

[Transcript] ZM's Fletch, Vaughan & Hayley / Fletch, Vaughan & Hayley's Lil Bitta Pod - Bad News Brad!

Sie können gut auf 350 Euro erhöhen.
Die Prices für die Prices, das ist nicht so schlecht, aber es ist noch nicht gut.
Die Prices für die Prices waren 12,5%, das ist noch nicht gut.
Es ist jetzt 8,9, also 8,9 ist besser als 12,5, es ist noch nicht gut.
Ich denke, das ist fast die Zeit für das restliche Jahr.
Es ist nicht so schlecht, aber es ist nicht so schnell,
dass sie jetzt eine Sch bonne champagne Pay haben.
Nein.
алась auf 250, und dann kommt der aber bis 320 Euro□.
Ist das nur in einem Jahr eindriten?
Das Ding, ob es doch nicht revving ist.
Die Prices sich nicht zu sehen, trüsten wir nicht übrigens nur.
Dieses sheet ии sankt.
Siehst du, Produkte sind hoch und runter, depending on supply and demand.
Aber ja, Bickeys, solche Dinge, Tintomatoe,
Sie sehen es wahrscheinlich nicht, wenn sie nach unten gehen.
Nicht die Bickeys.
Nicht die Bickeys.
Die Bickeys.
Chocolate Prices.
Oh mein Gott.
Sie sind wie Cocoa und International Sugar Prices.
So, es ist alles die Fun-Stuff, die es kostet.
Cocoa ist ein großer, weil die Klima-Changes-Affekt in Cocoa
gelöst werden.
Und dann Transport.
Ich meine, die Minuten, die Prices gehen hoch, alles geht hoch,
weil alles muss transportiert werden, diese schöne kleine Piste.
Als wir die Klima-Change fixen, die Cocoa kommt runter, oder?
Es kommt runter.
Wir müssen das fixen.
Oh mein Gott.
Wir werden das, was wir benutzen?
Sprechen von Transport und alles geht hoch, die Anflug-Affekte.
Wir benutzen die Tränen für die ganze Effekt in diesem Land?
Zum Degen.
Ich habe gesehen, dass die Kiwi-Rails die Konnexion nach Horks Bay
nach der Cycling-Affekt haben.
Das ist so gut, weil sie da einen großen Port haben.
Sie versuchen, die Läden zu bekommen, die Läden zu bekommen.
Und die gute Früchte, die aus dem Rest der Welt,
damit die Leute sie kaufen.
Das ist gut.

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Ich glaube, es gibt immer Dinge, die man mit Tränen und Tränen und so.

Aber es ist auch sehr günstig.

Solopower Tränen.

Ja.

Ja.

Ich glaube, du musst noch viel speeden, bevor du nach einem Tunnel gehst.

Ja, du wirst.

Ja.

Ja.

Ja.

Es geht einfach, ja!

Ja.

Durch die andere Seite, wenn es wieder zu den Sonnen geht.

Im Wollington, das ist so, wie auf und auf und auf und auf und auf.

Ja, ja.

Ein Windpower-Train in Wollington.

Oh, das geht mir schnell.

Du hörst es erst.

Aber wenn du die Tränen auf dem Tunnel gehst, dann wird das Tunnel noch nicht.

Der Tunnel ist immer noch das Problem.

Frage von Georgie.

Wie können wir für Christmast und Sommer prüfen, wie die Inflation geht?

Danke, Georgie.

Ich glaube, das beste ist, figuren deine Budget erst mal.

Was willst du spenden?

Beide auf Gifts, aber auch was machst du?

Bist du ein großes Familienfest?

Bist du mit Freunden?

Was ist das Plan?

Ich denke, v.a. in Christmast, und jemanden wird es generell richtig schreiben.

Viele jungen Leute denken, es ist eine feste Zeit.

Also figuren sie sich, wenn du einen bist, dann wird du das early bird Ticket bekommen.

Wo bist du?

Wer ist es für die Flügel?

Du hast ein bisschen Budget gemacht.

Ich weiß, dass die Budgetung der vergangenen Zeit ist.

Das ist nicht sexy, Brad.

Das ist nicht das beste Teil des Festes.

Es ist nicht Spaß.

Aber du musst es diese Tage machen, weil das Geld ist schwer.

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Sprechen deine Gifts.

Wir machen elaborate Gifts, weil es mein Geburtstag ist nächste Woche.

Für dein Geburtstag?

Ja, nachdem das nicht.

Okay, danke.

Danke.

Prüfe deine Kontrazeption vor Festivals.

Sie haben immer die Kosten an diesen Bestimmungen geholfen, oder?

