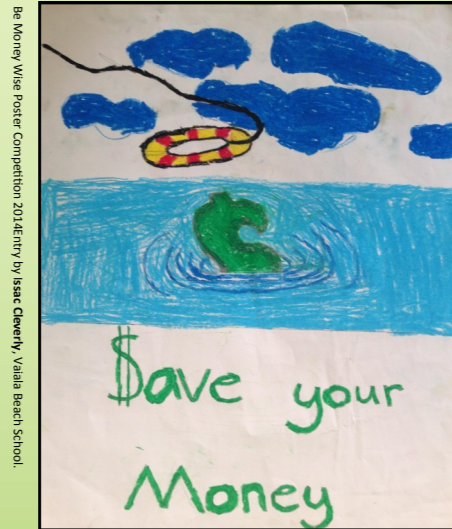


## Saving Money Teuga Tupe



Be Money Wise Poster Competition 2014 Entry by Isaac Cleverly, Vailala Beach School.

Often saving money can be a foreign concept, as many of us tend to live from pay to pay.

That means, after paying off all our expenses, we don't have any money to put aside for the future.

Saving may be a struggle but it is possible! It's the best way to help secure your future and meet "life's bumps" along the way.

*O le fai o teuga tupe e fa'afaigata i nisi mafau fau ona o le toatele lava o tatou e ola fa'atalitali i vaiaso totogi o galuega.*

*O lona uiga, o le masani lava, e leai se tupe e mafai ona teu mo le lumana'i, pe 'a mae'a ona totogi pili masani.*

*E fa'afoliga e faigata ona fai ni teugatupe, ae e mafai ona taunu'u pe 'a fa'atino ma fai ma masani. O le tasi lea o auala sili e fesoasoani ia te oe ia mausali ai lou lumana'i, fa'apea fo'i le nofo sauni ai mo fa'alavelave e tutupu mai.*

## Miriama's Story

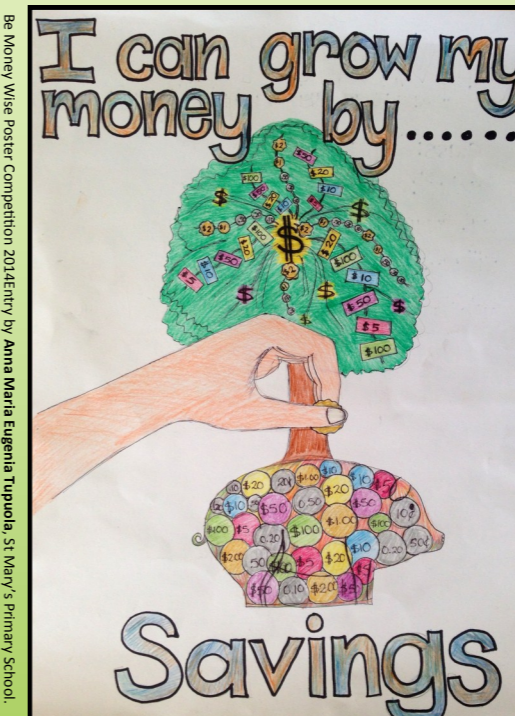
I'm married with three young children. I sell handicrafts at the market every week. I have just enough money for food and bills, but often I worry if something needs to be fixed that I might not have enough money to pay for it.

I wondered how I could get ready for unexpected expenses.

Even though I do not have a lot of money left after paying all the bills, I started to save a small amount. I decided I did not need to buy my two cups of coffee every day. By having only one coffee a day, I could save \$10 a week.

It was hard but I did it! Each week I could see my savings account grow. Five months later, we had a family fa'alavelave. In the past we would not have had enough money to cover this. Now I have \$200 saved and can afford to meet these family obligations.

**If Miriama can do it, you can too!**  
**Your saving plan doesn't have to be complicated.**  
**Make saving a priority!**



Be Money Wise Poster Competition 2014 Entry by Anna Maria Eugenia Tupudala, St. Mary's Primary School.

## Saving Money Teuga Tupe

**Make saving a priority!**  
*Fa'ataua le fai o teugatupe!*



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This document is for your general information only and should not be a substitute for legal advice.

