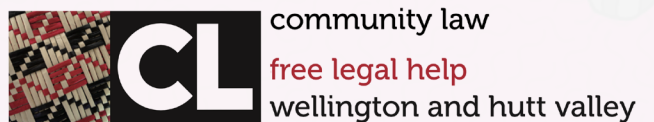


THE REP: MONEY

This education kit will help you facilitate a conversation with young people about their legal rights when buying stuff, getting into debt and with Work & Income. It includes classroom activities, workshop slides and background legal notes. This workshop is designed to last between 1-1.5 hours.





How to deliver a REP module

Use this information to inform your facilitation.

Kia ora! Thank you for being a REP volunteer. Your participation in The REP will help young Aotearoians become more aware of their legal rights and responsibilities. By connecting young people with local support services, you will also help build a stronger community for all of us. So... what do you need to know about delivering a module?

Know your Community Law Centre

- The most important thing about The REP is the connection you can build between members of your community and your local Community Law Centre.
- If a class takes only one thing out of a workshop, it should be that if they have a legal problem they can get help from their local Community Law Centre or YouthLaw.
- Use The REP modules as a way of talking about how Community Law Centres, other community-based services and lawyers can actually help. Learn about local support services available for youth in your area.
- If anyone in your class asks for help or needs legal advice (which you are not allowed to give if you are not a lawyer), direct them to their local Community Law Centre.
- Consider going the extra step: go along with a student to a Community Law Centre so they feel supported.

Know the audience

- The second most important thing about The REP is that our education is meant to be interactive and fun. Getting your audience to relax and have a laugh is as important, if not more important, than talking about the law.

- Treat this resource as a guide only – try hard to deliver the material in a way that will suit your audience and that your audience will enjoy.
- REP modules are learner-led, so focus on what the class wants to talk about. There is no need to cover all the material in the time you have been given. See where the conversation goes, focus on what the class identifies as being important or relevant, and explore those ideas. Just to repeat: there is no need to get through all the material!

THE REP: MONEY

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- Every group you work with will be different, with different levels of knowledge, different needs, and different expectations. Let the group both guide and teach you; work together to build a picture of how the law actually works in New Zealand.
- Try and get to the heart of the matter: talk about the real world, and the greater social implications of the law. You will get much more out of it, and so will your class.

Know the activities

- In general, everybody likes to know why they are here, whether it's relevant, and how long it will take. Take your time to signpost what the module is going to cover and the activities by explaining or perhaps writing up a short plan on the board.
- These modules are structured so that all the important information can be covered through running the activities. The activities aim to get your class thinking about the issues being discussed and engage with them in a practical way.
- It is important to know and understand the way the activities are run, so you can lead them smoothly and effectively.
- If you can think of more diverse, more engaging and more fun games and exercises, please do. Just make sure you feed these new improved activities to us at The REP.

Know the law

- You need to be up-to-date with the area of law this module covers.
- That said, you are not expected to know everything! If you don't know an answer, a good technique is to reflect the question to the whole class or say you will find out and let them know. Remember, if you say you will find something out, make sure you do.
- The background material in this guide is to help you learn the law. The Community Law Manual is also a fantastic guide to all the areas of 'community' law. Check out the manual online for the relevant chapters to this module here: www.communitylaw.org.nz.
- It's always helpful to have some relevant examples up your sleeve of how the law works in practice. If in doubt, check out the news, talk to your friends, family, teachers, or the lawyers and other kaimahi at your local Community Law Centre.

Know some different teaching styles

- Everybody learns differently. Very few people enjoy being lectured to!
- The activities in this module attempt to cater for different kinds of learners:

- Some people like to visualise what they're learning (by seeing it written down, making a list or studying an image)
- Other people need to hear things to take them in (maybe by listening to a story or using rhythm or sound as memory aids)
- Some people learn by talking (by sharing with a neighbour or taking part in a discussion)
- Other people prefer to learn while moving around (when up on their feet and active)
- And others learn with their hands (getting creative, drawing or cutting things out)
- Work hard at improving your own facilitation practice so that everybody can get involved in the class.

From the outset, it is important to

- Establish a safe space. Be aware that the modules contain sensitive content. The key is how you leave the young people *feeling*, so make sure class members are comfortable at all times.
 - For example, if a young person blushes when answering a question, say "have a think about it" and move on to someone else or if a joke is made about a class member, divert the heat onto yourself
 - If you notice that a young person seems triggered, approach them quietly and one-on-one or flag it with their teacher
- Build rapport with the young people. Be respectful, honest and authentic. Young people have a lot of lived experience, so start with the assumption that they know more than you. If you give them the chance to step up, they will.



- Establish flexibility. There is no ‘right’ way to facilitate these modules. If the class is only interested in one topic, that’s fine. Be responsive to your audiences’ needs and their body language.
 - For example, if the energy is flat, mix the games up and start with an activity involving movement or with a pair exercise “talk to your neighbour about...”
- Make participation voluntary. Encourage everyone to be involved, but always ask for volunteers so no one is embarrassed by being singled out. Don’t ask the young people to do anything you wouldn’t do!
- Work with the teacher. Most classes are likely to have a teacher present during your session so check in before the class starts. If something disruptive happens, ask the teacher to step in.
- Have fun! If you’re having fun, the class will have fun. Having funny anecdotes helps the class relate to the content and if the session is fun and interesting, young people are more likely to remember.

Evaluations

- Getting feedback is essential to improving The REP. Leave enough time at the end of the class to hand out and collect the evaluation forms. And remember to feed this back to us at The REP.
- Don’t forget to fill in your facilitation evaluation form!

Last, but not least...

... Smile! Enjoy yourself, have a laugh, and thanks again for volunteering your time.

