

WhaiRawa

# Ngā Kaitiaki Moni

MONEY GUARDIANS

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Savings Tracker Jar

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Word find

What is matched savings?

Make moon sand!

And more...

# TĒNĀ KOUTOU, TAMARIKI MĀ, tirohia tēnei pānui



## BE IN TO WIN!

Sharenanigans, Snap game Te Reo,  
Kuwi the Kiwi Wharewhare bingo

## Kia ora tamariki mā

We have some cool  
activities for you inside  
our pānui so get comfy  
and get your pens out!

ISSUE 19



# KIA ORA, TAMARIKI MĀ!

Thanks for being involved with our last pānui – we loved seeing pikitia of you as a Superhero saver and your letters to future you!

It's cold out still – what does this season look like at your whare? We have Ngā Kaitiaki Moni members all over the motu so we'd love to see what it looks like for you. Is there snow or sun? Is it cold or super cold? Send us a photo!

## Share a photo!

of you at your whare  
or doing your favourite  
activity and we'll share  
our favourites on our  
website under the  
'Kaitiaki Kids' page.

## Win!

You can also be in  
to win a set of  
Wharehouse Bingo  
worth \$49.99.



Ask a whānau member to help upload your photo to our Facebook page [www.facebook.com/whairawa](http://www.facebook.com/whairawa) with the hashtag #kaitiakikid or upload it on our website [www.whairawa.com/tamariki/panui](http://www.whairawa.com/tamariki/panui)

Competition closes **Sunday 14th September 2025.**

General giveaway terms can be found here:

[www.whairawa.com/tamariki/general-terms-for-giveaways](http://www.whairawa.com/tamariki/general-terms-for-giveaways)





## COLOURING IN

Send us a photo of your art and be in to win the Sharenanigans game worth \$70.

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

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# MATCHED SAVINGS + MONEY JAR TIPS AND TRICKS

**Have you put \$50 in your Whai Rawa account this year to receive the maximum Matched Savings?**

**If not, it is never too late to start saving!**

We've included a full size savings goal chart for you with this pānui so have a think about a goal that you would like to work towards and each time you save the same amount of money that matches an amount in the jar, colour it in!

Once you have coloured each number you have successfully saved \$50 which you could add to your Whai Rawa account.



## MATCHED Savings

### WHAT IS MATCHED SAVINGS?

For our members aged 0-15: For every \$1 contributed into your Whai Rawa account, Te Rūnanga o Ngāi Tahu currently contributes \$4, up to a maximum of \$200\* per year (minus any applicable taxes).

Matched Savings are made no later than 31 March in the calendar year following the year of qualification.

So contributing \$50 to the Whai Rawa account of your tamariki between 1 Jan - 31 Dec this year means Te Rūnanga o Ngāi Tahu will contribute \$200\* by March next year.

\* Te Rūnanga o Ngāi Tahu Matched Savings and Distributions (when applicable) are available to all eligible Whai Rawa members under 65 years of age (see the Product Disclosure Statement) and are subject to RSCT (retirement scheme contribution tax) deducted at your personal RSCT rate (see the Other Material Information document at [www.whairawa.com](http://www.whairawa.com)). If you do not notify us of your correct rate, you will be taxed at the default rate of 39%. Ngāi Tahu contributions and distribution payments are made no later than 31 March in the calendar year following contribution. Download our PDS at [www.whairawa.com/pds](http://www.whairawa.com/pds)



# OUR TOP HOBBY AND CHORE IDEAS TO MAKE SOME PŪTEA!



**\$3**

Make and sell crafts.

**\$2**



Offer to help your whānau with the gardens or cleaning the whare.



**\$4**

Dog walking.

**\$5**

With help from an adult, you can sell lemonade, cookies, or cupcakes.



**\$10**

Offer to wash a whānau member's car, or move some wood inside for the winter.

# FIND THE DIFFERENCE

Which picture is not the same as the others?

Circle the picture that is different.