# Saving Money Teuga Tupe

## Make saving a priority

**SAVING IS IMPORTANT, BUT IT'S EASY TO MAKE EXCUSES LIKE:**

*E taua teugatupe, 'ae o le tele o taimi tatou te 'alofia*

⇒ **THERE ARE SO MANY FAMILY, CULTURAL AND CHURCH OBLIGATIONS (FA'ALAVELAVE).**

*E tele le mau fa'alavelave fai i totonu o aiga, nu'u ma ekalesia*

⇒ **I DON'T HAVE ENOUGH MONEY AFTER MY EXPENSES**

*E le'o lava se vaega tupe e totoe pe'a mae'a ona totogi a'u pili masani*

⇒ **THERE IS ALWAYS SOMETHING I NEED**

*E iai lava le mea ou te mo'omia*

**THE TRUTH IS THAT YOU JUST NEED TO START AND YOU NEED TO MAKE SAVING A PRIORITY.**

*O le tulaga moni lava ia, o le lē amata ma le lē fa'atauina o le fai o teugatupe!*

## FOOD FOR THOUGHT!

Find ways to 'lock' away your savings without the temptation to 'dip' into it for everyday expenses.

*Vaai ni metotia e fa'afaigata ai ona e toe 'aapa e fa'aaoga mai au tupe ua teu mo au pili masani*

Set a savings target. Aim for at least three months worth of salary saved away.

*Fa'atu se fua e taumafai iai au teugatupe. Fa'aputu au tupe teu, ia maua se aofa'i e tusa ma le 3 masina o au tupe maua po o lau totogi masani.*



## Six ways to save! - Auala e ono, mo le faia o teugatupe

### 1. Pay yourself first

Treat your savings like any regular expense. Automate your savings deductions from your "everyday" account into a second savings account. Some workplaces can do this through payroll.

*Fa'amuumua ona totogi lou tagata*

*Ia fa'amamafa le faia o au teuga tupe, ia pei lava o au pili ma faatau masani. O se tasi o 'auala e fa'atino ai lea tulaga, o le faia lea o ni tusitupe e lua - tasi mo le tuuina iai o au tupe maua mai lou totogi, a'o le isi mo au teuga tupe. Fa'atonu lau faletupe mo aso ia e maua ai lou totogi, ia tu'u sa'o se vaega tupe i lau tusi tupe mo au teuga tupe, mai lau tusi tupe mo totogi. E iai fo'i falefaigaluega o lo'o mafai ona fa'atino ai lea tulaga mai lo latou vaega o loo faafoea totogi o le aufaigaluega*

### 2. Savings before spending

Income - Savings = Spending  
NOT  
Income - Spending = Savings

*Muamua lau tupe e teu, mulimuli ai tupe fa'aalu*

*Tupe maua - teuga tupe = Tupe Fa'aalu  
NA I LO LE  
Tupe Maua - Tupe Fa'aalu = Teuga tupe*

### 4. Save windfalls

Don't be quick to spend unexpected income. This would be a nice boost to your regular savings plan.

*Teu tupe maua e lē i mafau Fauina*

*Aua e te vavevave e fa'aalu ni au tupe maua e te lē i mafau Fauina e maua. O se fa'aopoopoga manaia lea i au teugatupe masani.*



Be Money Wise Poster Competition 2014 Entry by Clara Laban, St Mary's Primary School.

### 3. Start a Piggy Bank

Toss your coins in a jar at the end of each day. When it's full, take it to the bank.

*Pusa tu'u tupe*

*Va'ai uma siliva o sui e totoe mai i au fa'atauga, e fa'aputu i se pusa/apa/fagu tu'u tupe ma agai e teu i le faletupe. Fa'aoga se pusa/apa/fagu ua fa'aaoga muamua - e te lē tau fa'ataua se pusa/apa/fagu fa'apitoa e fa'aputu ai au tupe.*

### 5. Join a social saving scheme

Most work places have saving clubs, or you could create your own with your friends and family.

*Auai i se mafutaga o lo'o faia ai teugatupe*

*O le tele lava o falefaigaluega, e iai kalapu e fai a latou teugatupe. E mafai fo'i sa outou kalapu faapea ma au uo ma lou aiga.*

### 6. Be a better spender

Evaluate your spending habits and look for those that can save you money.

*Fa'aleleia atili le fa'aaluina o au tupe*

*Iloilo le fa'aaluina o au tupe ma va'ai vaega e ono mafai ona fa'aitiitia, ina ia fa'atupula'ia ai au tupe e teu.*