WHAT YOU WILL NEED

- Projector and laptop
- Slides (Ctrl+L for fullscreen)
- Facilitator notes
- Printing materials
 - Activity #1: 1 x per class member
 - Activity #2: 1 x per class (cut out before)
 - Activity #3: 1 x per group
- Blu Tack
- Evaluations 1 x per class member
- Chocolate
- Community Law Centre flyers

Opening



THE REP: MONEY



GREETINGS

- “Kia ora, talofa lava, nī hāo, hello” (introduce yourself, your name, a bit about yourself).
- “This session is brought to you by the Community Law Centre and The REP: the Rights Education Project”.
- Introduce the Community Law Centre:
 - Community Law Centres provide free legal advice, on most topics. You can see a lawyer, for free, on anything to do with employment, family, criminal, tenancy, debt, and beyond
 - Make sure the class knows where to find their local Community Law Centre and how to contact YouthLaw. For example: “Your nearest Community Law Centre is in Wellington Central at 15 Dixon Street on Level 2 and Lower Hutt at 59 Queens Drive on Level 2. Come in and see us some time!” and “You can call YouthLaw on **0800 UTHLAW (0800 884 529)** to talk to someone who can help!”
 - Community Law Centres are situated throughout New Zealand and you can locate your nearest one at: www.communitylaw.org.nz/our-law-centres/
- Introduce The REP:
 - We are here to let you know your legal rights and responsibilities. We present the law on a number of areas, but if you have anything you are particularly interested in, we are always open to new ideas!



INSTRUCTIONS

- This module begins with an 'icebreaker' to make it easier for participants to feel comfortable contributing to the workshop.
- The idea of this icebreaker is to encourage participation and to introduce the class members. Work hard to remember the names of everyone in the class.
- This icebreaker introduces The REP: Money module by asking the class members to say their name and a fun fact about them.
- Ask the class "If you won lotto what's the first thing you would buy?"
- Start off by introducing yourself and what you would buy if you won lotto.

SECTION 1

Budgeting & debt



ACTIVITY #1 INSTRUCTIONS

- Hand out a 'What I want to buy most' worksheet to each class member. The instructions are on the sheet:
 - Draw a picture of something you want that matches the price in the middle column
 - Try and fill in the blanks in the 'ways to pay' columns that will get you into debt or that will help you avoid debt
- As you go through the group's answers, draw out the law about debt and start a conversation about the ways to buy things.
- The REP's take-home message is: if you don't have the money (or a clear way of how you will repay) don't buy it.

ACTIVITY #1

What I want to buy most ...

WHAT I WANT TO BUY

WAYS TO PAY TO...

Price	Get into debt	Avoid debt
\$20-\$100	CREDIT CARD	CASH
\$100-\$200	PERSONAL LOAN	LAYBY
\$200-\$500	HIRE PURCHASE	SAVINGS

LEGAL NOTES

Learn this information and integrate it into your facilitation. Don't read it out word for word!

Budgeting advice

- So... you think you've got a good deal. Now how are you going to afford it?
- Someone else can do the math and show you how to create your own budget, set and stick to long-term savings goals, and help you get out of debt when you're in serious trouble.
- Never put your name on contracts for other people – they might rack up a big phone bill that you will have to pay!
- Make sure your name isn't on any contracts such as gas or electricity when you move out of a flat.
- A good way to keep on top of your money is to get some budgeting advice.
- Brilliant places you can go for budgeting advice:
 - Citizens Advice Bureau (CAB) can provide FREE budgeting advice services: www.cab.org.nz
 - The Sorted website has a free budgeting tool: www.sorted.org.nz
- MoneyTalks is a free financial helpline that provides access to free budgeting advice services:
 - Phone: **0800 345 123**
 - Website: www.moneytalks.co.nz

Debt: a good idea?

- Debt is when you owe money to someone else, usually because you borrowed money or they provided you with a good or service which hasn't been paid off (for example, a mechanics bill for fixing your car)
- The REP's take-home message is: if you don't have the money (or don't have a clear idea of how you will repay), don't buy it:
 - 'Good' debt? Things that won't lose their value overnight, and things that keep 'rewarding' you in the future might be worth getting into debt for. For example, a student loan is a form of debt, but the plan is that it will lead to a career and an income

Credit ratings and credit history

- Credit is a form of debt where customers borrow money to purchase goods or services, pay bills or purchase things online. The important thing to remember is that credit must be paid back with interest.
- Credit ratings shows lenders and banks that you can be relied on to repay the money you borrowed.

- The consequence of getting into debt can be lifelong. This is because it travels with you as part of your credit history. Your credit history is:
 - The record of how you have used credit in the past (for example, electricity or phone bills, credit cards, hire purchase agreements), and whether a debt collection agency has chased you in the past
 - Your credit rating (sometimes called "credit score") is scored between 0 and 1000, with higher ratings indicating a higher likelihood of paying bills. Most credit scores are between 300 and 850. A score above 700 is considered good
 - Employers, landlords and lenders might check your credit history to see if you are reliable with money and paying bills – this could be when you want to get a mortgage to buy a house, or even when you're just trying to rent a flat.
 - You can improve your credit rating by paying bills on time, paying off your credit card, cancelling unused credit cards and limiting credit applications
 - It is up to the trader to decide who can get credit
 - If you have no credit history, the trader will ask for more details, such as your employment details
 - There are three credit reporting companies in Aotearoa and you'll need to contact all of them for free copies of your credit history: Centrix, illion and Equifax

Debt collection agencies

- If you are in debt, sometimes a debt collection agency like Baycorp may get involved. It is the job of a debt collection agency to try and recover the debt you owe. If you get a letter or phonecall from a debt collection agency, it can seem easier to ignore it. But it certainly won't ignore you!
- The sooner you get on to dealing with debt, the sooner you can get it under control. If a debt collection agency gets involved, it is important to visit your local Community Law Centre for advice or contact YouthLaw or CAB quickly. There's heaps of free help available.
- If you have a problem with a loan call the Consumer Protection helpline **0508 426 678 (0508 4 CONSUMER)** - the people on the end of the line can tell you about your rights and help you resolve any disputes.