# KIMI KUPU / WORD FIND

Q	W	E	R	T	Y	U	I	O	P	W
A	I	N	V	E	S	T	I	N	G	H
S	D	F	G	S	N	I	O	C	L	A
S	V	C	L	K	J	H	G	F	D	I
G	C	U	R	R	E	N	C	Y	S	R
N	M	N	B	V	X	P	O	I	U	A
I	T	Y	U	H	P	B	N	M	M	W
V	N	O	P	V	E	B	N	O	O	A
A	P	U	I	I	N	C	O	M	E	O
S	N	M	I	O	S	T	R	E	W	C
M	N	B	V	C	E	X	Z	A	Q	W

How fast can you find these words?

☐

Currency

☐

Savings

☐

Expense

☐

Investing

☐

Income

☐

WhaiRawa

☐

Coins





# NEEDS VS WANTS

Imagine you are packing a backpack for a big haerenga and you only have room for the most important things.

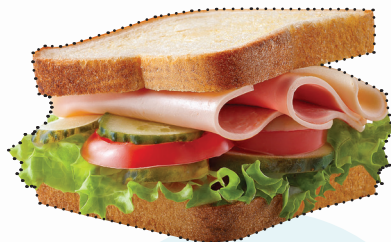


## Needs

Are things you need to have to live and be healthy. They're like the essentials in your backpack.

## Wants

Are items that are nice to have, but you can live without them. But they can make your haerenga more fun or comfortable.



Cut out these items.

Place them on the next page, and whether you think they are a want or a need.



# ACTIVITIES

8-10 TAU  
ages 8-10

WHITU  
seven

Needs

Wants

# CONNECTIONS!

Match the word to the meaning with a line.



TAXES

A

Given to people for doing mahi.



MONEY

B

A place where you can keep your money  
and can withdraw or save it.



INVESTING

C

When you use your money to buy things.



BANK

D

A plan we can use to manage our money.



BUDGET

E

Money you pay to the government to help  
pay for shared services and resources.



SPEND

F

Like a special folder where you keep track  
of all the ways your money grows.



PORTFOLIO

G

Putting your money in a managed fund or  
Kiwisaver account to help it grow over time.

ANSWERS - Taxes E, Money A, Investing G, Bank B, Budget D, Spend C, Portfolio F



# ACTIVITY – MOON SAND

Make moon sand to play with! In just 5 minutes you can have a fun interactive pile of sand that is mouldable and feels fun to touch.

This is easy and fun to make by yourself or with your friends and whānau.

## INGREDIENTS

- ☐ 8 tbsp flour or cornflour
- ☐ 1 tbsp vegetable or sunflower oil

You can also make it colourful with a few drops of food colouring although this is optional

## METHOD

- 1 Put the flour in a bowl, then slowly stir in the oil and food colouring.
- 2 Rub the oil and food colouring through the flour with your fingertips, as if you were making cookie dough, until the mixture feels sandy and no oil is visible. If the mixture seems too dry, add a few more drops of oil, or if the mixture is too soft, add some more flour. The consistency should be a dry, shapeable clay that crumbles fairly easily when squeezed.

**Show us  
what you  
make  
with it!**



# PHOTO TIME!

**What did celebrating and acknowledging Matariki look like for you and your whānau?**

We know that celebrating Matariki can look different around Aotearoa! Send us a photo of you and your whānau acknowledging Matariki by asking a whānau member to post on our Facebook page [www.facebook.com/whairawa](https://www.facebook.com/whairawa) with the hashtag #kaitiakitikid or upload it on our website [www.whairawa.com/tamariki/panui](https://www.whairawa.com/tamariki/panui)

## Win!

Be in to win a pack of Snap Game te Reo locations + a Matariki memory game worth \$20.

Competition closes **Sunday 14th September 2025.**

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**Tūhono Mai**  
To stay connected with us

- » New Zealand freephone  
**0800 942 472**
- » Calling from overseas  
**+64 3 366 4344**
- » You can reach us between  
8.30am and 5.00pm Monday to  
Friday, except public holidays.
- » Find us online at  
[www.whairawa.com](https://www.whairawa.com)
- » Find us on  
[www.facebook.com/whairawa](https://www.facebook.com/whairawa)

**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 #kaitiakitikid 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