Konne?

Das ist einfach eine basic Supply.

Ich glaube, es ist, aber man, wenn es in einem Ort war, hätte ich nicht gedacht, dass das Pod gehen würde.

Der Rhythmus ist frei.

Sehr frei.

Es wird auch ca. 300.000 \$ über das Lifetime sein.

Ich muss sagen, das Geld ist großartig.

Das ist Goldmath, eigentlich.

Ja.

Das ist Goldmath, das Geldmath des Kondoms.

Okay, spin the wheel.

Sollte gut.

From Hamish.

What should I prioritise?

Paying off debt, brackets, car loan, credit card or saving an emergency fund?

Oh, that's a tricky one.

A little bit of both in a sense.

I mean, I don't think you'd want to sort of go half a leather down one route and completely ignore the other.

Depends on how much money you've got, but you want to, where you can, over time build up a bit of an emergency fund.

Can your emergency fund be a credit card?

Ah, better not.

Good, good, good.

If that's your absolute only option, maybe,

but let's stick to maybe a little bit of a cash in the bank would be your first protocol.

But you try and get rid of that debt afterwards,

sort of normally buy waters has the highest interest rate first.

So if you've got like a consumer loan or something from your bank,

if you've got a credit card debt, get rid of that before some of your lower stuff.

And probably the big exception is student loans.

Don't pay off.

Well, they'll sort themselves out.

You have to pay a certain amount of your income.

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Whereas if you've got a credit card bill, it doesn't matter how much income you've got coming in the bank

once your money.

Yes, yeah.

And you can get our consolidation loans, can't you?

That can be cheaper from the bank sometimes.

Yeah, but if you've got multiple debts, chuck them in one.

And we're hearing from more and more people, look, times are tough.

And you know, like some people are doing all right,

but some people are really starting to be squeezed.

If you're in that position, like go and talk to someone earlier rather than later.

You know, your bank will be happier, happier to help now

than after things have already got bad

when they're looking to repossess your possessions or whatever it might be.

Right, cause Charlotte asks, if you do have an emergency fund,

what's a reasonable amount to have?

Oh, sort of depends on who you are and what you want it for.

I mean, the ballpark sort of rule of thumb is that you want to be able to have

like sort of maybe three weeks to three months' worth of expenses,

just your daily living expenses.

So the idea being, one, if you lost your job literally today,

how quickly are you going to be able to get a job?

Probably not tomorrow, so you want to have a little bit of wriggle room in between.

But also if you got in a car crash or something today

and you needed to repair the car because you need to get your kids to school

or you need to get to work, like, you have to be able to pay for that.

So you're looking at probably a few hundred to a small few thousand

if you can afford it.

It's probably more that small few hundred for a lot of people,

but it just gives you a little bit of security

that if the unexpected cost comes in, you can immediately pay for it.

There's a question here from AC Fletcher.

Is it a right to dip into my emergency funds for chicken nuggies?

And Prosecco.

I mean, like it, I guess it depends on how big the emergency fund is.

Yeah, it's an emergency.

But this is what I probably most probably,

if you're going to rate it for chicken nuggies,

which I can't disagree with personally.

You've got to be able to build it back up.

You can't just continue to take it for nuggies.

You've got to then add some money back in.

Yeah.

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Spin the wheel.

Yep.

Where do we land?

Mortgages.

Amy asked, is it worth fixing my mortgage for five years to avoid paying a higher rate?

I'd say that ship's sale.

We were in like 2021 and you could get a five year rate for like 2.99.

Oh my God, I wish I had.

Cos I refixed part of mine not too long ago

and there was word that it was like, hey, you could go shorter here.

You could do six to 12 and then see how we go 18.

Not, probably wouldn't, I mean, look,

general advice cos gosh, this really does get in deep to it.

I think what we're starting to see a little bit more at the moment is that five years and like four and five year rates are unusual.

They're quite unusual for people to take out

cos that is a long time in the future.

What you usually see is people that do one year fixed rates

cos it's sort of shorter and yes,

you'll sort of take those adjustments when they come.

What we're seeing a bit more interest from people in is like two to three year rates.

Yes.

Cos gives them a little bit more stability.

Everyone's like, I don't know how much interest rates could go up.

I want to sort of have a bit of an idea

of how much my household budget has to be to pay their mortgage.

I can plan, yeah.

Equally, there is the chance that the Reserve Bank,

in fact, I think likely that the Reserve Bank

will drop interest rates

at some point within the next couple of years.

So, that's why I'm saying,

I don't think necessarily that five years would be like...

Yeah.

I was really hoping you were going to say months then.

Same math.

Days or hours.