Layby

- Layby is when you pay for an item in several smaller payments over time (for example, four payments over four weeks). The item is held at the store and is only allowed to be taken home when you have made the final payment.
- If you have to buy something before you can pay straight away, instead of using a credit card, try layby. But:
 - Be aware that a lot of retailers set a time limit for the final payment
 - If you cancel your layby, you have the right to a cash refund, however you may not get all of it back
 - The seller may have the right to keep some of your money to cover selling costs/loss of value

Hire purchase (HP), in-store credit, 'buy now pay later', '30 months' interest free

- HP is where you get to use the item while you're paying it off. HP often seems like a great deal, but the devil's in the detail:
 - The item will often be CHEAPER if you pay in cash or EFTPOS because you're often charged interest on top of the selling price
 - Even if it is 'interest free', there's usually an annual fee and often hidden fees like insurance (for example, in case the TV gets stolen)
 - Repossession: even if you only have a few payments left before you own it outright, if you fail to make one payment (called a default), you will have to pay penalty fees, and the item might get repossessed, and you might have to pay repossession fees!
 - All this info is in the contract, so check it carefully
 - If you default on a contract like this, it goes on your credit record – this might make it hard to get a loan with low interest or a credit card later

Afterpay and "Laybuy"

- "Buy now, pay later" companies such as 'Afterpay' and 'Laybuy' are hugely popular with young people for both in-person and online shopping. The appeal of "buy now, pay later" comes from the zero interest rates if the payments are made on time.
- These companies make money through late payment fees. About one-in-five 'buy now, pay later' users will end up paying late payment fees.
- While Afterpay and Laybuy may seem like debt-free ways of purchasing goods, experts warn there is a hidden debt in these transactions.

Mobile truck shops

- Beware of mobile truck shops!
- They sell goods such as food, clothing and electronics at up to double the amount you would pay in a shop.
- You pay a weekly amount for the goods and it can be difficult to find out the full price you will have to pay.
- Consumers are often required to fill out several direct debit forms so if one is cancelled, they can start another.
- Truck shops operate around Aotearoa and are common in South Auckland, Porirua, Gisborne, Napier, Rotorua, Whangarei and Whakatane.

Credit cards

- Credit cards can be great, but they can also be dangerous.
- They can cost you high interest rates, compounding fees for overdue bills and you can get a long-term bad credit record.
- Before you get a credit card, make sure you know what fees and interest will apply and how you'll meet payments.

Personal bank loans, loan sharks & pawn shops

- Places that offer you quick and easy money are tempting, but they can also be dangerous.
- Before you borrow money, including from 'reputable banks', it's a good idea to see a budget advisor and work out exactly what kind of repayments you can afford.
- Loan sharks (finance companies) charge huge interest rates. The rates vary, so make sure you check whether the interest rate is per year, per month or per week as this can make a huge difference! Sometimes lenders will give a "per month" or "per week" rate to make it sound lower.

Credit contracts

- Once you get into a contract, you're often stuck with it until you have paid the debt, or the term for the contract has ended.
- Generally, contracts are binding – this means you can't cancel them just because you want out (see below for more on when you can cancel a contract).
- If the class is interested, ask whether anybody has ever signed up to something they couldn't pay, for example a mobile phone plan or gym membership.
- Think before you sign! Read all that fine print and think about:
 - How much you will have to pay

- When you will have to pay
- What happens if you don't do what you agreed to do in the contract and what penalties apply

Door-to-door sales

- Door-to-door salespeople often use exploitative sales tactics to pressure people into buying their products.
- Consumer NZ launched a campaign to fight back against dodgy door-to-door dealers.
- You can put a free "Do Not Knock" sticker on your letterbox or front door to warn door-to-door sellers not to knock.
- If a door-to-door seller ignores the sticker, they're likely to be trespassing.

Special circumstances

- These are the circumstances when you CAN get out of a contract (though it may be very difficult!):
 - You can cancel a credit contract within a few days (also known as the "cooling off period").
 - If you don't receive the proper information, you have the right to cancel at any time
 - If you were unfairly pressured into entering into a contract, either by the shop/business or someone close to you, for example, your mum or dad
 - If the credit contract is "oppressive", which is harsh or unfair, or demands things that similar businesses or shops don't ask
 - If you're under 18, you can enforce a contract you make, but it can't be enforced against you, unless a court or the Disputes Tribunal says that it is fair and reasonable in your circumstances
 - For example, if you made a contract when you were under 18 that you've been struggling with ever since, you may be able to get out of the contract and get compensation for what you have paid
- If you experience unexpected hardship such as illness, or losing your job:
 - Be honest and up-front with the lender and they will often allow you to reorganise payments – also the law might help you even if they refuse
 - If in doubt, visit your local Community Law Centre for advice or contact YouthLaw or CAB

Shopping around

- Before you go out and buy something, shop around for the best price. Putting in a bit of effort now can save you cash in the long run.

- Visit different shops, look on TradeMe or online to compare prices. Take the lowest quote you can get to another shop and try to negotiate a lower price.
- Consumer NZ has a database with price comparisons on a huge range of items. You have to be a member of the website to access some of the info, but you can visit your local CAB to use this website for free as they have a membership.
 - Website: www.consumer.org.nz

Saving money

- Most people have a savings bank account alongside their everyday spending account. The goal of the savings account is to provide a safety net (for example, to pay for unforeseen bills) and to steadily gain money in interest.
- Your savings account will earn interest, meaning that the bank will pay some money into your account every month.
- There are different types of saving accounts:
 - A traditional savings account pays a set rate of interest every month. This has the advantage of being easy to move into an everyday account to pay bills or buy essential goods.
 - A term deposit gives you a fixed rate of interest every month for an agreed length (for example, five years). This usually provides higher interest rates which allows you to save faster, but the money can't be taken out as easily).

Compound interest

- It is a smart idea to keep the money in your savings account for a long time so it can gain "compound interest". Compound interest rewards people who pay money into their savings account regularly by growing their money faster.
- Compound interest means that, because your account is growing in money every month, the next month it will earn a little bit more interest than the previous month.
 - For example, Jamie decides they want to save their \$1,000 from work so they put their money into a savings account that gives 2% interest every year. Jamie can also put \$20 into this savings account EVERY week. Over 10 years, Jamie's \$1,000 + \$20 weekly will have earned \$1,200 interest
 - Compare this to Taylor who also starts with \$1,000, but doesn't save any money weekly in their 2% interest account. After 10 years, Taylor's \$1,000 will only have earned \$220 interest.
- The main thing to remember is that regular saving is very important if you want to take advantage of compound interest.

