



# TĒNĀ KOUTOU, TAMARIKI MĀ, tirohia tēnei pānui mō ngā tūāpapa moni (money basics)

## IN THIS ISSUE

Introduction into saving and investing

Budget for your next birthday party

Future you plans!  
Who do you want to be  
when you are older?

We have some fun  
activities for you to  
complete with your  
friends and whānau.

Kua rite koe?  
Are you ready?



## BE IN TO WIN!

Sharenanigans, Spot it  
and Connect 4 Shots!



Kia ora, tamariki mā –  
the Money Basics  
Pānui is here.

In this edition we're going  
to teach you about saving  
and how you can look  
after your pūtea.

ISSUE 18

# KIA ORA, TAMARIKI MĀ!

## HAVE YOU HEARD ABOUT SAVING AND INVESTING?

### How your pūtea can grow, just like a tree?

This pānui is all about saving and investing; why saving for the future is important, and how to make a plan to reach your savings goals!

### WHAT IS SAVING?

Saving is when you set aside some of your moni for in the future, instead of spending it right now.

For example, if you earn \$10 in pocket money each week you might spend \$5 on an ice cream now and save \$5 in a money box for the future. If you keep on saving \$5 a week for 10 weeks, you will have saved \$50!

### WHAT IS INVESTING?

Investing is when you put your pūtea somewhere so it can grow over time. Instead of just saving it, you give it a chance to grow beyond the original amount!

Imagine you plant a tiny seed in some very healthy soil...



If you look after it and give it time, it grows into a big tree...



Making the wrong decisions (like planting your tree in gravel or forgetting to water it) may affect how it grows!

Wow!

Saving and Investing works the same way! The longer you leave your money in a good place, the more it can grow...



It's important to understand how money can grow, just like a tree – making good decisions about your money can help it to grow bigger over time!

TO BE CONTINUED...







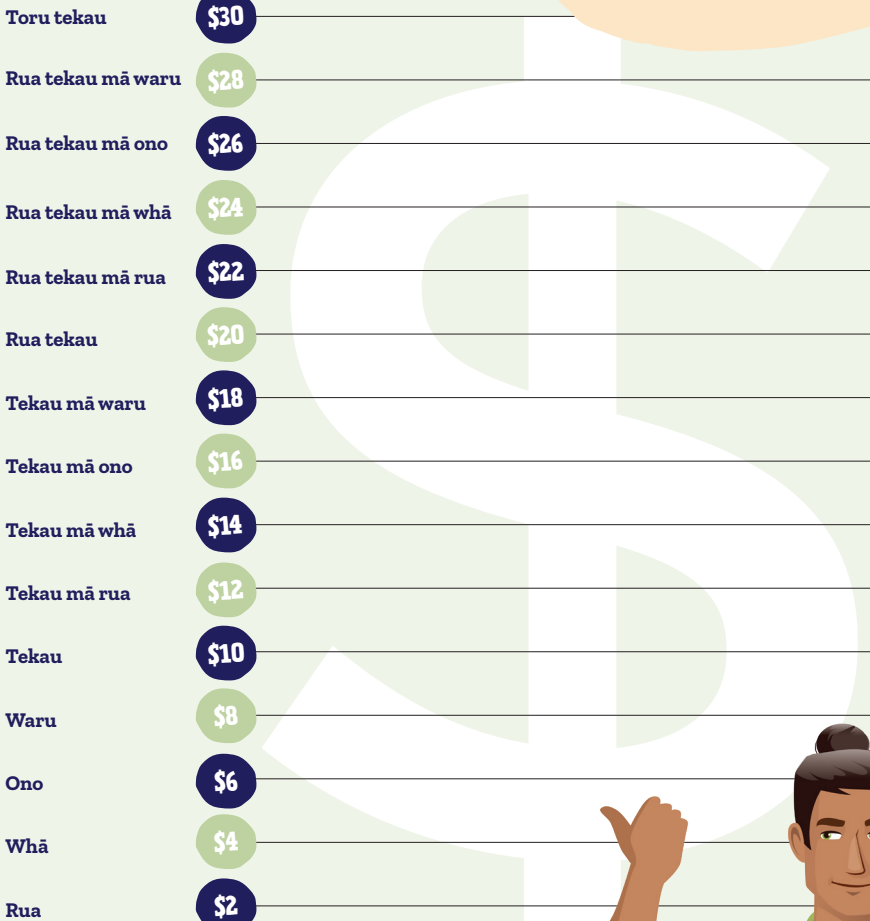
# WHĀINGA PENAPENA SAVINGS GOAL

Setting goals can help us achieve what we want in life by giving us long-term vision and short-term motivation.

I am saving for

and I will need

\$



**Tip!**

For each step closer towards achieving your goal, colour in a level on your savings chart. You can see how close you are getting to your goal!





## COLOURING IN

Send us a photo of your picture and  
be in to Win Connect 4 Shots worth \$31.99!

Ask a whānau member to take a photo of your colouring in and post on the  
Facebook page [www.facebook.com/whairawa](https://www.facebook.com/whairawa) with the hashtag #kaitiakikid  
or upload it on our website [www.whairawa.com/tamariki/panui](https://www.whairawa.com/tamariki/panui)

Competition closes 30 April 2025.

