

THE TEAL CARD

Policy Overview



A LONG-TERM INVESTMENT IN OUR FUTURE

Our young people are walking into a difficult world – a New Zealand where they are facing an increasingly insecure future with worsening outcomes in health, education, and well-being.

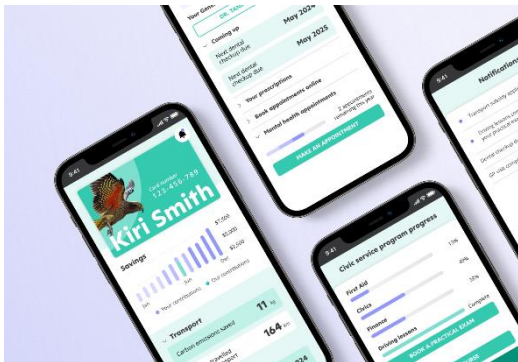
Never in our nation's history has a younger generation looked like it's going to be worse off than their parents. This isn't progress.

- New Zealand has the second highest youth suicide rate in the OECD¹.
- 40% of Kiwis actively avoid dental care because they can't afford it².
- More than half of 18-24 year olds have less than \$1,000 in their savings accounts³.

To overcome these challenges, our young people deserve a fair start, with the opportunity to thrive and the chance to build life skills through training and service. That's why The Opportunities Party is introducing the Teal Card.

THE TEAL CARD

The Teal Card is a physical card and digital app which enables young people to easily access healthcare, transport and financial support.



We've supported our older generations with the Gold Card, and now it's time to invest in our future generations. It's time to [#SaveYourFuture](#).

As well as integrating into government systems (like IRD and HealthNZ), the card's open access structure will enable public, private and civic organisations to develop their own Teal Card applications. Future initiatives like carbon credits, educational qualifications or health data will all live here.

The Teal Card will deliver a series of investments in all residents and citizens under age 30, benefiting 2 million New Zealanders immediately:

- Fully-funded healthcare for young people
- Fully-funded public transport for young people
- A Universal Savings Boost paired with a
- National Civic Service program

¹ Source: <https://www.unicef.org.nz/stories/new-report-card-shows-that-new-zealand-is-failing-its-children>

² Source: https://issuu.com/associationofsalariedmedicalspecialists/docs/asms220501-tooth_be_told

³ Source: <https://www.asb.co.nz/documents/media-centre/media-releases/asb-research-finds-young-kiwis-more-likely-to-live-paycheck-to-paycheck.html>

FULLY-FUNDED HEALTHCARE FOR YOUNG PEOPLE

Access to basic healthcare is a fundamental human right, yet for many young people, the cost of accessing healthcare is a significant barrier. The consequences of poor health can be severe, not just impacting individual well-being, but also dampening economic productivity, social mobility and quality of life.

New Zealand experiences high health inequity, and comparatively higher rates of morbidity and mortality in our marginalised communities. Something needs to change.

A huge investment in well-being through fully funded:

- GP visits
- Primary dental care (e.g. annual check ups, fillings)
- Annual eye checks (including glasses)
- Mental health care (including up to five sessions per year)

FULLY FUNDED PUBLIC TRANSPORT FOR YOUNG PEOPLE

Reliable, safe and affordable public transport is critical for the well-being and development of our young people. It allows them to access educational and job opportunities, participate in social activities, and reach essential services like healthcare.

In building a more active generation, we also need to get more young people on bikes, and from a younger age. Not only will this foster greater independence, it will reduce traffic congestion and generate more demand for safer bike infrastructure in the future.

We need to encourage a shift away from our reliance on cars which contribute over a third of our emissions. But to do achieve this, we need to make alternative options affordable.

A transformative mode shift in transport:

- Fully funded public transport (including buses, trains and ferries)
- \$1,500 credit for bikes, e-bikes and e-scooters

A UNIVERSAL SAVINGS BOOST

High levels of inequality are creating an uneven playing field from birth that has long-term consequences. Too many children are growing up in poverty.

The rising costs of healthcare, housing and education means our young people are facing significant financial challenges. If we want to our future generations to be successful, we need to invest meaningfully from an early age.

By investing in the financial well-being of our young people, we empower our upcoming generations to achieve their goals, contribute to the broader community and ultimately improve their quality of life.

Coupled with financial literacy tools (e.g. [Sorted in Schools](#)) which will be developed into the Teal Card, we can encourage saving behaviour, providing young people with the tools they need to develop healthy financial habits to plan for their future.

Every child deserves a fair start, starting from birth.