SECTION 2

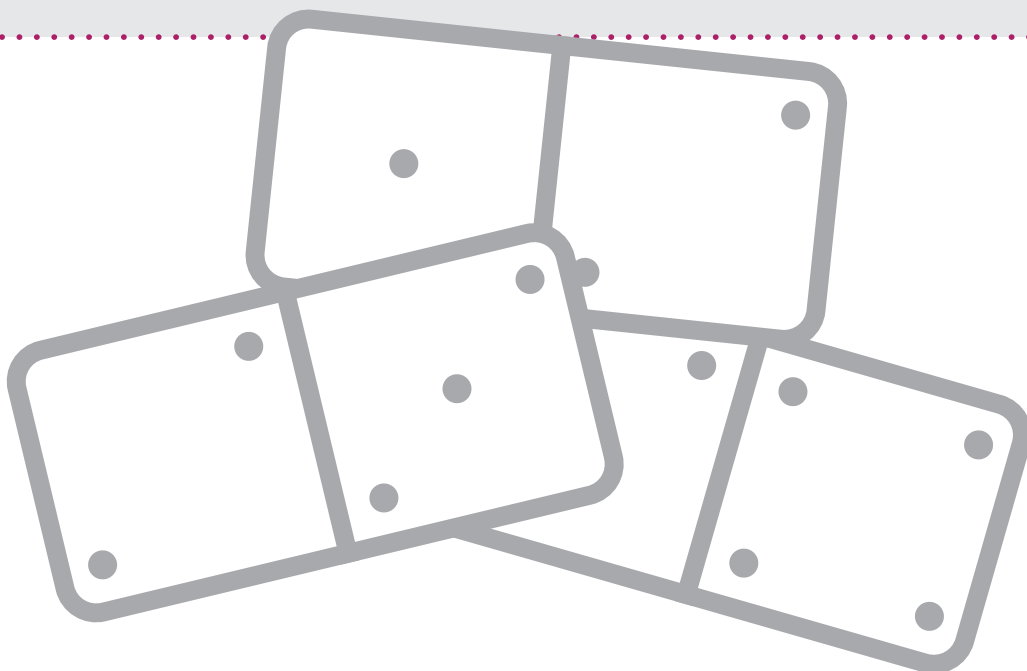
Your rights when buying stuff

ACCEPTABLE OR UNACCEPTABLE?



ACTIVITY #2 INSTRUCTIONS

- Divide the class into groups and give each group a domino or two.
- Explain that you will be talking about the guarantees you have when buying stuff!
- Stick the 'Unacceptable goods' domino and 'Unacceptable services' domino up on the wall.
- Read out one of the two examples and ask the groups to figure out if they have the domino with the guarantee that matches the example. Ask the group to come and stick it up on the board.
- Hint: the dominos are numbered to help you easily spot the correct order.



LEGAL NOTES

Learn this information and integrate it into your facilitation. Don't read it out word for word!

Consumer Guarantees Act

- When you buy things (goods and services) you have rights. As a 'buyer' or a 'consumer', you are protected by the Consumer Guarantees Act 1993.
- The Consumer Guarantees Act sets out guarantees that goods and services must meet when sold by someone in trade and what you can do if a guarantee is not met.
 - Sometimes shops or businesses will tell you this Act doesn't apply to them as they've 'contracted out' of it – this is rubbish!
 - The kinds of rights and protections you have are slightly different depending on whether you have bought a 'good' or a 'service'

What isn't covered by the Act?

- Goods normally bought for commercial or business purposes (for example, photocopier for your business)
- Goods bought through a private sale – for example, garage sales, the "For sale" columns of newspapers, and buying from an ordinary person selling on Trade Me

Goods

- A good is generally something you can see and touch. For example, a phone, TV, shampoo, chocolates or clothes.

Acceptable quality

- What you buy must be of acceptable quality. This means that it should:
 - Be safe
 - Do what it is meant to do
 - Last for a reasonable period of time (which is often longer than the 'warranty period')
 - Not have any defects (even small defects)
- What does "reasonable" mean?
 - Visit your local CAB and ask to look at the Consumer NZ "appliance life expectancy" guide in the subscriber section
 - For example, mobile phone: 5+ years, digital cameras: 5-10 years, MP3 Players: 5-10 years
 - A Google search can also be useful!

Match description

- If you buy something, it has to be the same as the shop sample or what the box describes it to be.
- If you specifically asked the supplier to add in a special feature, and they agreed to do it, then it must have this feature added to it.

Replacement parts

- Unless the manufacturer has told you otherwise, spare parts (such as chargers) should be available – for a 'reasonable' period of time.

Faults (serious and minor)

- When things go wrong with a good you've bought, your rights depend on how bad the problem is.
- Serious faults: make the good unsafe, mean the good is very different from its description, can't be used for what it is meant for, or can't be fixed.
 - If your purchase has a serious fault, you can take it back, and tell the shop you want a refund, a replacement, or to keep the phone but get some 'compensation' money for your troubles
- Minor faults: don't really affect the main purpose of the good.
 - If your purchase has a minor fault, you can take it back to the shop and ask them to do something
 - The shop has a choice as to whether they get the fault fixed free of charge or offer you a refund or a replacement
- If something goes wrong, you can insist that the seller fixes the problem within a reasonable time. If they cannot, you can choose a refund, replacement or your money back.

Warranties and extended warranties

- A warranty (or an "extended warranty") is an extra measure of protection from the manufacturer or the shop that goods or services will last for the length of the warranty. It might include extras like "technical support".
- The terms and conditions of the warranty might offer you more than the Consumer Guarantees Act. BUT the warranty can't replace your rights, and the shop can't tell you that it does.

- Extended warranties are supposed to give you better rights than what you already have under the Consumer Guarantees Act (always check!). For example, if you can reasonably expect that a product should last for the same amount of time as the warranty period anyway, then it will probably already be covered under the Consumer Guarantees Act without an extension.
 - If the hairdresser tries to fix your haircut and fails, or refuses to fix the problem, you can refuse to pay the hairdresser at all

Services

- Services are generally things that someone does for you (things that you can't see or touch). For example, a haircut, tattoo, car wash, plumbing, painting, lawn mowing, massages or going to the movies.

