

the essential guide into adulthood

street

smarthandbook

Inside:

- Essential flatting info
- Managing your money
- Finding a Doctor/GP
- Proving your identity

NZ 2024

www.bluelight.co.nz





Blue Light's Street Smart Handbook contains helpful information on a range of topics as you leave school and head on to the next step in your journey. This might be starting part or full-time work, going on to do more studying or training, leaving home and going travelling, or all of these things.

Whatever you decide to do, keep a hold of your Street Smart Handbook – as along with information it also contains details and links to all those organisations that can support you.

Kids, Cops, and Communities

www.bluelight.co.nz



Who are Blue Light?

Blue Light is a community-based youth development organisation with 79 branches across New Zealand.

We have been providing programmes, activities, services, and events for over 40 years.

Blue Light exists solely for the purpose of working with and for New Zealand's young people.

Blue Light's Vision: Every young person reaching their full potential in Aotearoa.

Blue Light's Mission: Empowering young people to be better New Zealanders through quality experiences.

Blue Light Aims:

- To partner with communities
- To provide quality experiences for young people in order to develop their potential
- To enhance community safety
- To build positive relationships between police, young people, whanau, and the community
- To deliver social services in the community on behalf of the Government
- To reduce youth crime through prevention

Participant Objectives

- Reward young people for positive behaviour
- Encourage and assist the development of social skills
- Increase personal competence
- Enhance social responsibility
- Create trust, motivation, and leadership
- Enhance police and youth partnerships and relationships
- Reduce youth crime
- Increase feelings of community safety

Blue Light Programmes

Blue Light delivers high-quality national youth programmes, events, activities and services including:

- Youth Driver Licensing
- Life Skills camps and Leadership courses
- Outdoor Education
- Drug and Alcohol Education
- The Duke of Edinburgh Hillary Award
- National Events such as:
 - Kids' Gone Fishin' Days
 - Rainbow's End Fun Days
 - PCT (Physical Competency Test) competitions

Ko Ngā Uara – Values

Our values of Te Aroha, Te Whakapono, Ngā Ture and Kotahitanga are embedded in and woven through the actions we take to achieve successful outcomes for our tamariki and rangatahi, as by achieving success for them and their whanau we achieve success as an organisation.

Our values also provide an on-going cycle of evaluation and improvement that contributes to the achievement of our Kaupapa and our goals.

Te Aroha: Having regard for one another and those for whom we are responsible and to whom we are accountable.

Te Whakapono: The basis of our beliefs and the confidence that what we are doing is right.

Ngā Ture: The knowledge that our actions are morally and ethically right and that we are acting in an honourable manner.

Kotahitanga: Unity amongst iwi and other ethnicities; standing as one.

Blue Light Patrons:

The Commissioner of Police – Mr Andrew Coster

The Principal Youth Court Judge – Judge Ida Malosi

TV Fishing Show Celebrity – Mr Graeme Sinclair

How do I find out more?



To find out about our programmes and activities check out Blue Light's website or email us:

www.bluelight.co.nz

info@bluelight.co.nz



To see what Blue Light has been doing across New Zealand in support of young people check out our facebook page:

<https://www.facebook.com/nzbluelight>



To talk to us on the phone:

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Common Words used when talking about money:

- **Automatic Payment:** This is the same amount of money that **you are paying** each time in a regular time frame e.g. fortnightly, into another account. You may pay your rent this way.
- **Credit:** The amount of money a lender (like a Bank) **will let you can borrow** from them (that you will need to repay).
- **Debt:** Is **what we owe** when we borrow – for example loans, credit cards, hire purchases. Debt usually also costs us in interest and fees on top of what we've borrowed.
- **Direct Debit:** This payment is when you agree to a company, for example your power company, **taking what you owe** them out of your account. This payment will most likely vary each month.
- **Fees:** the amount of money **you will be charged** for a service or a job.
- **Interest:** is the amount a lender (like a Finance Company) earns and charges for the use of the money that has been lent.

- **Interest gained:** is the amount you can earn on money in your bank account.
- **Interest rate:** is a percentage that a lender will charge you for using the money they have lent you. This can depend on the type of loan – so a loan for a car will have a different interest rate than a loan for a house.
- **Loan:** the amount of money that is expected to be paid back to a lender within a certain timeframe. This can be with or without interest and fees.
- **Loan payments:** are repayments of the loan that you make back to the lender on a regular basis – often weekly, fortnightly or monthly.
- **Term:** Loan term, or the time between when you get the loan money and when the loan money is required to be fully repaid.

Spending

Spending money is easy, having a **budget** helps you keep track:
<https://sorted.org.nz/tool/budgeting-tool#/welcome>

Weekly Budget

Income	Amount
Total income	

Expenses	Amount
Rent, board	
Power and Water	
Food and Drink	
Phone and Internet	
Insurances (contents, car)	
Afterpay and Loan repay	
Gym membership, sports fees	
Petrol, transport	
Total expenses	

Buy Now and Pay Later (BNPL) – e.g. Afterpay, Zip

DO - keep a list

The more BNPL you have, the harder it is to keep track of what you owe. Keep a list on your phone.

DO - remember the total cost

Only paying the upfront cost for a BNPL can feel like you can afford to buy more, so remember the total cost of everything you owe. Don't fall for teaser ads!

DO – set a reminder for your repayments

Make sure you've got money in your account when the repayments are due.

Missed payments and Late fees can cost:

- Afterpay's maximum late fee limit per order is \$68.
- Zip's maximum late fee limit per order is \$40.

Links

Sorted

<https://sorted.org.nz/guides/tackling-debt/how-to-use-buy-now-pay-later-like-afterpay-laybuy-or-zip>

Finance

<https://www.finance.co.nz/buy-now-pay-later>





Opening a bank account

If you're between 13 - 17 years old, you'll need to bring your ID and proof of address to get verified in branch.

If you have a Driver's Licence or a Passport you can apply online, otherwise you'll need to go into the bank of your choice with:

Proof of Identity:

- Your Birth Certificate, and
- Your Kiwi Access Card or NZ student photo ID (if you have one).

Proof of address – must be dated within the last six months (if you don't have proof of address, some banks will accept your parent or guardians' address details).

You might need to make an appointment to open an account but some banks might have someone that can see you straight away if you just walk in off the street.



Top Tip: Most local libraries will let you use the photocopying machines to scan documents to an email address or your USB stick, free of charge.

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Birth Certificate

If you are born in New Zealand you can apply for a Birth Certificate online here:

<https://certificates.services.govt.nz/certificate-order/certificate-events?type=birth-certificate>

It will cost \$33 for a standard certificate. You'll need to pay via credit or debit card so if you don't have a bank account you'll need to get a parent or guardian to help with the payment.

Kiwi Access Card – used to be called the 18+ card

If you don't have a Driver's Licence or a Passport then a Kiwi Access Card is great way to prove your age and get photographic ID - especially once you have left school and no longer have your student ID.

You can apply for your card up to one month before you turn 18. You will not get the card until after you have turned 18.

You'll need to pay \$60.00.

It's valid for ten years.

1. You'll need to complete the form:

<https://kiwiaccess.co.nz/download-application-kiwi-access-card/>

2. You need to bring:

- i. Two (2) identical recent passport-sized colour photos of yourself taken in the last 12 months – check out your local Warehouse Stationery, The Chemist Warehouse or your local pharmacy to get your photos.

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- ii. Proof of a valid New Zealand address that you want your card delivered to. This can be a statement, letter or bill from a business or organisation but does not need to have your name on it.
 - iii. Birth Certificate – see above for how to order one if you don't have one.
3. You'll need an identifier to complete the form (they don't need to be with you when you take the form in) who will need be:
 - 20 years or older.
 - Hold a current NZ Passport, NZ Photo Driver Licence, 18+ Card or Kiwi Access Card.
 - Not related to you or part of your extended family group.
 - Not live at the same address as you.
 - Have known you for more than a year.
4. Your identifier will need to:
 - i. write your name, the date and sign a white sticker and apply it to the back of one of your photos.
 - ii. Fill in the form (section 5b).

Apply at an AA or Post Office

<https://www.aa.co.nz/about/identity-verification/kiwi-access/>

<https://www.nzpost.co.nz/tools/find-nz-post>

Links

<https://kiwiaccess.co.nz/>

If you have further queries you can email ***kiwiaccessinfo@eslltd.zendesk.com***, or phone 04 333 2834, between 10am-3pm Monday to Friday.

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How do I get a RealMe login and RealMe verified identity?



A RealMe login is a username and password that helps you access Government services online – such as Student Allowance, benefits, driver licensing or the Inland Revenue.

It's unique to you and doesn't share any of your details. Only you can see when and where it has been used.

You can set up your RealMe login from the RealMe website or from a Government Services provider website e.g. Inland Revenue.

RealMe website

Go to the RealMe website: <https://www.realme.govt.nz/realme-login/>

You'll need:

- a username and password
- an email address, and
- three security questions (in case you forget your password or username).

If you want two-factor authentication (2FA) on your login (for extra security) you'll need a mobile phone as well.



