well.

That day on the beach, I had just finished reading a book we had found in Auckland, about paying off your mortgage quickly. I announced to the family at large, that as soon as we got back home, I was going to do a budget and get Alan and myself out of debt. My mum collapsed on the floor laughing.



When she could breath again, and I got over the massive insult, she told me she had always been surprised that I had ever got into financial difficulty in the first place. Or as it happened – the second place as well 😬. You see – in my first year at University (long ago enough that I still got a grant), I came back home with money left over. Now on my second marriage – I was in debt for the second time. We had a largish mortgage (£140,000), but as well as that, we had £14,000 in credit card debt and overdrafts. And we weren’t paying it off.

Reading that book, (How to Pay Off Your Mortgage In Five Years by Anita Bell) and taking control of our financial mess, was the start of a very strange journey. By the time we entered New Zealand 13 months later, with our gleaming blue Visa stickers and were “Welcomed Home” by immigration at Auckland airport, we had paid off that £14,000 debt. We started our new life in New Zealand with a clean slate, money in the bank from saving and selling the house and most importantly, new money skills that helped us cope with the financial aspects of life in a new country.

So why on earth would I write a book about money and emigrating to New Zealand? Well, because frankly – it’s one area where too many people face problems with their new life, and too many people go home because of it. Let’s face it – you decide you want out of the rat race – you want greener pastures; peace and quite; heavenly beaches; a nice cheap house with an acre or two to grow veggies and keep chooks on; and only four-and-a-bit million other people to share it all with. Who cares about the money? That’s not what you are moving half way round the world for. Is it?

Well, there’s lots of information about how to emigrate out there: how to get your visas; how to ship your worldly goods halfway across the world; a whole host of stuff. But where was the information on how to deal with a new banking system; new and different mortgages; lower wages? And if you found it – what language was it written in? Because it sure didn’t sound much like English to me 🙄

Well, hopefully, after reading this (in friendly English – not gibberish 😊) you will know what to expect, and be prepared. Then – you **won’t** have to worry about the money, and can get on with the important things in life, like bumming on the beach all day, and enjoying your new life in New Zealand. Because

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this really is an amazing place to live and I want everyone to have the best chance ever of staying here a long time.

This book exists because of questions that are frequently asked on Emigration forums on the Internet. It started its life as answers to some of those questions on the Emigratenz forum at www.emigratenz.org. It has grown a wee bit since then – but I hope it helps make your journey to a new life here in New Zealand that little bit easier.

The problem with a book that relies on tax policy, immigration rules, and interest rates – is that they change so often. So visit www.avalonguide.com to see what changes are occurring and any news that I think migrants could do with knowing about finances. Otherwise I'm going to have to rewrite this every six months, and that would seriously dent my time on the beach.

I need to make a disclaimer (just in case). I am not a financial advisor or money “expert”. I have absolutely **no** qualifications in anything financial, or even vaguely resembling economics, not even an NCEA! While I'm at it, I'm not a lawyer either. I have a calculator, my brain, a record of where my money is coming from and going to, and I made time to learn how money works. (Lots of that was taken up deciphering the gibberish into English 😊) It's really not rocket science – it just looks that way at first.

Everything in here I've read in books, papers or is my personal experience over the last few years, both as a new migrant to New Zealand and before that back in the UK. It's all learned the hard way but it's all my own opinion and should be taken as such – sometimes a sense of humour (and a Flat White) will also help. (You will soon find that I believe that everything looks better with a good cup of New Zealand coffee.)