Reasonable care and skill

- The person providing the service should be capable of doing what you've asked for. For example, you shouldn't be walking out of the salon looking like you've attacked your own hair with blunt scissors!
- The person providing the service can add conditions. For example, if you ask for your hair to be coloured blonde and the hairdresser warns you that it may not work, you may not be able to complain.

Reasonable price

- If you haven't discussed the price, you don't have to pay a price that is completely unreasonable.
- If you have been warned that you may have to pay more because of what you're asking for, you have to take this into account.
- It pays to shop around, and ask how much it will cost before going ahead. For more expensive things, it might pay to get a written quote.

Reasonable time

- The job has to be done within a reasonable time, unless you agree otherwise.
- 'Reasonable' is a tricky word, but basically it means on average how long it would take someone who knows what they're doing to get the job done.

What you asked for

- If you tell your service provider exactly what you want, this should be what you get. Still, you need to be reasonable – for example, if you demand that your hairdresser makes you look exactly like someone off TV, you may wind up being disappointed.
- Listen to your service provider if they warn you that what you're asking for is too ambitious...

Faults (serious and minor)

Just like with goods, when things go wrong with services, faults can be minor or serious.

- A serious fault is something that can't be fixed, makes something unsafe or causes something to not do what it was meant to do.
 - For example, in the case of a haircut, if you ask for your long hair to be trimmed, and walk away with a short bob you may have the right to refuse to pay for the haircut
- A minor fault is something that is fixable.
 - For example, a minor fault may be if you ask for layering, but the hairdresser keeps the hair all one length. However, this is fixable as you can tell the hairdresser that you haven't got the cut you asked for, and the hairdresser should re-cut your hair without charging any more
 - If the hairdresser tries to fix your haircut and fails, or refuses to fix the problem, you can refuse to pay the hairdresser at all
- As with goods, if something goes wrong, you can insist that the service provider fixes the problem within a reasonable time. If they cannot, you can choose a refund, replacement or your money back.

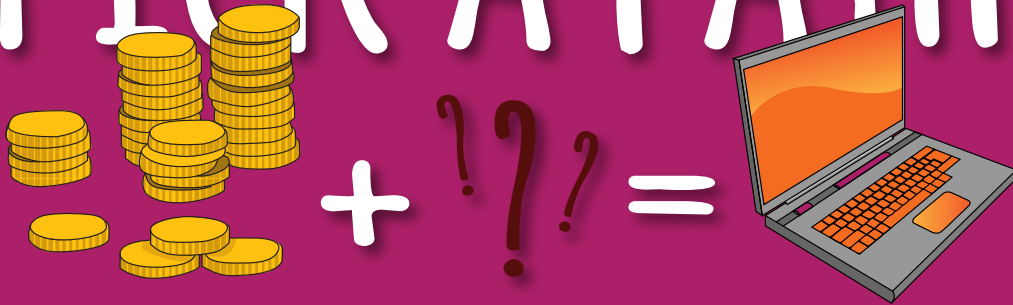
Consequential loss

- When things go wrong with services, there is also something called 'consequential loss'. That is, if you have to spend more money getting something fixed as a result of the service being done badly.
 - As in the hairdresser example, if the hairdresser burns your scalp with bleach, and you have to spend money going to the doctor and getting burn cream, that would be "consequential loss" – you could ask for compensation for the cost of your doctor's visit and the cream

SECTION 3

When buying stuff goes wrong

PICK A PATH



ACTIVITY #3 INSTRUCTIONS

- As the facilitator, you are the narrator for this activity.
- Divide the class into groups and ask each group to choose a spokesperson.
- The narrator reads out the path prompts on the next page.
- At the end of each prompt, each group has an opportunity to confer and make a decision which the spokesperson reports back to you. You then give the spokesperson further information about their decision and a follow-up question.
- Write up the different paths each group follows on the board at each stage.

ACTIVITY #3

Pick a path

Read the below path prompts out to the class:

Path prompt: "At your mate's party last weekend, you lost your bag! It had your wallet, your keys, your iPhone and the Nintendo Switch you got given for your birthday. You get \$400 insurance to replace you bag. What do you replace?"

1. The iPhone
2. Nintendo Switch

Ask the spokesperson to report back and write the choices of each group on the board

Path prompt: "You have different rights depending on where you buy from. You can get more for your money if you buy second-hand, but you need to make sure you know about the quality of the goods before you buy! Where do you buy it from? And what do you need to check before you buy?"

1. "JB Hifi: You buy new from a shop for \$400
 - Always check before buying an extended warranty that it gives you better rights than what you already have under the Consumer Guarantees Act
2. 1-day.co.nz: You buy new from an online store for \$300
 - Make sure the online store has a physical address or at least contact details so you can let them know if you have any problems
3. TradeMe: You buy second hand from a seller "in trade" for \$200
 - You have different rights depending on whether the seller is a private seller or seller who is in trade (in which case you have all the rights under the Consumer Guarantees Act). Online sellers must make it clear if they are "in trade" so you know if you are protected by the Consumer Guarantees Act or the Fair Trading Act
4. Facebook marketplace: You buy second hand from a private seller for \$100
 - If you buy from a private seller, you can rely on any representations they make and have rights under the Fair Trading Act, but not under the Consumer Guarantees Act
5. Overseas website: You buy new from an online store for \$250
 - If you buy from an overseas store, be careful about providing bank/credit card details. Make sure the retailer uses a secure payment system (check that there is a 'lock icon' on the website). Be aware that overseas websites have to follow the law of the country they are based in, not New Zealand law so you may not have the same level of protection as in Aotearoa!

continued...

Ask the spokesperson to report back and write the choices of each group on the board. When the spokesperson tells you their group's choice, tell them the result of their decision to pass on to their group

.....
Path prompt: "What happens next depends on where you chose to buy the goods from! Have a brainstorm in your group about what you can do..."