A RealMe verified identity

This is your online identity, so you can prove who you are when dealing with organisations online. When you use your verified identity online, you stay in control of your personal information by consenting to share your details.

What you need for RealMe Identity Verification

If you want identity verification, you will need:

Step One: Login in with your RealMe login

Step Two: Add your identify information

- a New Zealand birth certificate issued after 2004
- NZ passport
- Citizen Certificate

Step Three: Get your application number and documents required by text and/or email

Step Four: Get a Passport Photo

- Take your application number and documents listed in your text, and/or email and email to: <https://www.realme.govt.nz/how-apply/find-participating-photostore/> within 14 days to get your photo taken at the store for free.

Step Five: Submit your application

You should hear back within 5-6 weeks.

If the RealMe team needs more documentation, they will let you know when they email you your application number.

Links

<https://www.realme.govt.nz/how-apply/>

Getting an IRD Number

You need an IRD number if you:

- want to open a bank account (otherwise you will be paying the top tax rate on your money).
- receive an income e.g. job or benefit.
- join Kiwisaver.
- apply for a Student Loan.

You can apply online if:

- live in New Zealand and are a New Zealand citizen
- have not just moved to New Zealand.

Apply here:

https://myir.ird.govt.nz/tools/_/

Step One: Prove who you are

Get the following identify documents:

- Category A
 - birth certificate
 - For a list of other accepted Category A documents:
 - <https://www.ird.govt.nz/managing-my-tax/ird-numbers/ird-numbers-for-individuals/living-and-new-zealand-and-not-a-new-arrival---ird-number-application>
- Category B
 - NZ Student photo ID
 - Driver's Licence
 - Kiwi Access Card
 - For a list of other accepted Category B documents:
 - <https://www.ird.govt.nz/managing-my-tax/ird-numbers/ird-numbers-for-individuals/living-and-new-zealand-and-not-a-new-arrival---ird-number-application>

Kids, Cops and Communities

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Step Two: Scan the documents and get an electronic copy

Step Three: Translate your documents if not in English

- This will need to be with an approved translator see here for where to go: <https://www.nzta.govt.nz/driver-licences/new-residents-and-visitors/approved-translators/#translators>

Step Four: Go to an AA Driver Licensing agent to verify your original documents (not the scanned or photocopied ones)

- Once you've applied online, you have 60 days to take your original identification (ID) documents to an AA driver licensing agent to confirm – (AA Auto Centre do not do this so don't go to the wrong place!) <https://locations.aa.co.nz/aa-driver-vehicle-licensing-agents>

Step Five: Your IRD number will come by text or email (10-12 working days)

Apply in person

If you don't want to apply online you can complete a paper application and take it to an AA driver licensing agent or an Inland Revenue office to verify your documents.

You can download the form and print it out:

<https://www.ird.govt.nz/managing-my-tax/ird-numbers/ird-numbers-for-individuals/living-and-new-zealand-and-not-a-new-arrival---ird-number-application>

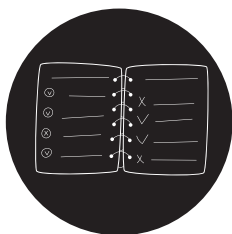
Links

IRD

<https://www.ird.govt.nz/managing-my-tax/ird-numbers/ird-numbers-for-individuals>

AA

<https://www.aa.co.nz/about/identity-verification/ird/>



Proving your identity

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Registering for myIR

Once you have your IRD number you can then register for myIR which lets you look/update at all your information online.

You can do this online by going to:

<https://www.ird.govt.nz/topics/myir-secure-online-services/register-for-a-personal-myir-account>

Step One: Information

- Have your ID number
- Date of birth
- Name
- Email Address
- Mobile number

Step Two: Create a myIR user name – not the same as your user ID

Step Three: Create a myIR user ID – not the same as your user name

Step Four: Choose how you wish the IRD to contact you

- Email
- Mobile
- Email and Mobile

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Step Five: Activate your account

You can activate your myIR account via text message by providing your mobile number. If this matches the number IRD has on record for you, you'll receive an activation code by text.

If you don't receive a text or if your mobile number doesn't match then you will need to call the IRD contact centre on 0800 700 334 to activate your account.

Step Six: Check your email

Once you've activated your account, IRD will email you what you can do in myIR. This email will also have a link to create a password that is valid for 30 minutes.

Step Seven: Submit your password

Once you've created and submitted your own unique password you're good to go.

Getting a tax code

When you get paid (this can be from lots of different sources: a job, benefit, or Student Allowance) a tax code is used to work out how much money to deduct from your pay for tax.

What is Tax?

Tax is the amount of money the Government takes from your income to pay for essential services such as hospitals, schools, police and roads.

You pay tax as you earn, so sometimes tax is referred to as P.A.Y.E.

How much Tax will I pay?

How much tax you pay depends on how much income you earn. Our tax system is a progressive system - which is different than just paying the same flat rate on every dollar you earn.

Currently, New Zealand's progressive tax rates are:

- Any income up to \$14,000: 10.5%
- Extra income over \$14,000 and up to \$48,000: 17.5%
- Extra income over \$48,000 and up to \$70,000: 30%
- Extra income over \$70,000 and up to \$180,000: 33%
- Extra income over \$180,000: 39%

Proving your identity

Tua Kiri Tanga

What will my Tax code be?

You work out your Tax Code is based on the type of income you are being paid for and depends on:

- how many sources of P.A.Y.E. income you have
- how much you earn (your total income)
- whether you have a student loan
- whether you are a New Zealand tax resident and
- whether you receive an income-tested Work and Income benefit

You need to tell your employer what your tax code is.
Your employer cannot do this for you.

You can **work out your tax code** here:

<https://www.ird.govt.nz/income-tax/income-tax-for-individuals/tax-codes-and-tax-rates-for-individuals/tax-codes-for-individuals>

Links

Inland Revenue

<https://www.ird.govt.nz/income-tax/income-tax-for-individuals/tax-codes-and-tax-rates-for-individuals/tax-codes-for-individuals>

Youth Law

<https://youthlaw.co.nz/rights/young-adults/work/paying-tax/>

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Kiwisaver

KiwiSaver is a voluntary savings scheme set up by the government to help New Zealanders to save for their retirement.

While retirement might seem a long way off you can also make a one-off withdrawal of most of your KiwiSaver savings to:

- Buy your first home;
- Move overseas;
- Help yourself out of financial hardship;
- Help when you're seriously ill;

as long as you've been a KiwiSaver member for at least three years.

If you're under 18

If you're under 18 you can only join KiwiSaver through a scheme provider. You cannot join through your employer.

If you're 16 or 17, you need at least one legal guardian to co-sign your application. If you do not have a legal guardian, contact your chosen KiwiSaver scheme provider.

If you're under 16, you need the consent of all your legal guardians. You cannot enrol yourself.

Am I eligible?

You can work out if you can join KiwiSaver here:

<https://www.ird.govt.nz/kiwisaver/kiwisaver-individuals/joining-kiwisaver>





How much should I put into KiwiSaver?

You choose how much of your pay you would like to contribute - 3%, 4%, 6%, 8% or 10% of your gross (before tax) wage or salary to your KiwiSaver account.

Your employers are then required to contribute close to 3% of your gross salary if you contribute.

The Government contributes as well if you have contributed at least \$1,042.86 a year. This could be as much as \$521 a year.

Not a savings account

KiwiSaver is not a savings account but a scheme where your savings through Kiwisaver are invested.

Investments do come with risk so make sure you choose the scheme that's right for you.

You can **choose your Kiwisaver scheme** here:

<https://sorted.org.nz/guides/kiwisaver/kiwisaver-which-fund-suits/>

Links

Sorted

<https://sorted.org.nz/guides/kiwisaver/kiwisaver-how-it-works>

Inland Revenue Department

<https://www.ird.govt.nz/kiwisaver/kiwisaver-individuals>

Applying for a job

Te tono mo te mahi

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Your CV and cover letter

A Curriculum Vitae (CV) should contain the following:

- Your name and contact info
- Your personal statement and objectives
- Your work history
- Your qualifications
- Your referees



Top Tip: Ideally you will change your CV for each job you apply for making sure to include some of the skills and experiences the job advert and job description are looking for. Make sure you use some of the same words they use e.g. they might be after someone with good “attention to detail” or “Excellent Communication Skills”.

You can check out some the meanings of words commonly used in Job Adverts and Job Descriptions here:

<https://bestcompaniesaz.com/15-popular-job-description-buzzwords-what-they-really-mean/>



Applying for a job

Te tono mo te mahi

Use a template for your CV

There's lots of free templates you can use to create your CV:

Trade Me:

<https://www.trademe.co.nz/c/jobs/article/how-to-write-a-great-new-zealand-cv-with-free-templates>

Careers NZ

<https://www.careers.govt.nz/job-hunting/cvs-and-cover-letters/templates/>

Seek

<https://www.seek.co.nz/career-advice/article/free-resume-template>

Moneyhub

<https://www.moneyhub.co.nz/university-student-cv-templates.html>

Links

Trade Me

<https://www.trademe.co.nz/c/jobs/article/how-to-write-a-great-new-zealand-cv-with-free-templates>

<https://www.trademe.co.nz/c/jobs/cv-cover-letter>

Applying for a job

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Cover letter

A cover letter is a very important part of a job application and shows why an employer should read your CV.