See, this is the thing.

I think what people are thinking about at the moment

is a bit more of like, maybe I have someone,

like maybe a two or three years,

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so I've got that stability of knowing exactly what I've got to pay for.

Chop it up a bit.

And a little bit of maybe someone, you see, you can maneuver around a little bit more, but you cover your bases.

People who are on floating rates at the moment, they should lock that stuff in as quickly as they can, because there's a big margin.

Like, I've got one coming up very soon, and the 18-month one is the cheapest at the moment.

Yeah.

It's probably not a bad option to look at when you talk to your financial advisor.

No, no, Brad, Brad, tell me now, Brad, I'm going to lock it in.

Brad told me I should renovate my house.

Remember, Brad,

that wasn't just a poor financial decision, that was a poor emotional decision, a poor physical decision.

Yes.

That was a ramp.

Terribly, I'm never going to get invited to the house either.

I'm not going to go to the house, but you'll be guilt toward the entire way around.

Yeah, you'll have to pay the interest.

And when you talk about it, you're renovating a little bit.

Fuckin' house, Brad!

What I think is important, you speak of the likes of the 18-year, 18-year Gs, 18-month straight, shop around,

because at the moment, if you look at like the 12-month rate, there is, you can get one for 6.99%, you can get one for 7.45%.

Like, that's a big margin.

Huge.

So, you know, you go in one, you figure out where the best rate is,

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you go into whoever you're with
and say, look, money's on the table,
I can get it for this summer out.
So you're going to match it
or am I leaving you today?
Some banks will do incentives too.
They'll be like, yeah,
well, and we'll also give you a little cashy.
Money back, maybe a TV.
Yeah, maybe a TV.
My mortgage broker
tried that recently in the bank last.
Now, is that, of course,
I am so in their forever debt,
they own my soul.
Probably.
How long have you had your mortgage?
2010, we bought our first house
and then extended it in 2015
to renovate and then big extended
to take the next step in 2018.
They've got me by my balls.
Yeah, they do.
And they own your first born.
Yeah.
I actually signed her up as collateral.
Yeah.
Indiana Smith.
It's interesting, right?
Because I feel like,
if they're going to laugh at you,
I would sort of,
wouldn't hurt to cast around
and go, well, look,
I mean, if you're going to...
Oh, they didn't literally laugh, but...
Well, yeah,
but if they didn't go to the party, like...
I like to imagine
they were maniacally laughing.
I imagined it.
Someone sitting there
at their ivory tower

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in the screen door like,
yes, evil, evil.
This is messaged in this.
I mean, some people,
as you say, they're not
in a terrible position.
Perhaps this could apply to them.
Should I pay off my mortgage quicker?
Or is it better in the long run
to pay it off in increments?
I mean, if you can pay it off quicker,
no, that's a good idea
because you'll save yourself money.
The question is,
I know that if you try and pay it off
too quickly, though,
the banks can sometimes charge you.
So, like, figure out
where that sits
before you just plough some money into it.
Final spin in the wheel.
Tick, tick, tick, tick, tick, tick.
You got jammed.
Tick, tick, tick, tick, tick.
Nice.
Is it smart?
Is it a smart time
to be investing in shares?
Should I change
my KiwiSaver plan?
Two questions from Tom then.
Okay, let's deal with
the KiwiSaver one
because this got a lot of people
and a lot of strife
at the early stages of COVID.
A lot of people sort of went.
The markets were crashing.
Everyone was worried
and they sort of moved
from a high-risk fund
to a low-risk fund.
They locked in those losses

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and they've never been able
to make them back.
Whereas I remember my KiwiSaver,
I looked it in, like,
March 2020
and it was nosediving.
It was completely an athlete,
dead and on the floor.
And now it looks really quite good.
Yes.
And so, like, again,
I don't need my KiwiSaver
any time soon.
I'm not retiring
for quite a number of years.
I'm not immediately
looking to buy either.
If I was looking to buy
in the next six months,
I'd want to be a little bit
more conservative,
not let that fund move up
and down too much.
So I think it depends
on this person's risk.
Are they looking to retire
or use that KiwiSaver
any time soon?
In which case, yep,
you probably want
to have a more conservative fund.
If, though,
you're a younger person
and you sort of don't have
any immediate need for it,
you're looking
and you're able to wear
that risk over the ups and downs.
That's probably
more where I would think to be.
That's where most
young people are at.
But, again,

