

Spending Money *Fa'aaluina o Tupe*



Spending money is second nature to us — it helps us to survive day-to-day.

But more often than not, we spend our money on the things we “want” before covering all our “needs”. Letting ourselves purchase unnecessarily can develop bad spending habits.

But spending money doesn't have to be a bad habit. Learning to take control of your spending will save you trouble in the future.

O le fa'aaluina o tupe o se masani faigofie mo tagata - o le fa'aaluina o le tupe o se galuega fai mo le tausiaina o tatou ola i aso uma.

O lona uiga e mo'omia lava le fa'aalu o tupe, peita'i e tele atu ona fa'aalu tupe i vaega e “mana'omia” na i lo vaega e “mo'omia”. O le fa'aalu o tupe e aunoa ma se taofiofi e ono atia'e ma fai ai ma masani le fa'aaluina o tupe i mea lē aoga.

E ui i lea, e mafai ona fo'ia ni uiga masani o le fa'aaluina lē tatau o le tupe. O le a'oa'oina i le puleaina o au tupe ma le fa'aaluina tatau o au tupe, e puipuia mai ai oe i fa'afitauli i le lumana'i.

**Where is my
money going
day-to-day?**

*O fea o lo'o fa'aalu ai au
tupe i lea aso ma lea
aso?*

You might think spending up on big things is what gets you into trouble with money. But often it's the everyday little things that end up costing more over time. It's easy to lose track of \$5 here, \$10 there.

Masalo o lo'o ia oe se manatu o le tele o lau fa'aalu tupe i oloa taugata, e te o'o ai i fa'afitauli tau tupe. Peita'i, o le tele o le taimi o oloa laiti o lo'o fa'aaluina ai au tupe i aso ta'itasi, a tu'ufa'atasi e tele atu lau vaega tupe o lo'o fa'aalu ai. E faigofie ona galo le fa'aaluina o lau \$5 poo le \$10 tala.



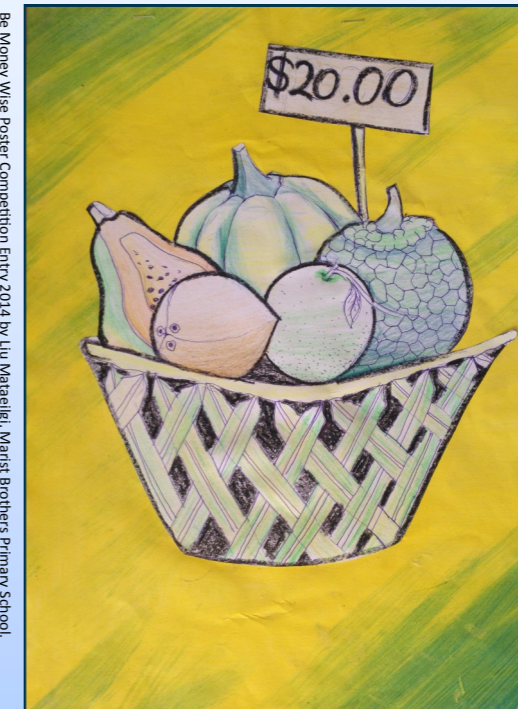
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Be Money Wise Poster Competition Entry 2014 by Liu Mataeligi, Marist Brothers Primary School.

Spending Money *Fa'aaluina o Tupe*

Spend with caution.
Fai ma le fa'aeteete le fa'aaluina o tupe.

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Bad Spending **WARNING SIGNS**

FA'AILOILO o lo'o fa'aletonu le fuafua ma le fa'aaluina o au tupe



You need to take money from your savings account to pay your bills.

E te mo'omia le ave ese mai o tupe mai lau teugatupe e totagi ai au pili masani

You are unable to set aside any money for savings.

Ua e lē mafai ona tu'ueseina se vaega tupe mo au teugatupe.

You spend money you don't have by taking out loans and cash advances.

Ua e fa'aaluina tupe e tē lē o mauaina i le faia lea o nonogatupe ma tupe fa'aaitalafu.

Spending tips and tricks

Fautuaga mo le fa'aaluina o tupe

1. Shop with a list, compare prices in different stores and buy in bulk if possible.

Fai se lisi o lau fa'atau. Fa'atusatusa tau o oloa i fale'oloo ma FA'ATAU SI'IATOA pē a gafatia.

2. Take only the cash you need and you won't be able to spend more.

Ave na o le tinoitupe e te mo'omia ina ia fua ai lau fa'atau i le tupe ua i lou lima.

3. Avoid impulse buys, is it a want or a need?

Tu'u ese lou naunau e fa'atau se oloa e te le'i mafauina. Mafauina toto'a pe e te mo'omia.

4. Look out for sales so you can save money.

Va'ava'ai pe faatali fo'i mo ni PA'Ū fa'apitoa mo OLOA TAUGATA ia mafai ai ona e fa'atauina i se tau taugofie.

5. Track your spending with a spending diary, to make smart choices about where your money goes.

Fa'aaoga se 'Tusi mo Tupe Fa'aalu' e maitau lelei ai le fa'aaluina o au tupe.

O lou iloa lelei o au aga masani i le fa'aaluina o au tupe, o le a mafai ona e filifili ai i le fetu'una'iga o au tupe fa'aalu.

Start a Spending Diary

O vaega e te mo'omia mo lau 'Tusi mo Tupe Fa'aalu'

Use a small notebook to write down everything you spend your money on. It should only take five a day.

At the end of one or two weeks, add up everything you have spent and see where you can make better spending decisions.

Spending Diary

DATE	What I Bought	Amount Spent

Fa'amaumau uma i lalo vaega o lo'o fa'aaluina ai au tupe. E na'o le 5 minute e fa'atinoina ai i le aso.

I le fa'aiuga o le vaiaso po'o le lua vaiaso, fa'aopoopo uma vaega na fa'aalu ai au tupe ona e silasila lea ae fa'aailoa atu e lau 'tusi o tupe fa'aalu' vaega e fai ai lau filifiliga lelei mo au tupe fa'aalu.