Things to include:

1. Introduce yourself and explain why you are applying for the role.
2. Explain what interests you about the company and why you want the job.
3. Match their key job requirements with your key skills, knowledge, and experience.

Things to remember:

- Check your spelling and grammar.
- Don't just copy and paste the same cover letter for each role – change the cover letter for each role.
- Do your research on the company and job you're applying for.
- Keep it to one page.

Links

Trade Me

<https://www.trademe.co.nz/c/jobs/article/how-to-write-a-cover-letter-with-examples>

Careers NZ

<https://www.careers.govt.nz/job-hunting/cvs-and-cover-letters/how-to-write-a-cover-letter/>

Seek

<https://www.seek.co.nz/career-advice/article/free-cover-letter-template>



The Job Interview

Job Interviews can vary from formal interviews with panel of people interviewing you to a one-on-one chat with your potential employer so:

- Make sure you understand the interview process and what will be involved, who will be there and what is involved e.g. delivering a presentation, taking a test, or putting together a 'fit' for a retail position.
- Prepare
 - Do some research on the organisation you are interviewing for
 - Write down any questions you want to ask at the end of the interview
 - Practice interview questions – see links
 - Work out what you are going to wear (make sure it's clean, tidy and appropriate for the role)
- Sort out your transport and ensure you arrive at least 15 minutes before your scheduled interview time.



Top Tip: Its okay to bring notes, your CV and other relevant information into the interview – you don't have to remember everything!

Applying for a job

Te tono mo te mahi

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Links

Careers NZ

<https://www.careers.govt.nz/job-hunting/new-to-new-zealand/job-interviews-in-new-zealand/>

Employment NZ

<https://www.employment.govt.nz/starting-employment/hiring/interviews/interview-tips-for-applicants/>

Seek

<https://www.seek.co.nz/career-advice/page/practice-interview-builder>

Trade Me

<https://www.trademe.co.nz/c/jobs/article/most-common-nz-job-interview-questions-with-answers>

Seek

<https://www.seek.co.nz/career-advice/article/common-interview-questions-and-how-to-answer-them>

Driving ages

- You must be at least 16 years old to sit your Learner's Licence
- You must be over 16 and 6 months to sit your Restrictive Licence (and held your Learner's Licence for 6+ months)
- You can be 17 and 6 months (with a Defensive Driving Course) to sit your Full Licence (and held your Restricted Licence for 12+ months)
- You must be 18 years or over to sit your Full Licence if you have not sat your Defensive Driving Course (and held your Restricted Licence for 18+ months)



Three stages to get your Driver's Licence

- **Stage One:** Learner Licence
- **Stage Two:** Restricted Licence
- **Stage Three:** Full Licence

Each stage has a test you must pass. There's a theory test in Stage One and driving tests in Stages Two and Three.

The following websites have helpful information on applying for your Licence:

NZTA

<https://www.nzta.govt.nz/driver-licences>

<https://www.nzta.govt.nz/assets/resources/factsheets/45/docs/45-learning-to-drive.pdf>

Drive

<https://drive.govt.nz/>

VTNZ

<https://vtnz.co.nz/getting-your-licence/>

Where do I go?

There are two groups that do driver licensing nationwide and they are known as “Driver Licensing Agents”:

- most Automobile Association (AA) offices
- some Vehicle Testing New Zealand (VTNZ) stations

To find who is a Driver Licensing Agent in your area:

<https://www.nzta.govt.nz/driver-licences/getting-a-licence/driver-licensing-agents-and-course-providers/agents/>

Stage One: Learner’s Licence

Before you drive on the road you must get your Learner’s Licence.

Applying for your Learner’s Licence

You need to:

Step One: Fill out an application form

- If you don’t have an NZ Passport you’ll Present two forms of ID – One from Category A and one from Category B:
<https://www.nzta.govt.nz/driver-licences/getting-a-licence/identification/>
- **Category A documents** include a birth certificate.
- **Category B documents include** a Kiwi access card, Student ID (must have your last name, first name or initials, date of birth, and photo).

If you don’t have ID from either Category A or B you can complete an identity referee declaration:

- *<https://www.nzta.govt.nz/assets/resources/identity-referee-declaration-dl26/docs/identity-referee-declaration-dl26.pdf>*

Behind the wheel

Muuri ite wiira

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Sitting the Learner's Licence Test

You can sit your test at the same place you applied for your licence – you might have a booking time or you might be able to sit the test on the same day/time you applied for your licence.

<https://www.nzta.govt.nz/driver-licences/getting-a-licence/driver-licensing-agents-and-course-providers/agents/>

The test is a computer-based, 35-question, multi-choice test that assesses your knowledge of road rules and safe driving practices. You will need to get at least 32 questions right to pass.

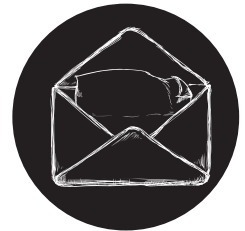
If you need a reader or translator – tell the Driver Licensing Agent when you book to sit your licence. You might find this difficult to arrange if you just walk off the street, or haven't pre-arranged.

Temporary Learner's Licence

Once you have passed your theory test, the Drivers Licensing Agent will give you a temporary learner licence so you can start practising your driving. Your photo driver licence will be posted to you.



Top Tip: If you don't get your photo licence in the mail within ten days– ring the number on your temporary paper licence!



Stage Two: Restricted Licence

Before you can drive on the road by yourself you must get your Restricted Licence.

Applying for your Restricted Licence

Step One: You need to book the time first

Book the time, then sort the paperwork in person at the Driver Licensing Agent when you go to sit your test. Make sure you go at least 30 minutes before your test to do this.

Test Time

Your Restricted Driving Test is a practical test and you can book the time to sit your test either **online** or **in-person**.

Booking your test time online

To book your Restricted Driving Test time **online** you will need:

- your current New Zealand Driver's Licence – this has to be the plastic version not the temporary paper version.

Before you start, make sure you update your mailing address so your Restricted Driver's Licence gets sent to the right address.

You can book your test time online here:

<https://online.nzta.govt.nz/licence-test/>

Step Two: Sorting the paperwork

Even if you book online you will still need to go into the Driver Licensing Agent office before you sit your practical driving test to show them:

- your current driver's licence.
- if you booked with a plastic licence but now have a temporary paper copy of a driver's licence you will need to also bring another form of photo id.



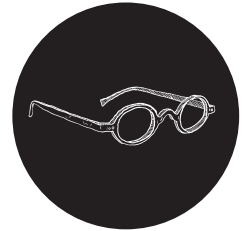
Behind the wheel

Muuri ite wiira

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Step three: Also remember to bring:

- Glasses – if you need them for driving
- The car you will be sitting the test in – see the Top Tip below for the condition of your car
- A support person if you need one – just no kids or pets!



Top Tip: Remember the car that you use to sit your driving test must:

- have a current Warrant of Fitness
- have a current registration
- have enough petrol to complete the driving test
- be reasonably clean and tidy
- current RUC label (if it's a diesel)
- have L-plates correctly displayed
- have sound bodywork (a few dents and dings is okay)
- have the minimum legal tyre tread of 1.5mm per tyre and have all tyres inflated to the correct pressure
- have all seatbelts in good working condition
- have mirrors clean and adjusted correctly
- have a windscreen clean enough to see out of and windscreen wipers that work
- have indicators and brake lights that work.

Booking your test time in-person

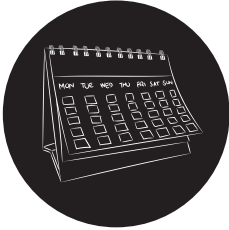
You can also book your Restricted Driving Test **in person** at the Driver Licensing Agent. However, it will be highly unlikely that they have any test spots available right then unless someone has cancelled. You'll need to come back to sit your practical test.

You can find a Driver Licensing Agent in your local area here:

NZTA

<https://www.nzta.govt.nz/driver-licences/getting-a-licence/driver-licensing-agents-and-course-providers/agents/>

Kids, Cops and Communities



Changing or Cancelling your test

It's now **free to cancel or change** your test time.

You can do it online, and then someone else can use the test time-slot.

Links

NZTA

<https://www.nzta.govt.nz/driver-licences/getting-a-licence/take-your-test/practical-tests/restricted-licence-test-guide/>

Step Five: Sitting your Restricted Driver's Licence

The actual driving test takes 60 minutes – 45 minutes of driving time.

You can find out about what skills you need to sit your test here:

Drive

<https://drive.govt.nz/restricted-licence/skills/>

NZTA

<https://www.nzta.govt.nz/driver-licences/getting-a-licence/take-your-test/practical-tests/restricted-licence-practical-driving-test-class-1-car/>

It is recommended that you have 120 hours of driving practice before you sit your restricted test.