General Giveaway Terms can be found here: [www.whairawa.com/tamariki/  
general-terms-for-giveaways](https://www.whairawa.com/tamariki/general-terms-for-giveaways)





# EASY BUDGET FOR YOUR NEXT BIRTHDAY PARTY

Use this template  
to make a budget and  
work out the total cost  
(the amount everything  
will cost added together).

Set up a whānau meeting to make a plan for your next birthday.

Do you want to have a party, make some yummy kai or try a fun activity?  
Chat to your whānau about some of the different costs involved  
and things that might need to be paid for.

## MY BUDGET

HOW MUCH MONEY DO WE HAVE RIGHT NOW?

\$

WHAT DO WE NEED TO BUY?

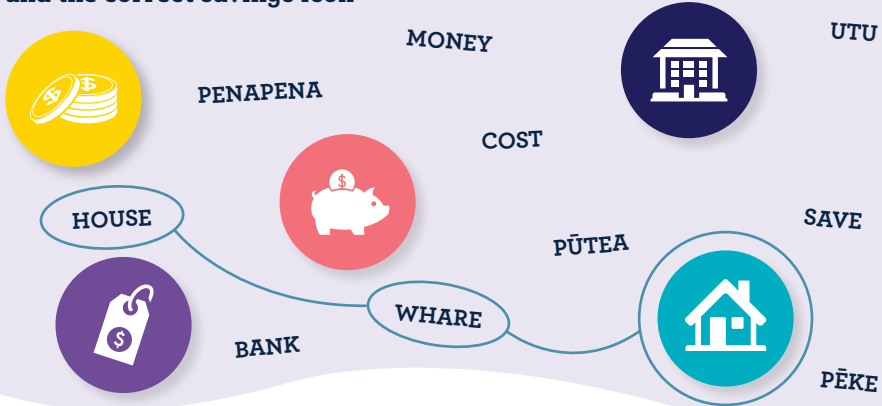
COST

TOTAL COST

\$

# TE REO MATCHING GAME

Match the English word to the reo Māori words  
and the correct savings icon



## COIN SORTING RACE

- 1 Cut out all the coins provided on the sheet.
- 2 Grab all the coins and mix them all into one pile.
- 3 Start your timer and count how long it takes to sort the coins into the same groups depending on their values e.g. group all \$2 coins together and all 10c coins together etc.
- 4 After you've completed that, count how much money is in each pile. Take turns with your whānau and see who can get the fastest time.



## PRICE TAG MATCH

Cut out the price tags below and use them to label items around your whare that you think they match. Check in with your whānau to see if you guessed these correctly!

**\$10**

**\$25**

**\$30**

**\$50**

**\$500**

**\$1,000**

## ACTIVITIES

Examples:  
\$10 - Tin of Milo  
\$25 - Backpack  
\$30 - Shoes  
\$50 - Toaster  
\$500 - Television  
\$1,000 - Fridge



# SAVING & INVESTING CROSSWORD

Fill in the crossword by using the clues to figure out what each word is...

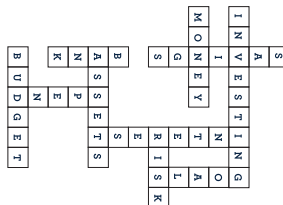
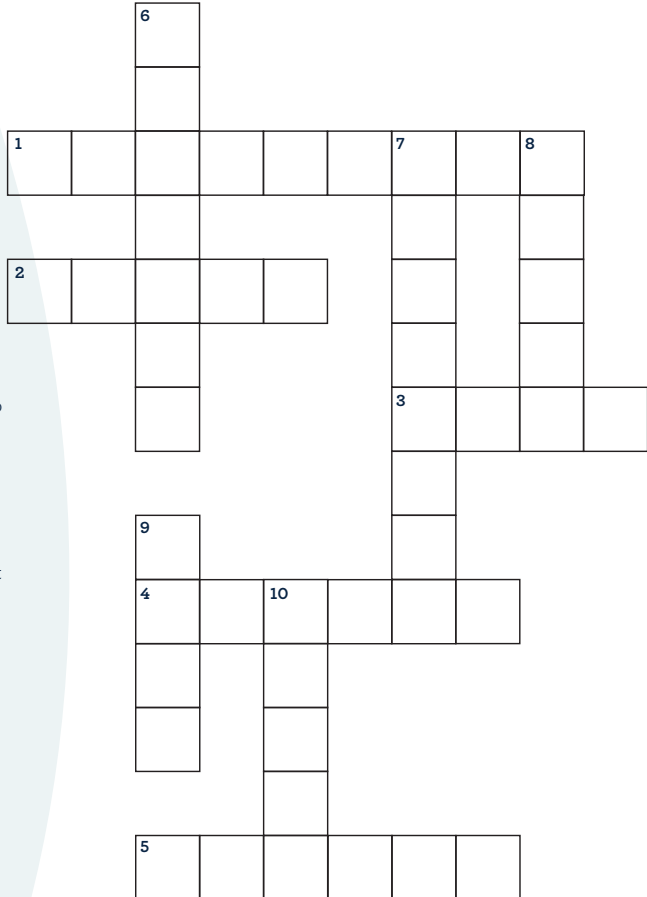
Think about what you've learnt so far or the words you have come across in this pānui to help you complete the crossword below.

