



Te Taurahere o Ngati Porou ki Poneke

'Smart Money'

'He Moni Whakaata'

Introduction

Tilly Reedy and Manihera Taare

Programme Overview

Tirohanga Whanui

Saving and investing	Whakatipu moni
Planning and budgeting	Titiro whakamua
Managing debt	Whakakore nama
Buying a home	Te hoko whare
Understanding risk	Whakatupato
Financial statements	Nga kaute

Saving and Investing Whakatipu Moni

Why should we save?

- Plan for future
- Education
- Retirement

Me tohu mo te ata?

- Mo a ko-atu (mo apopo)
- Mo to whai i te matauranga
- Mo to kaumatuatanga

Why should we invest?

- make our money work for us
- Good and bad investments
- Understanding our investor profile

He aha te take e whakatipu ai tatou i te moni?

- Hei oranga mo apopo
- Nga nama pai, nga nama kino
- Kia-mohio koe kei hea te ora, kei hea te mate

Planning and Budgeting Te Tirohanga Whanui

What's your goal?

He aha to taumata?

What does it cost?

He aha te utu?

How much can you save?

Me pehea to kaha ki te tohu?

For how long?

Kia hia te roa?

How will you start?

Me pehea te timata?

Managing Debt – Whakakore Nama

Understanding debt – borrowing	Kia mohio ki te noho-nama
Good debt	Nama pai
Bad debt	Nama kino

Buying a Home - Te Hoko Whare

Why buy a home?	He aha e hoko whare ai?
Good buy	He hoko pai
Bad buy	He hoko kino ranei
Interest	Inaterete – he utu mo te moni
Expenses	Nga nama
Understanding capital growth	Kia marama ki te whakatipu moni

Understanding Risk - Whakatupato

What is my risk profile? Kei hea taku mate?

Quiz:

'What is my spending pattern and how to make this work for me (not against me)'

He patai:

'Me pehea te tohu me te whakatipu taku moni'

Financial Statements - Nga Kaute

Learn to read and interpret financial statements

Nga Kaute