At the end of the practical test the testing officer will tell you if you have passed or not.

Step Six: Once you've passed

On passing:

- you will hand in your Learner's Licence
- you will be issued with a temporary paper copy of your restricted licence. This is valid for 21 days.
- a new Photo Restricted Driver's Licence will be mailed to you.

If your Photo Restricted Driver's Licence does not turn up in the mail within 10 days call 0800 822 422.

Kids, Cops and Communities

Stage Three: Full Licence

Before you can drive on the road with passengers and at any time of the day and night you must get your Full Licence.

Applying for your Full Licence

Step One: Booking your test time online

You can book your Full Licence test time **online** here:

NZTA

<https://online.nzta.govt.nz/licence-test/>

Booking your Full Licence test time in-person:

You can book your Full Licence test time **in-person** at any Driver Licensing Agent.

You can find one here:

NZTA

<https://www.nzta.govt.nz/driver-licences/getting-a-licence/driver-licensing-agents-and-course-providers/agents/>

Step Two: Sorting the paperwork

If you have booked your Full Licence test time online or in-person you will still need to sort your paperwork at the Driver Licensing Agent prior to sitting your practical driving test.

If you've applied **online** you'll need to bring:

- your current driver's licence.
- if you booked with a plastic licence but now have a temporary paper copy of a driver's licence you will need to also bring another form of photo id.
- Pass the eyesight test (or bring your eyesight or medical test documentation that is less than 60 days old).
- let the Driver Licensing Agent take your photo and signature.



Behind the wheel

Muuri ite wiira

If you've applied **in-person** you'll need to:

- fill out an application form – *DL1 Application for issue or renewal of driver licence*;
- bring your current driver's licence;
- Pass the eyesight test (or bring your eyesight or medical test documentation that is less than 60 days old);
- let the Diver Licensing Agent take your photo and signature;
- pay the Full Licence application fee;

If you have completed a Defensive Driving or Street Talk advanced driving course:

- Bring your original Defensive Driving Course or Street Talk certificate.

Links

NZTA

<https://www.nzta.govt.nz/driver-licences/getting-a-licence/take-your-test/practical-tests/full-licence-test-guide/>

<https://www.nzta.govt.nz/driver-licences/getting-a-licence/identification/>

<https://www.nzta.govt.nz/assets/resources/application-for-driver-licence-dl1/docs/dl1.pdf>

Behind the wheel

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Step Three: Sitting your Full Licence

The Full Licence test is 30 minutes long and includes 20 minutes of driving.

At the end of the practical test the testing officer will tell you if you have passed or not.

Step Four: Once you've passed

On passing:

- you will hand in your Restricted Licence
- you will be issued with a temporary paper copy of your Full Licence. This is valid for 21 days.
- a new Photo Full Driver's Licence will be mailed to you.

If your Photo Full Driver's Licence does not turn up in the mail within 10 days call 0800 822 422.



Links

Drive

<https://drive.govt.nz/full-licence>

NZTA

<https://www.nzta.govt.nz/driver-licences/getting-a-licence/take-your-test/practical-tests/full-licence-test-guide/>

AA

<https://www.aa.co.nz/drivers/driver-licences/full-driver-licences/>

Fines, penalties and losing your Driver's Licence

For many driving offences, you'll be given demerit points as well as a fine. If you're given 100 demerit points in any 2-year period, your licence will be suspended for 3 months.

NZTA

<https://www.nzta.govt.nz/driver-licences/driving-offences-and-penalties/demerit-points/>

Fines for Driving on the incorrect licence

Remember the driver gets the fines and demerits not the passenger!

Breaching Learner and Restricted conditions

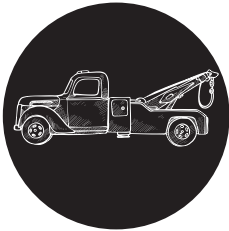
Breaching your restricted conditions of your Driver's Licence could result in you receiving 35 demerit points and a fine of \$100.

If you breach any other conditions of your Driver's Licence you could receive 25 demerit points and a fine of \$400.

The following link outlines all the Driver Licensing fines for a Restricted Licence.

NZTA

<https://www.nzta.govt.nz/driver-licences/getting-a-licence/licences-by-vehicle-type/cars/restricted-licence/restricted-licence-demerit-points-and-fines/>



Serious driving offences

If you're caught committing a serious driving offence, the Police can suspend your licence or impound your vehicle at the roadside.

Roadside licence suspension

NZTA

<https://www.nzta.govt.nz/resources/factsheets/62>

When your vehicle is taken off you

If you're caught committing certain driving offences, the vehicle you're driving can be taken off the road by the police.

NZTA

<https://www.nzta.govt.nz/driver-licences/driving-offences-and-penalties/driving-offences/28-day-roadside-vehicle-impoundment/>

Drink driving

If you are convicted for serious or repeated drink driving offences, you could be banned from driving for 28 days or more and required to hold an **alcohol interlock licence** and have an alcohol interlock device fitted to your car. You cannot gain a limited licence on this type of licence.

You'll be issued a **zero-alcohol licence** if you have:

- Been sentenced to a zero-alcohol licence in the court, or
- Exiting an alcohol interlock licence.

You must hold the zero-alcohol licence for three years. During this time you must maintain a zero alcohol limit while driving.



Top Tip: Anyone under 20 years old, regardless of whether they hold a Full Driver's Licence or not, must have zero alcohol.



Links

NZTA

<https://www.nzta.govt.nz/driver-licences/driving-offences-and-penalties/alcohol-sentencing/alcohol-interlock-programme/>

Community Law

<https://communitylaw.org.nz/community-law-manual/test/drink-drug-driving/repeated-or-serious-drink-drug-driving-heavier-penalties/>

NZTA

<https://nzta.govt.nz/driver-licences/driving-offences-and-penalties/alcohol-sentencing/>

The following link outlines all the Driver Licensing fines for a Full Licence:

NZTA

<https://www.nzta.govt.nz/driver-licences/driving-offences-and-penalties/>

How to pay fines

You can pay speeding tickets and other Police infringements directly to the Police.

Links

NZ Government

<https://www.govt.nz/browse/law-crime-and-justice/paying-fines/pay-a-speeding-ticket-or-traffic-infringement/>

How long is my licence valid?

Learners, Restricted and Full licences are **valid for ten years** before they have to be renewed.

Behind the wheel

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Driving and Disability

Most people with physical disabilities can get a Driver Licence, it may just require modifications to your vehicle.

There are driving assessment services who can assist you what modifications may be required:

Accessible

<https://www.accessable.co.nz/process-whaikaha-ministry-of-disabled-people-vehicles/>

Enable New Zealand

<https://www.enable.co.nz/services/housing-vehicle-modifications/vehicle-modifications-for-disabled-people/>

Your disability may only be temporary such as a broken leg or you may suffer from a medical condition like epilepsy, but you need to decide how safe you and other road users will be by talking to your doctor. You will also need to check with your insurance provider to see if your insurance cover is affected.

More information can be found here: <https://www.nzta.govt.nz/driver-licences/getting-a-licence/medical-requirements/disabilities-and-driving/>



Buying your first used car?

Buying a car might be the biggest amount you've spent on anything up until now.

So, it pays to make sure you know the things you want to check out – not just what the person selling it to you wants you to see.

Here's a list to consider:

- **Are you buying the safest vehicle you can afford?**
<https://rightcar.govt.nz/>
- **Is the vehicle fuel efficient? Does it have low emissions?**
<https://genless.govt.nz/for-everyone/on-the-move/buy-a-lower-emission-car/vehicle-emissions-and-energy-economy-labels/>
- **Are you buying from the person responsible for the vehicle?** <https://transact.nzta.govt.nz/transactions/ConfirmRegisteredPerson/entry>
- **Does the vehicle have any known safety issues?**
<https://www.nzta.govt.nz/vehicles/choosing-the-right-vehicle/recalls-and-damaged-vehicles/>
- **Is the vehicle stolen?**
<https://www.police.govt.nz/can-you-help-us/stolen-vehicles>
- **Does the vehicle have a current licence (rego), warrant of fitness (WoF) or certificate of fitness (CoF)?**
<https://transact.nzta.govt.nz/transactions/checkexpiry/entry>
- **Do road user charges (RUC) apply to the vehicle?**
<https://www.nzta.govt.nz/vehicles/road-user-charges/>

Behind the wheel

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- **Does the vehicle need a pre-purchase inspection?**
<https://www.consumerprotection.govt.nz/help-product-service/cars/pre-purchase-inspections-checks/#getting-a-vehicle-inspection>
- **Does the vehicle identification number (VIN) and plate number match official records?**
Check the vehicle's *Certificate of registration*, call us, or search online - there are various organisations who do these checks.
- **Is there security interest (e.g. finance owing) on the vehicle?** <https://ppsr.companiesoffice.govt.nz/>
- **Does the vehicle have a personalised plate?**
If you're buying a vehicle and its personalised plates, you'll need to negotiate this separately with the seller and complete a transfer agreement for the plates.
<https://consumer.licensys.co.nz/landing>
- **What am I legally responsible for?**
<https://www.nzta.govt.nz/vehicles/how-the-motor-vehicle-register-affects-you/your-responsibilities-as-the-registered-person/>



Links

NZTA

<https://www.nzta.govt.nz/vehicles/choosing-the-right-vehicle/tips-for-buying-a-used-car/>



Employment

An employee is employed to work either part-time or full-time (over 30 hours a week).