1. When you open the box, you plug it in to charge but it doesn't turn on!
2. When you open the box, you see that you have been sent the old model...
3. There is no box to open because the goods never arrived!
4. When you open the box, you see that the screen is cracked! The screen was cracked before the private seller sent it to you. They didn't tell you the screen was cracked and said it was in 'new' condition
5. When it arrives, you find out that it is locked to an overseas network and you can't get it to connect to the internet."

.....
Have a discussion with the class about what each group has come up with.

1. Buying from a shop:
 - Visit the store with the goods and your receipt to ask for a refund or for the goods to be replaced because there is a serious fault
 - If the shop doesn't provide a remedy, make an application to the Disputes Tribunal
2. Buying from an online store:
 - Contact the store to ask for a refund or for the goods to be replaced because they don't match the description
 - If the store doesn't provide a remedy, make an application to the Disputes Tribunal
3. Buying from TradeMe:
 - Contact the seller to let them know the goods never arrived. It is their responsibility to send you a replacement and claim the loss from the courier company
 - If the seller doesn't provide a remedy, make an application to the Disputes Tribunal
4. Buying from Facebook marketplace:
 - Message the seller saying you weren't happy with the product because it did not match the description
 - If the seller doesn't provide a remedy, make an application to the Disputes Tribunal
5. Buying from overseas website:
 - Submit a complaint on the website explaining the situation and requesting that you send it back for a refund
 - Sell the good to someone else using an international marketplace such as eBay

"Lots of people give up because it can take effort to enforce your legal rights. But it's worth it to get what you paid for! Remember you can always visit your local Community Law Centre, contact YouthLaw or a Citizens Advice Bureau to help."

LEGAL NOTES

Learn this information and integrate it into your facilitation. Don't read it out word for word!

Trade Me

- If you are buying on Trade Me, you might not be protected as the Consumer Guarantees Act doesn't apply to private sales or sellers who are not "in trade". This includes sales from people who aren't professional sellers or second-hand dealers, for example, a person at a garage sale or an ordinary person selling on Trade Me.
- Online sellers must make it clear if they are "in trade" when selling items so that consumers know whether they are protected by the Consumer Guarantees Act or Fair Trading Act 1986.

Shopping online

- Don't be fooled! If it sounds too good to be true, then it may well be. Always check the seller's feedback rating if there is one or do a Google search.
- Make sure you know how can you contact them if something goes wrong with your product.
- Look for contact details (a physical address is better than a PO Box).
- Make sure you look for additional costs.
 - Are there extra costs like shipping/courier fees or taxes like GST?
- If your purchase gets damaged or gets lost in the mail, the seller can't just blame the courier. The seller has a responsibility to fix the problem so you don't have to fight it out with the courier company!
- Consider getting insurance, especially for 'big ticket' or expensive goods.

Overseas websites

- Check the currency, if the New Zealand dollar is strong against other currencies then your goods will cost less!
- Overseas websites have to follow the law of the country they are based in, not New Zealand law. You may not have the same level of protection as in Aotearoa.
- Be careful about providing bank/credit card details. Make sure the retailer uses a secure payment system. One way to identify a secure website is if you see a 'lock icon' somewhere in the window of your browser (but not in the web page itself). If the website is not secure, provide your details by phone or mail.
- Never send cash.
- Think about getting a disposable prepaid 'prezzie card' or debit card for online payments.

Fair Trading Act

- You have the right to expect a fair deal when you are deciding whether to buy something.
- This is because the Fair Trading Act makes it illegal for businesses to mislead consumers, give false information, or use unfair trading practices. It applies to anyone in trade – from big players like hotel chains, airlines and department stores, to small or temporary businesses like a souvenir stall or ice cream stand.
- If you think you are being ripped off ask for more information and demand proof of any claims being made, particularly if you have doubts.
- If you think you're being misled, don't buy.

Laying a complaint

- What you can do if a shop or business refuses to help you out with your problem:
 - Know your rights and responsibilities as a consumer
 - Act quickly
 - Have sales receipts and warranties ready, and write stuff down: keep notes of dates, times, names, and what was said
 - Be clear about the problem and ask for a specific solution
 - Complain to someone who has the authority or ability to help you
 - It might be better to meet in person, and be firm, clear, calm, and polite
 - Be prepared to take your complaint further – to the owner or manufacturer if necessary

Taking it further

- A good approach is to ask the business to put their position in writing or in an email. The issue will often be referred up the chain to someone who knows what a pain this will be, and who may prefer to just sort it out.
- Visit your local CAB as sometimes they can help advocate for you.
- Ultimately, you can go to the Disputes Tribunal (an informal face-to face meeting, no lawyers). There is a small fee, but often the threat of losing their good name, and the hassle of going to the Tribunal, is enough to make a shop sort out the problem immediately.
- Visit the consumer protection website for more information on your rights as a consumer: www.consumerprotection.govt.nz.

SECTION 4

Benefits and social security

BINGO

\$334.05	YOUNG PARENT PAYMENT
COMMUNITY LAW CENTRE	\$179.44

- ~~Youth Payment 16 or 17 \$179.44~~
- ~~Young Parent Payment 16 to 19 \$169.17 \$192.25~~
- ~~Sole Parent Support 20 or over \$334.05~~
- ~~Youth Service Community Law Centre~~

ACTIVITY #4 INSTRUCTIONS

- Divide the class into groups and hand out a 'Bingo' worksheet to each group.
- Ask each group to fill in the four blank bingo boxes, choosing from the list of terms at the top of their worksheet.
- Tell the class you will read out some statements and if they have written down the word or number that matches your statement, they can it cross off!
- Read out the statements on the next page and give time for groups to discuss whether any of the four answers they have written in their bingo boxes match what you read out.
- The first group to cross off all four boxes calls out BINGO and gets chocolate if their bingo answers are correct.
- Run through the answers of each statement you have asked to that point.
- If you have time you could keep going through all questions or end the game here.

