

## Managing money

### *Puleaina o Tupe*

Our minds are always wandering and one of the many things we often lose track of is our money.

Can you remember how much you spent yesterday? Can you remember how much you spent last week? How about last month?

Managing your money is important to ensure that you have complete control over your finances.

Manage it right and you can help steer yourself away from financial stress.

*O tatou mafaufau e galue i taimi uma. I le tele o taimi e alu ese mai mea tatau ma alu vale i nisi mea e le taua. O le tasi o vaega taua e lē o mafaufau toto'a iai i le tele o taimi, o tatou tupe. O e manatua le aofa'i o le tupe na e fa'aaluina ananafi? Aea le vaiaso ua tuana'i? Aea le masina ua tuana'i?*

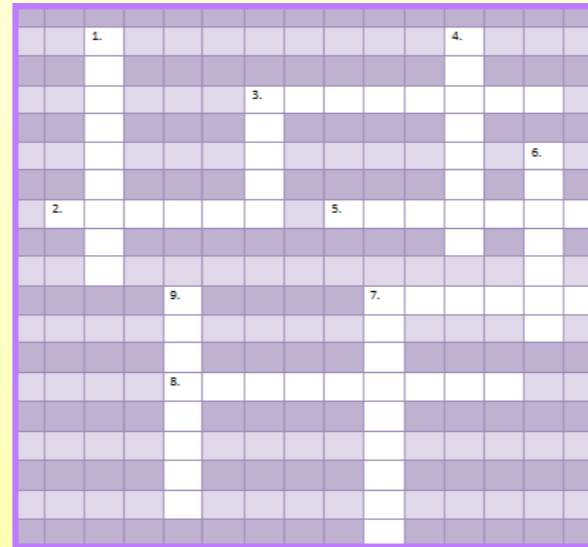
*E taua tele le puleaina lelei o au tupe ina ia mautinoa ua lelei atoatoa le fa'aaogaina o au tupe. A puleaina lelei au tupe, ua mafai fo'i ona e alofia fa'afitauli tau tupe.*

### Manage your money to...

1. Avoid debt problems
2. Prepare for emergencies
3. Save money and achieve future goals
4. Have peace of mind and a sense of control

### *Pulea lelei au tupe auā ...*

1. *E fesoāsoāni e fa'aititia au aitalafu*
2. *E fesoāsoāni i le nofo sauniuni mo fa'alavelave e ono tutupu mai.*
3. *E fa'afaigofie ai ona fai au teugatupe ma ausia ou faamoemoega i le lumana'i.*
4. *E mapu ai lou mafaufau ma e te mautinoa ai ua lelei atoatoa le fa'afoga o au tupe.*



### Crossword puzzle

#### Across

2. Choose to spend \_\_\_\_\_. (6)
3. \_\_\_\_\_ your money is important to ensure that you have complete control of your finances. (8)
5. How can you take \_\_\_\_\_ of your money? (7)
7. Another name for Money Plan is \_\_\_\_\_. (6)
8. Your plan doesn't have to be \_\_\_\_\_, start simple, start now! (9)

#### Down

1. Manage money, manage \_\_\_\_\_ stress. (9)
3. Understand your \_\_\_\_\_ coming in and going out. (5)
4. Choose to make saving a \_\_\_\_\_. (8)
6. Take control by making the right \_\_\_\_\_ with your money. (7)
7. \_\_\_\_\_ money requires careful consideration. (9)
9. Keep an eye on your \_\_\_\_\_ and cut down where you can. (8)



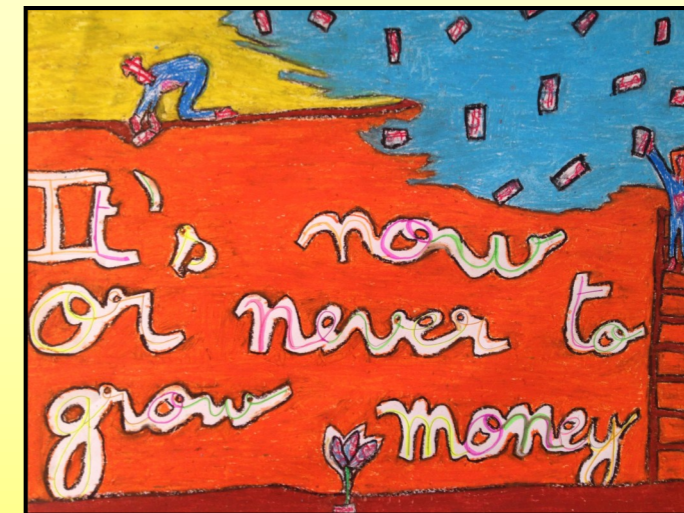
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Be Money Wise Poster Competition Entry 2014 by Tinuatoga Tuia, Vaiala Beach School.