Permanent employees are employed on an ongoing basis.

Fixed-term employees are employed a set amount of time – e.g. 1 year.

Casual Employees are employed without any guaranteed hours and work on a “as required” basis.

If you are a casual/temporary or work on a “as required” basis employee you still have rights:

- You should be paid at least the minimum wage, plus 8% holiday pay (you won't get annual leave);
- Your employer pays your tax to IRD;
- You don't have to accept work. You can refuse shifts if you want (but at the same time your employer also doesn't have to offer you any shifts or work);
- You may not qualify for parental leave, sick leave, or bereavement leave.
- If your employer wants to dismiss you, they will still need to follow a correct process and give you a legitimate reason for dismissing you.

Links

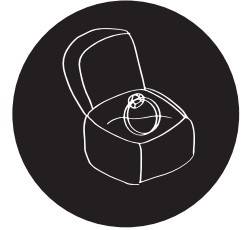
Community Law

<https://communitylaw.org.nz/community-law-manual/chapter-20-starting-and-leaving-a-job/starting-and-leaving-a-job/>

My rights

Age 16 – without parental consent

- you can start work full-time
- you can choose which parent to live with
- legally consent to sex
- you can independently agree to, or refuse, medical treatment
- choose to leave home (if seen as “at- risk” you may be sent home until age 18)
- get married (if you have the consent of a Family Court judge for both young people or one person if only one is aged younger than 18).
- apply for a passport.
- apply for a Firearm’s Licence.
- your parents/guardians can’t change your name unless you consent to it. If you are married or in a civil union, you can change your name or make a will.



Age 18 – legally independent of parental consent

- You're allowed to get married or enter a civil union without your parents'/guardians' consent.
- You're allowed to vote once you've turned 18. You can also stand as an election candidate if you want to.
- You are no longer treated as a 'young person' under criminal law, and you will be charged under the adult justice system.
- You can't be put in a youth justice residence.
- You can be questioned by police without your parents'/guardians' present.
- You're allowed to buy alcohol and cigarettes, and gamble.
- You're allowed to change your own name.
- You can be employed as a bar person or work in a liquor store.
- You can be employed to work in premises with a restricted licence.
- You can become a Police Officer (but you can start applying for Police College at the age of 17).
- You can ask your bank for an individual bank account, credit card or loan.
- You are fully bound by any contract you enter into, such as a tenancy agreement or consumer credit contract.
- You can be called in for jury service.

Links

Youth Law Aotearoa

<https://youthlaw.co.nz/rights/legal-ages/>

Dealing with Police

What to do

Under 18

There are special rules for questioning under **18 year olds**:

- They have to explain your rights to you.
 - The way they do this and the language they use must be appropriate to your age and level of understanding.
- When the police are taking a statement from you, you have to have a lawyer there, or an adult who you've chosen to be there, called your "nominated adult" (you can have both a lawyer and your nominated adult).

Remember:

If you are not under arrest you do not have to tell the Police anything and they cannot make you tell them anything.

1. **Say nothing – you do not have to answer Police questions**
2. **Talk to a lawyer – a free lawyer is available if you want to see one.**
3. **What you say can be used against you.**

The Police can only make you give them particular information in two situations:

- **Driving** – If you're driving, the Police can stop you and ask you for your name, address and date of birth, and the name of the vehicle's owner if it's not yours.
- **Alcohol offences** – If the Police suspect you of committing an offence against the sale of alcohol laws, they can require you to give them your name, address, and date of birth.

If you do not give them the information in these two situations, then they can arrest you.

Legal Stuff

Tikanga a ture



If arrested

If the Police tell you're 'under arrest' or handcuff you, then you've been arrested.

Unsure? Ask them. The Police must tell you if you've been arrested.

If you're not arrested, you don't have to go with the Police unless you are under 18 years old and the Police see you as "at-risk".

Links

Youth Law Aotearoa

<https://youthlaw.co.nz/rights/police-the-youth-justice-system/im-arrested>

Community Law

<https://communitylaw.org.nz/community-law-manual/test/being-arrested-or-detained-held-by-the-police-their-powers-and-your-rights/>

NZ Government

<https://www.govt.nz/browse/law-crime-and-justice/courts/your-rights-after-being-arrested/>

Family violence

Family violence, also known as family harm, occurs when someone uses their words or actions to control or harm a family or whānau member.

If you or someone you know is in immediate danger please call 111

Anyone can be affected by family harm and this can look like:

- Threats: to hurt you, to kill you, to sexually harm you, to take away your children, to harm your pets
- Verbal Abuse: constant criticism or blaming
- Intimidation: making you feel scared
- Controlling behaviour: keeping your phone from you, choosing what you wear, deciding who you see
- Financial control – not giving you money for items you need e.g. food, period products, personal care.
- Extreme jealousy or possessiveness.
- Stalking and harassment

If you are a victim of family violence or in a relationship that makes you fearful about your own or anyone else's safety, seek help as soon as possible.

Links

Victim Support

<https://www.victimsupport.org.nz/crimes-and-traumatic-events/family-violence-and-harm>

Shine

<https://www.2shine.org.nz/get-help/helpline/>

Police

<https://www.police.govt.nz/advice/family-violence/help>

Areyouok?

<https://www.areyouok.org.nz/>

- Translated content can be found here
<https://www.areyouok.org.nz/translated-content/>

National Network of Family Violence Services

<https://nnfvs.org.nz/>

Kids, Cops and Communities



Self Care Menu

Self-Care is important for all of us.

Choose a menu item from each of the three sections below that you will do TODAY to ensure you're taking the very best care of YOU. Use this menu each day, change things up, try new things – and ensure your physical, mental and emotional wellbeing are a priority.

Physical Wellbeing	Mental Wellbeing	Emotional Wellbeing
Go for a walk – with a friend, by yourself, in a group	Schedule some technology free day	Play a board game
Eat healthy food	Learn something new	Listen to music
Drink lots of water	Complete a puzzle	Write in your diary or journal
Stretch	Declutter your bedroom or rearrange a space	Create a collage or mood board
Sleep	Reading something inspiring	Connect with a family member or friend
Jump on a trampoline	Be Creative – cook/draw/make/build	Re-road your favourite book
Dance	Set a goal	Help someone
Play with a Pet	Do colouring in	Volunteer
Be in nature	Meditate	Donate
Hug someone		Star gaze or cloud gaze
Have a pamper day		Write a bucket list
Do gardening		Use positive self talk
Complete a home fitness circuit		
Go for a bike ride		
Go for a run		

Sleeping

Sleeping is a really important part of our life. It helps us feel well, focussed and happy. Most people experience a bad night's sleep every now and again, but if you regularly don't get enough sleep it can really affect how you feel and what you can get done during the day.

Tips for a good night's sleep

Go to be and get up at the same time - getting your body into a routine is calming and reduces anxiety.



Turn off your screen one hour before bed - gaming and action-packed content stimulates your brain keeping you awake.

Resist drinking caffeine (coffee & energy drinks) after midday - they increase brain activity stopping you from sleeping.



Don't exercise last thing at night - it can increase your heart rate and adrenaline levels making it harder to fall asleep.

Avoid alcohol and nicotine before bed - it disturbs your sleep and you'll sleep for shorter periods.





Vaping

Vaping is different to smoking but it is not harmless.

In New Zealand vaping is only recommended as a way to quit smoking, and is not for young people. If you don't smoke – don't start vaping.

What Are the Health Risks of Vaping?

- **Addiction:** Vaping can contain nicotine in often higher amounts than in cigarettes. Nicotine is a drug that's highly addictive. You don't have to vape every day to get addicted.
- **Anxiety and depression:** Nicotine makes anxiety and depression worse. It also affects memory, concentration, self-control, and attention, especially in young people whose brains are still developing.
- **Lung damage** that can be life-threatening.



Links

Vaping Facts

<https://vapingfacts.health.nz/>

Quitline

<https://quit.org.nz/help-to-quit-smoking#vaping>

Don't get Sucked In

<https://dontgetsucked.in.co.nz/>

Protect your breath

<https://www.protectyourbreath.co.nz/>

Quitting vaping

Quitting vaping can be easier when you prepare in advance and have a plan.

Consider choosing a time when you won't be under a lot of added stress (so not when you've just started a new job, exams, moved house etc).

Set a date that's at least a week away so you have time to:

- Tell your family and friends and get support
- Get rid of all your vaping products
- Buy gum, hard lollies and other things to fight the urge to vape.
- Identify your triggers – certain people, places, feelings or situations can cause you to want to vape. If you know what these are in advance you might want to make a plan on how to stay away from these in the early stages of your quit.
- Talk to your local doctor – they may have resources that can help you.
- Understand withdrawal from nicotine - headaches; feeling tired, cranky, angry, or depressed; trouble concentrating or sleeping; hunger; and restlessness.
- Remember why you're quitting: not wanting to be addicted, wanting to save money, wanting to be healthier, not wanting to increase anxiety or depression.