GAME #4

Bingo

Statements

- Visit this place for free legal help if you have any issues with Work and Income: **COMMUNITY LAW CENTRE**
- The service Work and Income provides for young people: **YOUTH SERVICE**
- If you aren't financially supported by your parents, guardians or anyone else, you can get this payment: **YOUTH PAYMENT**
- You can get a Youth Payment if you are this age: **16 OR 17**
- The Youth Payment is this weekly amount: **\$213.10**
- If you are young and a parent you can get this payment: **YOUNG PARENT PAYMENT**
- You can only get the Young Parent Payment if you are this age: **16 TO 19**
- The Young Parent Payment is this weekly amount if you are living with your parent and they earn under the threshold: **\$202.30**
- If you are out of work and actively seeking employment you can get this payment: **JOBSEEKER SUPPORT**
- Jobseeker Support is this weekly amount if you are over-25: **\$250.74**
- If you are a solo parent you can get this payment: **SOLE PARENT SUPPORT**
- You can get Sole Parent Support if you are this age: **20 OR OVER**
- Sole Parent Support is this weekly amount: **\$375.17**

LEGAL NOTES

Learn this information and integrate it into your facilitation. Don't read it out word for word!

Work and Income: Youth Payment (YP)

- If you are aged 16 or 17 and you can't live with your parents or guardian, you may qualify for the YP if:
 - You aren't supported by your parents, guardians or anyone else
 - You have no dependent children
- To get the YP:
 - Your relationship with your parents or guardians has broken down and no one can support you financially, or
 - There is a good reason why you can no longer live with your parents or guardian, or be supported by them or anyone else, or
 - You are in exceptional circumstances, such as having left the care of Oranga Tamariki or if your parents or guardians can't support you because they are in prison, in hospital, overseas or deceased (exceptional circumstances are not met if you have the option of living with a parent or guardian but choose not to without a good reason)
- To receive the YP you have to agree that you will:
 - Be in, or available for, full-time education, training or work-based learning leading towards an NCEA level 2 qualification or equivalent
 - Have regular meetings with your Youth Service provider to help you manage your money and plan for the future
 - Attend a budgeting course
- You may get the YP if you are married, in a civil union or de facto relationship and you are not in a relationship with a beneficiary on an Emergency Benefit, Job Seeker Support or the Supported Living Payment.
- When you apply for a YP, Work and Income will usually discuss your situation with your parents or guardians.
- At 1 April 2023, the YP is \$294.18 (net) per week.

Work and Income: Young Parent Payment (YPP)

- If you're aged between 16 and 19 and you have a dependent child you might qualify for the YPP.
- To get the YPP you have to be:
 - Living with your parent or guardian who earns less than the Family Tax Credit threshold, or
 - Your relationship with your parents or guardians has broken down and no one can support you financially, or

- There is a good reason why you can no longer live with your parents or guardian, or be supported by them or anyone else, or
- You are in exceptional circumstances such as having left the care of Oranga Tamariki or if your parents or guardians can't support you because they are in prison, in hospital, overseas or deceased (exceptional circumstances are not met if you have the option of living with a parent or guardian but choose not to without a good reason)
- To receive the YPP you have to agree that you will:
 - Be in, or available for full-time education, training or work-based learning leading towards an NCEA level 2 qualification or equivalent
 - Have regular meetings with your Youth Service provider to help you manage your money and plan for the future
 - Work to further your education or vocational skills
 - Attend budgeting and parenting courses
 - Enrol your child at a Medical Centre, a WellChild (like Plunket) and early childhood education
 - Stay in a teen parent unit if your child is six months to a year old
- At 1 April 2023, the YPP for a young person who is:
 - A sole parent, 16 to 17 years, living with or supported by parents or guardians who earn less than the family tax credit threshold is \$272.74 (net) per week.
 - Married, civil union or de facto couple is total \$606.86 (net) or \$303.43 (net) each per week.
 - Married, civil union or de facto couple, with non-qualified partner is \$303.43 (net) per week.
 - Sole parent is \$472.79 (net) per week.

Work and Income: Sole Parent Support (SPS)

- Either parent can apply for the SPS, but you will have to prove that:
 - You are 20 or over
 - You are not in a relationship and don't have financial support
 - Your youngest child is younger than 14
- There are different requirements for parents on SPS depending on whether their youngest child is older or younger than three.
- Only one parent can qualify and if you have shared care it will affect how much support you can receive.

- For a parent to qualify for the SPS, Work and Income will ask them to name the other parent so they can claim money from them.
- However, as of 1 April 2020, a sole parent who chooses not to name the other parent will not get their benefit reduced
- At 1 April 2023, SPS is \$472.69 (net).
- The gross income cut out point for the SPS payment is \$887.00 per week.

Work and Income: Jobseeker Support (JS)

- If you're aged 18 or above and are a citizen or permanent resident for at least two years, you may qualify for JS if:
 - You're not in employment and looking for a job, or
 - You're taking unpaid leave (for example, to protect your job in the future during economic downturns), or
 - You're in part-time employment seeking more work, or
 - You have a health condition or disability which means you can't work or have to reduce your hours
- To receive JS, you need to be available for full-time employment (30 hours weekly) and are taking reasonable steps to find work. Additionally, you must be willing to accept any job offers within your abilities.
 - If you are on JS because of a health condition reducing your capacity to work, you must still be available for part-time employment (15 hours weekly)
- There are some exemptions which allow you to postpone job-hunting while still receiving JS. If an exception applies, you must still plan for employment and undertake some work-related activities. Some exemptions include:
 - Caring for a foster child under 3 years old
 - Caring for a child with special needs
 - Caring for an person with a health condition, injury or disability who would otherwise need hospital care
 - Leaving a situation of domestic or family violence
 - Your partner recently died
 - You recently separated from a partner
 - Your temporary health condition doesn't allow you to seek work at all
- You may get JS if you are married, in a civil union, or in a de facto relationship. However, the amount of JS you receive will be reduced based on your partners income.
- You cannot receive JS payments if:
 - You're a full-time student
 - You're in employment-related training