## ACROSS

- Putting your money somewhere to help it grow over time.
- Can be given in coins or notes, and they are used to buy things. You may have seen your whānau using this to buy food at the shop.
- The possibility of money you invest increasing or decreasing. This is a component of investing but not saving.
- Things that you own and can help you make or keep money like a house or shares. Hint: they start with the letter A.
- A plan we can use to manage our money, like working out how much you will need for your next trip to the dairy.

## DOWN

- Money set aside for something you want in the future such as a first home
- The reward you earn in return for saving your money in a bank account.
- Setting targets to help us achieve what we want or need. Think SMART.
- A place where you can keep your money and can withdraw or save it.
- The opposite of saving money, when you use your money to buy things.



## SAVING VS INVESTING – the pros and cons to think about!

For a lot of us, investing can be intimidating, but it does not have to be. In fact, if you are already a member of Whai Rawa you are an investor!

Investing is using money to hopefully make more money through compounding interest and/or asset price increases.

The main things to consider when choosing between putting your money into a savings account or investing your money are:



### THE GOAL YOU ARE TRYING TO ACHIEVE

Are you short-term focussed, for example – saving for that new pair of sneakers or a phone, or are you looking more long-term such as study after high school or your first where?



### YOUR TIMEFRAME

**What timeframe can you give yourself before you want to access your money? Do you need the money in 1 year or 5 or 10?**

Putting money into some investment funds may not be the best option if you are wanting to withdraw in the near future because you may not see the benefit of your investment in this short time period.

If you have a longer timeframe before you think you will need to withdraw, you may benefit more from investing in something other than a savings account.



### HOW MUCH RISK YOU CAN AFFORD TO TAKE

**The general rule is, the more time you have to reach your financial goal, the more investment risk you can afford to take.**

While you are likely to receive higher returns on your invested money than you would with savings, there is a possibility that returns may go down at some point, meaning there is higher risk involved with investing than with a savings account.

**TAMARIKI MĀ**  
Get your whānau to help  
you to understand these  
pages. Read them together!

# INTRODUCTION TO INVESTING CONCEPTS

READ THIS SECTION WITH YOUR WHĀNAU!

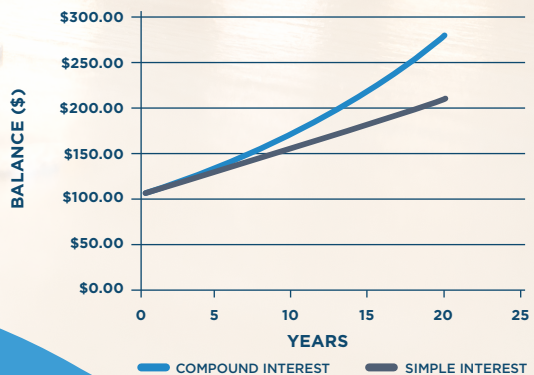
## A VITAL CONCEPT – COMPOUNDING INTEREST. THE EARLIER WE START, THE MORE WE MAKE!

It is important to start thinking about saving at a young age, because you may benefit more from starting to save earlier than later. Compound interest favours those that start early.

The contributions you make over time will earn you interest that compounds (compounding interest) to earn more money, meaning that the interest you earn is allocated to your account and then you can earn interest on your original balance and that interest, and so on.

When you start saving early in something that gives compounding interest, the interest you earn on your money has more time to earn interest itself. The compounding growth can help your money grow far beyond the amount you actually saved. Using the benefits of compound interest, a relatively small amount contributed regularly can make a big difference in the amount of savings you have down the track.

### SIMPLE vs. COMPOUND INTEREST



*Did you know!*

If you have a Whai Rawa account you are already an investor?  
Thank your Mum, Dad or whānau for setting you up with Whai Rawa!

# LETTER TO FUTURE YOU

Write a letter to your future self about your money goals, or you could draw a picture of what you hope your life, whānau and where are like in the future.

Think about the kind of job you would like to have, size of your future whānau and where you would like to live.

Send us a photo of your pānui and be in to win Spot It worth \$29.99!

Ask a whānau member to take a photo of your pānui and post on the Facebook page [www.facebook.com/whairawa](https://www.facebook.com/whairawa) with the hashtag #kaitiakikid or upload it on our website [www.whairawa.com/tamariki/panui](https://www.whairawa.com/tamariki/panui) Competition closes 30 April 2025.

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## We'd love to see what you're up to!

You can ask Mum, Dad or a whānau member to post on social media using the hashtag #kaitiakikid for the chance to win some awesome prizes.

They can also help you send us a photo of you with your Kaitiaki Moni certificate, playing some of the games or helping your whānau and friends.

**We can't wait to see what you get up to!**



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**WhaiRawa** NGĀI TAHU