Resources to help you quit

Quit Plans

<https://smokefree.gov/build-your-quit-plan>

<https://www.makesmokinghistory.org.au/quit-planner>

Quit Coach

<https://www.quitstrong.nz/coach/>

Apps

There are also some apps that are for stopping smoking that might be helpful to stop vaping:

Healthify

<https://healthify.nz/apps/q/quit-smoking-apps/>

Links

Quitline

<https://quit.org.nz/help-to-quit-smoking#vaping>

Smokefree

<https://teen.smokefree.gov/quit-vaping/how-to-quit-vaping>

Te Aka Whai Ora

<https://www.teakawhaiora.nz/>

Alcohol

In New Zealand alcohol is the most widely used recreational drug and one in every six New Zealand adults has a hazardous drinking pattern that places them/or others at risk of harm..

Drinking alcohol is most common amongst 18-to-24 year olds in New Zealand.



Long term effects of alcohol

Nervous system

- tingling and loss of sensation in hands and feet

Heart

- high blood pressure
- irregular pulse
- enlarged heart

Lungs

- greater chance of infections, including Tuberculosis

Muscles

- weakness
- loss of muscle tissue

Liver

- severe swelling and pain
- hepatitis
- cirrhosis
- liver cancer

Pancreas

- inflamed pancreas causing pain

Sexual organs

Males

- impotence
- shrinking of testicles
- damaged/less sperm

Females

- greater risk of gynaecological problems
- damage to foetus if pregnant

Blood

- changes in red blood cells

Brain

- brain injury
- loss of memory
- confusion
- hallucinations

Skin

- flushing
- sweating
- bruising

Stomach

- inflamed lining
- bleeding
- ulcers

Intestines

- inflamed lining
- ulcers

Kids, Cops and Communities

If you are under 18 you are breaking the law if you:

- Buy alcohol
- Receive or have alcohol in your possession or in a public place
- Drink alcohol in a hotel or public place (street, park or beach).

You are not breaking the law if you are under 18 but drink alcohol while having a meal on licensed premises with a parent, guardian, or wife.

The following laws apply in New Zealand for under 18s

- It is an offence for any person under 18 years of age to purchase, receive or possess alcohol
- It is an offence for a young person to enter, or remain on licensed premises unless accompanied by a parent or legal guardian.
- A person under 18 years of age can be charged with being drunk and disorderly in the same way a person over 18 years of age can.

Once over 18

- Hotels must not serve alcohol to people they believe intoxicated.
- Depending on the location, local bylaws make it illegal to drink alcohol in public places such as parks, beaches or streets.
- It is illegal to buy or give alcohol to someone under 18 years of age.

Standard drink

A standard drink is a measure that can help you be in control of how much you are drinking.

These are all equal to one standard drink



Low alcohol beer

1.6 pots,
285ml



Regular beer

1 pot, 285ml



Table wine

1 small glass,
100ml



Alcoholic soda

0.7 of a 330ml
bottle



Mixed drinks

1 glass, 30 ml
of spirits plus
mixer



Spirits or liqueurs

1 nip, 30ml



Low alcohol beer

1 can, 375ml



Regular beer

3/4 stubby,
375ml

To minimise the risk from alcohol the Health Promotion Agency has released its drinking advice for adults 18 years and older.

What happens after using alcohol?



1. After a few drinks...
After a few drinks... Feel happy, more relaxed, it becomes harder to concentrate and your reactions become slower.



2. A few more... Less inhibitions, more confidence, less coordination, slurred speech, intense moods - e.g. sad, happy, angry.



3. A few more...
Confusion, blurred vision, poor muscle control.



4. More still... Nausea, vomiting, sleep.



5. Even more... may cause coma or death.

Do not drink if you are:

- Could be pregnant, are pregnant or trying to get pregnant
- Are on medication that interacts with alcohol
- Have a condition made worse by alcohol
- Feel unwell, are depressed or tired
- Are about to operate machinery, a vehicle or anything that is risky and requires skill



Links

Alcohol and Drug Helpline

Phone free 0800787 789

Health Promotion Agency

<https://hpa.org.nz/programme/alcohol>

Amohia Te Wairoa

<https://www.alcohol.org.nz/help-and-support/advice/is-your-drinking-ok>

Youthline

<https://www.youthline.co.nz>

NZ Police

<https://www.police.govt.nz/advice/drugs-and-alcohol/alcohol-laws-and-penalties>

Eating Disorders

Eating Disorders are a complex mental illness and people who are experiencing an eating disorder need expert treatment and support.

Eating disorder myths:

- **Myth One:** Only girls get eating disorders
- **Myth Two:** Eating disorders are a lifestyle choice or about vanity
- **Myth Three:** Dieting is a normal part of life.

What are some of the different kinds of eating disorders?

Anorexia Nervosa

- Characterised by restrictive eating that leads to a person being unable to maintain what is a normal and healthy weight.
- People with Anorexia Nervosa possess an intense fear of gaining weight or becoming overweight no matter their current weight and appearance.

Bulimia Nervosa

- Characterised by repeated episodes of binge eating, followed by purging or excessive exercise.
- People with Bulimia Nervosa often place excessive emphasis on their body shape or weight.

Disordered eating

- Characterised by disturbed or unhealthy eating patterns such as restrictive dieting or compulsive eating.

If you are concerned that you might have an eating disorder, or are worried about a friend or family member, it's important to get information and support from someone who is qualified to help – eating disorders rarely 'just go away' on their own.

Links

Eating Disorder Association of NZ

<https://www.ed.org.nz/>

NZ Eating Disorders Clinic

<https://www.nzeatingdisordersclinic.co.nz/>

Healthify NZ

<https://healthify.nz/support/e/eating-disorders/>

Youthline

<https://www.youthline.co.nz/>

Free text on 234

Free call on 0800 376 633

Mental Health Foundation

<https://mentalhealth.org.nz/>

Free call 1737 to talk or text with a trained counsellor

Anxiety and Depression

Feeling down, tense, angry or anxious are all normal emotions but when these feelings persist for long periods of time they may be part of a mental health problem.

Our mental health can influence how we think, our ability to function at school, work and in relationships.

It can be helpful to talk to someone about what is going on in your life if you have noticed a change in your thinking and feeling. This might include:

- Not enjoying or not wanting to be involved in things you would normally enjoy
- Changes in your appetite or sleeping patterns
- Being easily irritated or having problems with family and friends for no reason
- Being involved in risky behaviour that you would usually avoid
- Feeling sad or 'down' for no apparent reason
- Having trouble concentrating or remembering things
- Having negative, distressing or unusual thoughts
- Feeling unusually stressed out or worried.

Two of the most common mental health problems in young people are anxiety and depression.

Anxiety

What is it?

Anxiety is an unpleasant emotion many people feel when something might be risky, frightening or worrying. Feeling anxiety is quite normal when facing a stressful situation like just before a sport's match or an exam.

How do I know what I am feeling is anxiety?

- When feelings of being overwhelmed become very intense, happen regularly, and interfere with your daily ability to live a 'good life'.

What symptoms should I look for?

Physical signs of anxiety may include:

- Increased heart rate
- Faster breathing
- Sweating
- Shaking
- Muscle tension, or a tight feeling in your chest or chest pains

Other signs include:

- Persistent worrying or excessive fears
- Being unable to relax
- Avoiding challenging situations
- Being socially isolated and withdrawn
- Trouble concentrating or paying attention
- Having trouble sleeping (getting to sleep/staying asleep)
- Problems with school, social or family life

If your mental health is getting in the way of your daily life it is important you get support and ask for help. You can do this by visiting your local doctor or a mental health professional like a psychologist or psychiatrist.



Links

Anxiety NZ

<https://anxiety.org.nz/>

Free Phone 0800 269 4389

Youthline

<https://www.youthline.co.nz/>

Free text on 234

Free call on 0800 376 633

What's Up

<https://whatsup.co.nz/>

Free call on 0800 942 8787

The Lowdown

thelowdown.co.nz

Free text 5626

Lifeline

<https://www.lifeline.org.nz/>

Free phone 0800 543 354

Free text 4357

Depression

What is it?

Depression is one of the most common health issues for young people, characterised by feelings of sadness that last longer than usual, affect most parts of your life and stop you enjoying things that you are used to.

How do I know what I am feeling is depression?

We can all feel sad, irritable, or sensitive to what's happening around us from time to time.

- Depression is more than just feeling sad. It includes a range of emotions and physical symptoms. Depression can make everyday tasks feel impossible and life seem purposeless.

What symptoms should I look for?

- Loss of interest in food or eating too much, leading to weight loss or gain
- Having trouble sleeping (oversleeping and staying in bed most of the day)
- Feeling tired most of the time or lacking energy and motivation
- Difficulty concentrating or making decisions
- Feeling worthless or guilty a lot of the time
- Feeling everything has become too hard
- Having thoughts of hurting yourself
- Having thoughts of not wanting to be here anymore

If your mental health is getting in the way of your daily life it is important you get support and ask for help. You can do this by visiting your local doctor or a mental health professional like a psychologist or psychiatrist.