- You're unemployed because you or your union went on strike
- You're out of employment because you're suspended from your job
- At 1 April 2020, JS depends on your age, relationship status, dependent children and living situation: The JS payment for someone that is:
 - Single, 18 - 19 years, at home is \$250.63 per week (net) with a gross weekly income cut-out point of \$519.00.
 - Single, 18 - 19 years, away from home is \$294.18 per week (net) with a gross weekly income cut-out point of \$581.00.
 - Single, 20 – 24 years is \$294.18 per week (net) with a gross weekly income cut-out point of \$581.00.
 - Single, 25+ years is \$337.74 per week (net) with a gross weekly income cut-out point of \$643.00.
 - Single, and receiving Domestic Purposes benefit woman alone or Widows Benefit alone, before 15 July 2013 is \$348.59 per week (net) with a gross weekly income cut-out point of \$710.00.
 - Married, civil union or de factor couple (without children) is \$574.70 per week (net) with a gross weekly income cut-out point of \$981.00.
 - Married, civil union or de factor couple (with children) is \$606.86 with a gross weekly income cut-out point of \$1,027.00.
 - Married, civil union or de facto couple, with non-qualified partner (with children), or married, civil union or de facto couple, with partner on New Zealand Superannuation or Veterans Pension (with children) is \$472.79 per week (net) with a gross weekly income of \$1,027.00.
 - Sole parent is \$472.79 with a gross weekly income cut out point of \$887.00.

StudyLink: Student Loan

- If you're a citizen or have been a resident for three years, you can get a student loan to help pay for university, polytechnic or wānanga. You'll have to pay your student loan back when you start working.
- A student loan can help pay for course fees (which is automatically done for you), course-related costs and living costs (which is paid into your bank account).
 - You're allowed up to \$1,000 every year in course-related costs. This helps pay for things like textbooks and field-trips.
 - You are allowed up to \$302.32 every week in living costs. This helps pay for things like rent, food and transport while you study.

- Student loans are interest-free if you work in Aotearoa after studying. Student loans are repaid automatically when you start working. The current repayment rate is 12% weekly for every dollar earned over \$439.
- If you choose to work overseas after studying, you will be charged 3.5% interest on top of your student loan.

StudyLink: Student Allowance

- A student allowance is like a student loan in many ways. The main difference is you don't have to pay back a student allowance.
- The maximum student allowance you can earn is \$300.18 (net) per week.
- The amount you can claim for student allowance depends on how much you and your parents are earning.
 - You can earn up to \$224.58 per week without affecting your student allowance amount
 - Every dollar you earn above \$224.58 will be reduced from your student allowance
 - For example, if you earn \$300 a week, \$75.42 will be reduced from your student allowance – the difference between \$300 and \$224.58
- If your parents earn above a certain amount, you will not be allowed to claim student allowance. At 1 April 2020, the student allowance cut-off is:
 - \$98,653.52 combined income if you live with your parents

- \$106,371.71 combined income if you don't live with your parents

Ongoing help with your rent

- If you're on a benefit, you can also get ongoing help with paying your rent through the "accommodation supplement." This pays a part of your accommodation costs if you're not a tenant of Housing New Zealand. How much you can get depends on which part of Aotearoa you live in and the number in your household.
- People not on a main benefit can also get the Accommodation Supplement, but there's an income test.

How earning money will affect your benefit

- You're allowed to earn money while on a benefit but what you earn will affect the amount of your main benefit and whether you're entitled to supplementary assistance.
- Depending on how much you earn, your benefit will be reduced ('abated') by a certain amount.
- In 2019, the government announced an increase in how much you can earn before your benefit begins to reduce.

Closing

THANK YOU!



WRAPPING UP

- Hand out the evaluation forms: make sure everyone fills one in.
- Thank everyone for participating. Find your own way to wrap up the class.
- Remember to link people in with their local Community Law Centre or YouthLaw if needed.
- Follow up on any questions or issues: bring the correct answers to your next class.
- Make sure to pass on any feedback you have about this module to: info@wclc.org.nz
- Have a rest!

ACTIVITY #1

What I want to buy most ...



- Draw a picture of something you want that matches the price in the middle column
- Try and fill in the blanks in the 'ways to pay' columns that will get you into debt or that will help you avoid debt

WHAT I WANT TO BUY

WAYS TO PAY TO...

Draw a picture...	Price	Get into debt	Avoid debt
	\$20-\$100	C _ _ D _ T C _ _ D	_ _ SH
	\$100-\$200	P _ R _ _ _ AL L O _ _	L _ Y _ _
	\$200-\$500	H _ R _ _ _ CH _ _ E	S _ V _ _ _ S

ACTIVITY #2

Acceptable or unacceptable?

● Example: My new scooter has scratches on it!	Unacceptable goods
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Unacceptable services	● Example: The repair guy said it will take 4 months to get my laptop fixed
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● Unacceptable goods	● Unacceptable goods
● Not Durable	● Unacceptable goods
● Unacceptable goods	● Unacceptable goods
● Unsafe	● Unacceptable goods

● Example: My new cell phone has a charger which doesn't fit NZ power sockets!	● Unacceptable goods
● Example: The zipper on my new tablet case broke after I used it once	● Unacceptable goods

Unacceptable goods	● Unacceptable goods
● Not free from minor defects	● Unacceptable goods
● Not fit for usual purpose	● Unacceptable goods

ACTIVITY #2

Acceptable or unacceptable?

● ● Example: The wheel came off my new scooter while I was riding it! ● ●	● ● Example: I ordered a laptop with a blue cover and the one I got has a pink cover! ● ●
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Unacceptable services ● Not fit for purpose	Unacceptable services Outcome is unsafe ● ●
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● ● ● Unacceptable goods Replacement parts not readily available ● ● ●	● ● Unacceptable goods Doesn't match description sample, or demo ● ●
--	--

Unacceptable services ● Not completed within a reasonable time	● Unacceptable services Unreasonable price ●
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● ● Example: The tattooist I saw didn't use a clean needle	● ●
● ●	● ●

● ● Example: The repair shop charged me \$1000 to replace my smartphone screen. That's more than the phone cost ● ●	● ● Example: I went to the bank to get a debit card to use online and they only gave me an eftpos card ● ●
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YOUTH PAYMENT

16 OR 17

\$213.10

ACTIVITY #4

Bingo

YOUTH SERVICE

JOBSEEKER SUPPORT

\$250.74

SOLE PARENT SUPPORT

20 OR OVER

\$375.17

YOUNG PARENT PAYMENT

16 TO 19

\$202.34

COMMUNITY LAW CENTRE