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important advice.
In terms of investing,
generally, I mean,
again, depends on
where your money is.
Have you got your emergency fund?
Have you paid off
the likes of your debts?
If you've got big debts
in your investing,
probably better to use
that investing money
to clear your debts first
because you have to assume
that your investing returns
are better than your interest rate.
Not always the case.
So, if, though,
with all of that fixed,
you've got a little bit
of spare money
to play around with.
Yeah, it might be worth
having a look at.
We're seeing more
and more interest
coming forward
and I've talked to
quite a few people
who are moving things around.
I'm looking forward
off to the US
in a month or so
and I'm hoping
to have a look around
Wall Street
and the Stock Exchange.
That doesn't mean
I've got any trading tips,
but I'll be able
to see it.
Can we give you a little bit
of cash

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and you can just put it
in the right things for us?
What are the right things?
So far, Hailey,
you seem to be saying
that I give
mediocre financial advice.
Yeah,
increasing the value
of your property, right?
No, that's a long game
and I don't blame you at all.
I reckon you could,
like, sell tickets
so to the viewing
of your house.
Yeah, I think I could, too,
actually.
100 bucks a pot.
Then everybody would know
where you live.
You'd have to pick them
up in a van
and put a sack over the head
like a full kidnapper.
True, true.
Yeah, a little bit
of waterboarding.
A little bit of waterboarding.
A little bit of waterboarding.
A little bit of waterboarding.
Obviously a little bit
of waterboarding.
That's dark, man.
That's dark.
Do you invest in shares?
Absolutely.
You do.
Yeah, yeah, yeah.
Okay.
I've got my emergency fund.
So, here's a little bit

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of my insight.
This is not necessarily
the way to do it.
This is how I do it.
I've got my KiwiSaver.
I've got, like,
an emergency fund
serious saver account
and then I've got
a bunch of other
short-term saving things
like when I want
to go traveling
and I'll save that money
up over time
in a separate bank account.
So I can see it
and I can let it grow
but then when there's
enough in there,
I might put it into
a term deposit
because,
I mean,
I think the biggest thing
there is
pretty difficult to,
like,
pick really good shares.
Like,
I'm not sitting on the phone,
three phones with,
you know, big laptops
in front of me
tracking every part
of the stock market.
I don't have time for that.
Most people don't.
So, you know,
you're looking probably
more at some of those
index tracker funds
and what have you,

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unless you've really
got the time
and inclination
to look into it.
That's probably
the entry-level method.
I am invest on gut
and that's why
75%
und 54%.
Das ist nicht gut.
Ich habe eigentlich
\$10.00
auf die Hälfte.
Entschuldigung,
jetzt.
Ich habe es
im Mittwoch geschaut.
Ich habe \$66.00
auf die Hälfte
und es kostet
\$3,500.
Ja, super.
Louise,
was mache ich wrong?
Also, du bist jetzt
auf die Hälfte geklappt.
Ja, ich weiß.
Ich weiß nichts
über diese Hälfte.
Was sind sie?
Ich mache
Global Something Something.
Blackwell Global Holdings.
Was machen sie?
Du weißt, was diese Dinge sind?
Nein.
Du hast sie einfach geklappt.
Ich mache das Ethical Package.
Ja, ich mache
viel Ethical Package.
Oh, ich weiß.
Ich bin alles unethical.

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Ich mag nicht,
wie ich mein Geld mache.
Bomben, Bomben
und Satelliten
und Militär-Devices.
Blitz-Technologien
sind eine
New Zealand-based
Produktion
von advanced
Probiotics.
Probiotics.
Probiotics.
Ist das gut für dich?
Ich weiß nicht,
dass ich das beim
□□ loops.
Ich glaube,
sie investieren
damit schon holen.
Ich denke das Kummer
ist gut.
Tschuldigung Jake.
Ich habe einen
Ich sollte also Schere und Träume, die ich in meinem Verhältnis habe, füllen.
Wir sind aber lost, oder?
Die Ponteira ist hoch, aber nicht so viel.
Meine Träume sind runter.
Ich sollte nicht in Bezug auf das Investieren.
Palatine, ich habe gesagt, Palatine wird zurückbauen,
weil die Sexten-Sitze immer wieder zurückbaut.
Oh mein Gott, sie sind verletzt, sie sind verletzt.
Ich bin auf die Sexten-Sitze, ich bin auf die Sexten-Sitze,
ich habe einen Freund, der mich auf die Sexten-Sitze bewegen hat,
und ich habe für sie zu sagen, sie haben ein Purches gemacht.
Ja, total.
Well, Brady, thank you so much for all this information.
It is bad as always, but not as bad.
Is that the general consensus?
Am I like not as bad news, Brad?
Not as bad news, Brad.
Yeah, I think so.
Thanks, Brad.

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Thanks, Brad. Thanks, team.
Thanks, Brad.