A \$5,000 Universal Savings Boost:

- \$500 Kickstarter payment at birth
- \$250 every year into a KiwiBank savings account until age 18
- Tax-free
- Can be accessed for education/training or placed into KiwiSaver

**For funding to be released, the National Civic Service must be completed by age 23.*

A NATIONAL CIVIC SERVICE PROGRAM

Society is starting to become increasingly fractured having significant implications for social cohesion. And for young people, it's no different.

A National Civic Service program is a transformative initiative focused on future proofing New Zealanders to become more engaged and resilient citizens through a focus on the four C's: Conservation, Civil Defence, Community Service and Civics.

The program will take inspiration from proven programs like [Outward Bound](#), [Duke of Edinburgh's International Award](#), [Student Volunteer Army](#) and the Defence Force development courses.

We need to build future generations that understand what it means to be a citizen in the 21st century.

Equipping the next generation with the means to thrive:

- Five day residential civic service program which includes first aid, civics, finance and driving lessons
- Includes transport costs and being paid while completing the program
- Not mandatory, but a requirement to access the Universal Savings Boost

**By completing the National Civic Service by age 23, funding from the Universal Savings Boost will be released.*

COSTS

We need to invest in our future, now. At a total cost of \$1.5 billion per annum, the Teal Card policy is fully funded.

The Teal Card	Cost
Universal Savings Boost	\$333 million
Civic Service Model	\$333 million
Public Transport and Bike Subsidy	\$220 million
Health and Wellbeing	\$594 million
Policy Delivery	\$20 million
Total	\$1.5 billion

New Civic Service Model	Cost per person
5 Day Camp	\$3,000
Civics Course	\$250
Finance Course	\$250
First Aid	\$250
Driving Lessons	\$250
Other	\$1,000
Total per person	\$5,000

FUNDING

	Cost
Climate Response Fund	\$200 million
Income Tax Shifts ⁴	\$550 million
Corporate Tax Shifts ⁵	\$750 million
Total	\$1.5 billion

Not included in this funding model are the downstream benefits that would accrue over years - like improved health outcomes, greater access to education, stronger communities and more secure housing.

⁴ New rate on income over \$180,000 of 42% and new rate of income over \$250,000 of 45%

⁵ New rate of corporate tax of 29% (up 1%)

KEY QUESTIONS

Who is eligible for the Teal Card?

All New Zealand citizens and residents under the age of 30 will be eligible for the Teal Card regardless of your income, assets, or employment status. It will not be means-tested.

How much money will the Teal Card actually provide young people?

Alongside fully-funded healthcare and public transport, the Teal Card will also deliver a \$5,000 Universal Savings Boost on completion of the National Civic Service program, by age 23.

What is included in the fully-funded public transport?

All regional public transport services will be fully-funded, regardless of hours of operation or route. This means medium-haul train routes like Te Huia and the Capital Connection will be included. Some exclusions will apply however – domestic flights, KiwiRail Great Journeys and Interislander services are not included.

How does the \$1,500 bike credit work?

At birth, a \$1,500 bike credit will be loaded onto your Teal Card/App. You will have until age 30 to spend the credit on any bike, e-bike, scooter or e-scooter (including supporting equipment) at any approved store.

The Universal Savings Boost is paid annually, but I haven't lived in New Zealand since birth. Am I still eligible?

New Zealand citizens and residents are automatically eligible for the Universal Savings Boost, however you must be living in New Zealand to receive the annual payment of \$250.

If you leave the country, you will still be eligible for the annual payment provided you return within 183 days, after which you are considered overseas-based⁶.

- Example One: You were born in China, but become a New Zealand resident at age 12. You will be eligible for the \$250 annual savings boost between ages 13 – 18, totalling \$1,250. You won't receive the Kickstarter payment.
- Example Two: You were born in New Zealand, but move to Australia at age 15. You will be eligible to receive the \$500 Kickstarter payment at birth, and the \$250 annual savings boost between ages 1 – 15, totalling \$4,250.

In either scenario, you will need to complete the Civic Service Program before age 23 for funding to be released.

Can I still get the benefits of the Teal Card if I don't complete the National Civic Service program?

Yes – the National Civic Service is only a requirement to receive the \$5,000 Universal Savings Boost. If you are a New Zealand citizen or resident aged under 30 you will receive fully-funded healthcare, fully-funded public transport and a \$1,500 credit for bikes, e-bikes and e-scooters.

⁶ This criterion aligns with the IRD's requirements for student loan repayments when moving overseas. Source: <https://www.ird.govt.nz/student-loans/moving-overseas-or-returning-to-new-zealand/i-am-moving-overseas>