Links

Depression NZ

[Depression.org.nz](https://www.depression.org.nz)

Free phone 0800 111 757

Free text 4202

Youthline

<https://www.youthline.co.nz/>

Free text on 234

Free call on 0800 376 633

What's Up

<https://whatsup.co.nz/>

Free call on 0800 942 8787

The Lowdown

thelowdown.co.nz

Free text 5626

Lifeline

<https://www.lifeline.org.nz/>

Free phone 0800 543 354

Free text 4357

Suicidal Thoughts

If you are having thoughts about taking your life, its very important you tell someone you trust so that you can get the help you need to feel better.

If you, or someone you know, is in a serious crisis or needs urgent help call 111.

Enrol with a Doctor

It's a good idea to enrol with a doctor/GP (General Practitioner) at a medical centre in the community BEFORE you get sick.

Eligibility

In general, if you are a New Zealand citizen, or permanent resident you can enrol.

You can check to see if you are eligible here:

<https://www.tewhatauora.govt.nz/our-health-system/eligibility-for-publicly-funded-health-services>

Why Enrol

Having your name registered with a doctor can help you with:

- A medical certificate if you need one for work/study
- Treatment and health advice when you are unwell/injured or if you have a long-term condition
- Immunisations
- Mental health conditions
- Referrals to specialists
- A reduced rate to visit them (if you are not registered the rate may be higher).

You'll have to pay for each visit with your doctor but these costs can vary depending on the type of visit and if you hold a community services card.



Choosing a Doctor that's right for you

You can choose the doctor or general practice that you visit.

You may want to consider several things before you start your search:

- Who is accepting new referrals?
- The location – do you want it close to where you live or close to transport?
- Do your friends or family have any recommendations?
- Do you want a male or female doctor?
- Is it important to find a doctor that has experience with and an understanding of your background or culture?
- Are they open late nights and weekends?



Top Tip: If you don't like your doctor or medical centre you can change. When you're enrolling with your new doctor they arrange for your medical records to be transferred over from your old doctor.

Links

Healthpoint

<https://www.healthpoint.co.nz/gps-accident-urgent-medical-care/>

Te Whatu Ora

<https://www.tewhatauora.govt.nz/keeping-well/health-info-for-public/where-to-go-for-care/>

Healthpages

<https://healthpages.co.nz/directory/categories/kaupapa-maori-services>

Te Aka Whai Ora

<https://www.teakawhaiora.nz/en-NZ/find-health-services>

Making sex safer

Safer sex means taking care of yourself and having the kind of sex you want when you are ready. The four C's can make sex safer for you and your partner.

The 4 Cs



Links

Family Planning

<https://www.familyplanning.org.nz/advice/understand-your-body/safer-sex?>

Ministry of Health

<https://www.health.govt.nz/your-health/healthy-living/sexual-health/safer-sex-and-condoms>

Just the facts

<https://www.justthefacts.co.nz/what-safer-sex>

Te Whatu Ora

<https://www.hpa.org.nz/campaign/ai-lets-talk-about-sex>

Sexual diseases

Sexually Transmitted Infections (STIs) can be shared between people of any gender through any type of sex, shared needles, or skin-to-skin contact.

Sexually Transmitted diseases (STIs) can:



Links

Family planning

<https://www.familyplanning.org.nz/advice/sexually-transmissible-infections/what-is-an-sti>

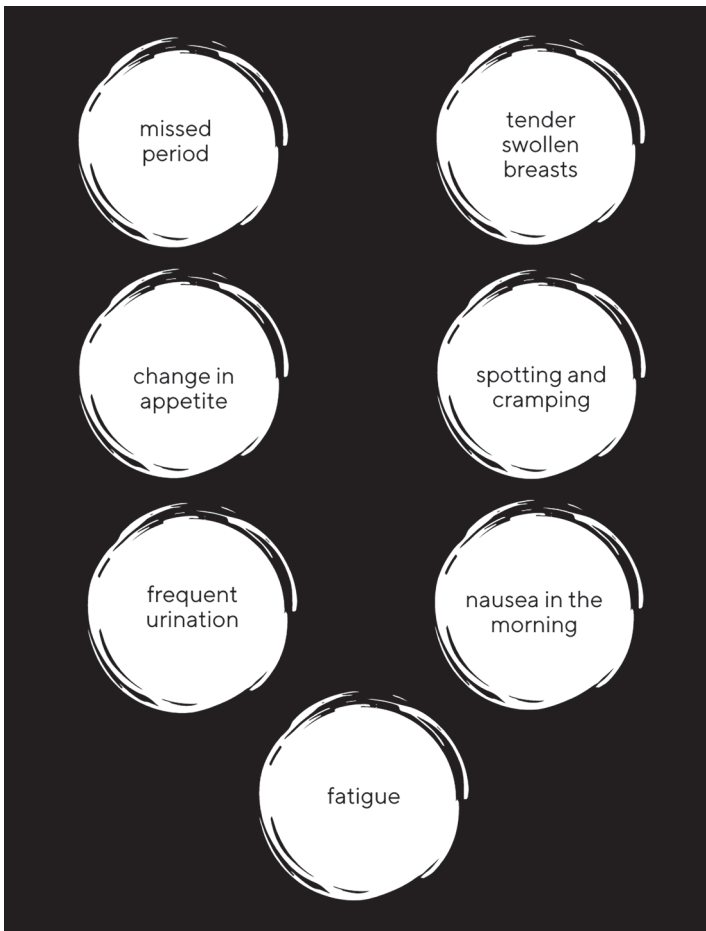
Just the Facts

<https://www.justthefacts.co.nz/facts-about-stis-sexually-transmitted-infections-stds>

Pregnancy

You may feel your body making changes before you know you're pregnant or you may have no symptoms at all.

Commonly reported first signs of pregnancy



Safer sex

Oranga Taehemahema

Test, Test, Test

The most important thing to do if you think you are pregnant is to confirm this with a pregnancy test.

Pregnancy tests are reliable and you get them from:

- Supermarkets and chemists
- School or student health services
- Sexual Health Services
- Your nurse or doctor
- Family Planning clinic

Under 22 year olds can visit Family Planning Clinics for free, and it's totally confidential!

Use Family Planning's Clinic Finder to find a clinic near you

<https://www.familyplanning.org.nz/>

Links

Pregnancy Choice

https://www.pregnancychoice.org.nz/preg_symptoms

Family Planning

<https://www.familyplanning.org.nz/advice/pregnancy/about-pregnancy>

Healthify

<https://healthify.nz/hauora-wellbeing/p/pregnancy-early-signs/>

Pregnancy Help Inc

<https://pregnancyhelp.org.nz/services/>

Te Whatu Ora

<https://www.tewhatauora.govt.nz/our-health-system/publicly-funded-health-and-disability-services/pregnancy-services/>



Safer sex

Oranga Taehemahema

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I am pregnant – now what do I do?

Once you've confirmed you are pregnant, the next step is to decide what you would like to do about being pregnant.

It can help to talk to family/whanau or someone else such as your Doctor or a Family Planning Counsellor.

Links

Planned Parenthood

<https://www.plannedparenthood.org/learn/pregnancy/pregnancy-options>

Family Planning

<https://familyplanning.org.nz/adv/pregnancy/pregnancy-options/>

Healthify

<https://healthify.nz/hauora-wellbeing/p/pregnancy-options/>



Renting

Be Prepared

- Decide on flatting or renting.
- Choose where you want to live - travel times to study, work, sports, gym etc.
- Do you have pets to think about?
- How much can you afford - remember you'll have food, water, power etc on top of rent.
- Have references, background checks, credit checks all available.
- Save for your bond (four week's rent) as well as up to two weeks rent in advance.



Know where to look

Trade Me

www.trademe.co.nz

Real Estate NZ

<https://www.realestate.co.nz/residential/rental>

NZ Flatmates

<https://www.nzflatmates.co.nz>

Put your best foot forward

- Get to know Property Managers - they know when rentals become available.
- Go to viewings dressed tidily and bring your housemates to make a quick decision.

Moving out of home

Ku Whakawatea

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Signing the paperwork

- A Tenancy Agreement is a binding contract.
- Details if Periodic Tenancy - starts on a fixed date and ends when Landlord gives notice - Fixed Term - has a start and end date.
- Details condition of property - take photos of all existing damage and note in Agreement.
- Details expectations - mowing the lawns.
- Details chattels e.g. carpet, stove and other items in the rental e.g. fridge or washing machine.



Your Bond

- Bond - the money you as the "tenant" pay at the start of your time in the rental "tenancy".
- Your bond is to protect the landlord for any unpaid rent, damage to the rental and any other costs.
- The most a landlord can ask for as bond is four weeks rent.



What happens to my bond?

By law the landlord must give your bond to Tenancy Services and you should receive a letter confirming the payment.

Do I get my bond back?