## Managing Money

### *Puleaina o Tupe*

Manage money, manage financial stress.

*Pulea o Tupe, Pulea foi lea o Fa'afitauli tau tupe.*

# Managing Money Puleaina o Tupe

## Build a budget

(Money Plan)

*Tala fa'atatau o tupe*

YOUR MONEY			
Money in Each Month		Money out Each Month	
Income	\$	Electricity	\$
Partners	\$	Water	\$
Income	\$	Groceries	\$
Other	\$	Petrol	\$
Sources of		Mobile	\$
Income		Loan	\$
		Payments	\$
		Other	\$
		Expenses	\$
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

A budget is a great way to manage your money.

- It's a simple tool to track the money coming in and out of your household.
- It shows if you are spending more or less than you can afford.
- It can help you find the right balance between spending and saving.

*O se tasi o auala lelei mo le puleaina o au tupe o le faia lea o sau Fuafuaga Tau Tupe po o le Paketi i seisi itu. Aisea?*

- *O se auala faigofie e te malamalama ai i au tupe maua ma tupe fa'aalu.*
- *E fa'ailoa atu ia te oe le aofa'i o au tupe fa'aalu, poo e gafatia pe leai*
- *E fesoasoani e faasino atu tulaga e te taumafai ia faapaleni ai au tupe fa'aalu ma se vaega tupe e tu'uese mo teugatupe.*

**A budget is telling your Money where to go Instead of wondering Where it went.**  
-Dave Ramsey

## Take control of your money!

By making the right choices with your money...

*Pulea lelei tupe i lou filifili lea i gaoiga e sili ma sa'o mo autupe*

### CHOOSE TO SPEND WISELY

Monitor your spending. Bad spending habits can land you in trouble down the track.

Check out our **Spending Money** pamphlet for more information

#### FILIFILI E FA'AALU TATAU AU TUPE

*Maitau lelei le fa'aaluina o au tupe. A fai ma amio masani le le fa'aalu tatau o au tupe, e ono fa'aletonu ai oe i le lumanai.*

### CHOOSE TO MAKE SAVING A PRIORITY

Saving money does not need to be elaborate. Starting simple and starting **NOW**, can help you go a long way.

Check out our **Saving Money** pamphlet for more information

#### FILIFILI E FA'ATAUA AU TEUGATUPE

*E te le tau faia ni auala fa'afaigata e faatino ai sau teuga tupe. Amata i se auala faigofie ma amata nei loa, ona tele lava lea o le fesoasoani mo oe i le lumanai.*

### CHOOSE TO STICK TO A MONEY PLAN

This will help you live within your means. Keep an eye on your expenses and cut down where you can to help you improve your savings.

#### FILIFILI E TE TUMAU MA USITAI I LAU TALA FA'ATATAU O TUPE

*E fesoasoani tele lau fuafuaga tau tupe, ina ia mafai ona e ola i tupe ua e gafataulimaina. Silasila totoa i au tupe fa'aalu, ma va'ai vaega e mafai ona fa'aititia ina ia fesoasoani i le fa'atuputupulaia o au teugatupe.*

### CHOOSE TO BE SMART ABOUT BORROWING

Borrowing money requires careful consideration- be sure that it does not put you under financial strain!

Check out our **Borrowing Money** pamphlet for more information.

#### FILIFILI MA LE FA'AUTAUTA LELEI LE FAIA O NONOGATUPE

*O le nono mai po o le aitalafu mai, o tupe e mana'omia ai le fa'autauta, ina ia mautinoa e le fa'aletonu ai oe i se fa'afitauli tau tupe!*