Landlords should bring the Bond Refund form to the final inspection.

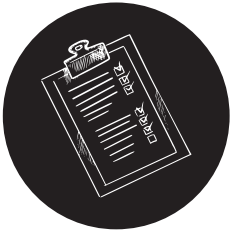
Only sign the refund form if you agree with what is written on it.

Do not sign a blank form!

If the property is undamaged and there is no money owing to the Landlord you should get your bond back.

If the Landlord and I don't agree?

If you and the landlord don't agree - you apply to the Tenancy Tribunal as soon as possible - a mediator will help you sort it out.



Rent

Rent - the money you as the “tenant” pays for the time you stay in the rental.

A landlord can ask you to pay your rent in advance.

It is unlawful for the landlord to ask for more than 2 weeks rent in advance.

What happens to my rent?

- Rent is paid directly to the landlord.
- How you pay is in your Tenancy Agreement.
- Rent is usually an automatic payment but it could be cash.
- If you are paying in cash the Landlord must give you a receipt. Keep all your receipts - take a photo on your phone.

Rent Increases

For a fixed term tenancy, rent can only increase if written in the Tenancy Agreement.

The Landlord can increase the rent after 12 months by writing to you as tenant at least:

- 60 days before a rent increase - for a house or apartment.
- 28 days before a rent increase - for a boarding house.

If the Landlord and you agree rent can be increased inside the 12 months if:

- The property is substantially improved.
- Facilities or services are improved it is to you, as the tenant’s, advantage.

If you, as tenant, do not agree to the rent increase the Landlord must apply to the Tenancy Tribunal for an order increasing rent.

Moving out of home

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What if I cannot afford my rent?

If you are going to have problems paying your rent on time then talk to your Landlord.

They may agree a repayment plan you can afford.

Ending a tenancy

If you are on a "Fixed Term Tenancy" – your end date is in your Tenancy Agreement – then you cannot end your tenancy unless:

- the Landlord and you (and all other tenants) agree. You need to get this agreement in writing. The Landlord might charge you for any costs incurred.
- the Landlord agrees to you transferring the tenancy or, subletting the tenancy to someone else.
- You, as tenant, experiences family violence and gives the landlord at least two days' written notice in the approved form (with qualifying evidence of family violence). You will not have to get agreement from the landlord or pay any penalties.

The Landlord can end the tenancy if:

- you, as tenant, or any tenant, physically assaults the landlord, the owner, a member of the landlord or owner's family, or the landlord's agent, and the Police have filed a charge against the tenant in respect of the assault.
- you, as tenant, or any tenant, has caused, or threatened to cause, substantial damage to the property.

Landlords need to give 14 days' notice to the tenant.

Landlords will need to provide qualifying evidence of the charge being filed.

Moving out of home

Kua Whakawatea

Severe Hardship

If you, or the landlord experience, severe hardship (e.g. losing your job) then either of you can apply to the Tenancy Tribunal to end the fixed-term tenancy early.

The Tenancy Tribunal may award compensation to the affected person e.g. the tenant or the Landlord.

Links

Tenancy Services

<https://www.tenancy.govt.nz/starting-a-tenancy/new-to-tenancy/>

<https://www.tenancy.govt.nz/ending-a-tenancy/change-of-landlord-or-tenant/change-of-tenant/>

<https://www.tenancy.govt.nz/ending-a-tenancy/withdrawal-from-a-tenancy-following-family-violence/#e5819>

Community Law

<https://communitylaw.org.nz/community-law-manual/chapter-24-tenancy-and-housing/moving-out-when-and-how-tenancies-end/the-end-of-a-fixed-term-tenancy-reaching-the-agreed-end-date/>

Ending your tenancy – Periodic Tenancy (no fixed end date)

You need to:

- Give 28 day's written notice to end your tenancy – unless the Landlord agrees to a shorter time.
- The notice must be either posted or hand-delivered into the letterbox at the address in the Tenancy Agreement.
- There are timeframes for when the notice is considered to be received: <https://www.tenancy.govt.nz/ending-a-tenancy/serving-notices/>

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The Landlord might want to show new tenants through the property while you are finishing up your tenancy but still in the rental. You can set reasonable rules around this e.g. times and days the Landlord can do this. You cannot unreasonably refuse the Landlord.

After giving notice you'll need to:

- Continue to pay rent up to and including the final day of the tenancy.
- Remove all your belongings.
- Clean the property thoroughly – inside and out.
- Remove all rubbish and take away only what is yours.
- Cancel all your services connected to the rental: electricity, internet, gas etc. Take final readings on the meters.
- If you pay for water, record the water meter reading on the final day of the tenancy.
- Return keys to Landlord.
- Get your mail redirected to your new address with NZ Post.
- Give your new address to the Landlord and to Tenancy Services.
- Ask the Landlord for a reference.



Links

Tenancy Services

<https://www.tenancy.govt.nz/assets/Uploads/Tenancy/Ending-a-tenancy-guide.pdf>

Final property inspection

- You should agree a time with your Landlord to do the final property inspection together.
- Make sure this is after you've moved all your gear out and given the property a good clean!
- Bring your paperwork – your Tenancy Agreement, any letters of agreement between you and your Landlord, and a Bond Refund Form.

Kids, Cops and Communities



How to do Laundry and remove stains from your clothes

Washing your own clothes is a big part of being independent.

Step One: Read the labels

Read the labels on your clothes to make sure they can be machine washed. Some clothes might be dry-clean only or might need to be washed on a delicate cycle.

Step Two: Sort

To keep your whites staying white sort your clothes by colour:

- Whites, pastels, light greys
- Deep coloured clothes: black, navy, brown and dark grey
- Really dirty clothes – wash separately.

Step Three: Stains

You should pre-treat stains with a stain-remover before you place them in the washing machine. You can buy most stain-removers from the supermarket. Read the instructions before using.

Step Four: Check the pockets

You want to remove everything that's in your pockets: tissues, phone, paper

Step Five: Put in the washing power/tablets/liquid

What-ever you choose to put in your washing machine to wash your clothes make sure you put it in the right place for your machine. It might have little drawers to put the power and liquid or you might have to put it around the drum of the machine.

Step Six: Pick your cycle

Most washing should be done in cold water to ensure your colours don't run and it saves you money on electricity.

The cycles on your washing machine may vary by make and model but generally:

Moving out of home

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- The Regular cycle works for most fabrics likes tee-shirts, shorts, shirts.
- The Heavy Duty cycle works for jeans, overalls, sheets and towels.
- The Delicate cycle works for underwear.



Top Tip: If you have a top loader washing machine make sure you spread your washing evenly around the machine to stop it getting off balance.

Step Seven: Remove your washing

To stop your washing from wrinkling and smelling make sure you remove it from the washing machine as soon as possible after its finished washing.

Step Eight: Drying your washing

- You can hang your washing on a clothes rack, line or you may choose to put them in a dryer. Remember dryers can use a lot of electricity.
- Remember to sort your washing when drying them in a dryer. That way you can set the drying time for the type of washing e.g. towels will take longer than tee shirts.
- Try to take your washing out as soon as it is dried in the machine, that way you avoid wrinkles and ironing!



Top Tip: You can take your large items like duvets and duvet covers to a laundromat. You can use their large machines to wash and dry your large items at a much cheaper cost than your smaller household washing machines and dryers.

Links

Consumer

<https://www.consumer.org.nz/articles/10-ways-to-save-money-doing-the-laundry>

Canstar Blue

<https://www.canstarblue.co.nz/appliances/best-washing-machine-hacks/>

Kids, Cops and Communities

Flatting survival skills

Cleaning Checklist

Daily

- | | |
|--------------------------------------|---|
| <input type="checkbox"/> Make bed | <input type="checkbox"/> Wipe kitchen/kitchen table |
| <input type="checkbox"/> Wash dishes | <input type="checkbox"/> Take out rubbish/recycling |

Weekly

- | | |
|---|---|
| <input type="checkbox"/> Vacuum | <input type="checkbox"/> Clean airfryer/microwave |
| <input type="checkbox"/> Wash clothes | <input type="checkbox"/> Wash towels/sheets |
| <input type="checkbox"/> Clean toilet | <input type="checkbox"/> Garbage out for collection |
| <input type="checkbox"/> Dust furniture | <input type="checkbox"/> Clean bathroom |
| <input type="checkbox"/> Wipe down kitchen cabinets | |

Monthly

- | | |
|---------------------------------------|--|
| <input type="checkbox"/> Clean fridge | <input type="checkbox"/> Wipe kitchen cabinets |
| <input type="checkbox"/> Mow lawns | <input type="checkbox"/> Clean stovetop and oven |
| <input type="checkbox"/> Declutter | <input type="checkbox"/> Vacuum sofa, chairs |

Yearly

- Clean pantry
- Wash down house
- Waterblast concrete, decks
- Clean windows inside and out
- Clear out gutters

Moving out of home

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Grocery Shopping and Meal Planning

Weekly Meal Planner

Mon

Grocery List

Tue

Wed

Thu

Fri

Sat

Sun

OK Not Available



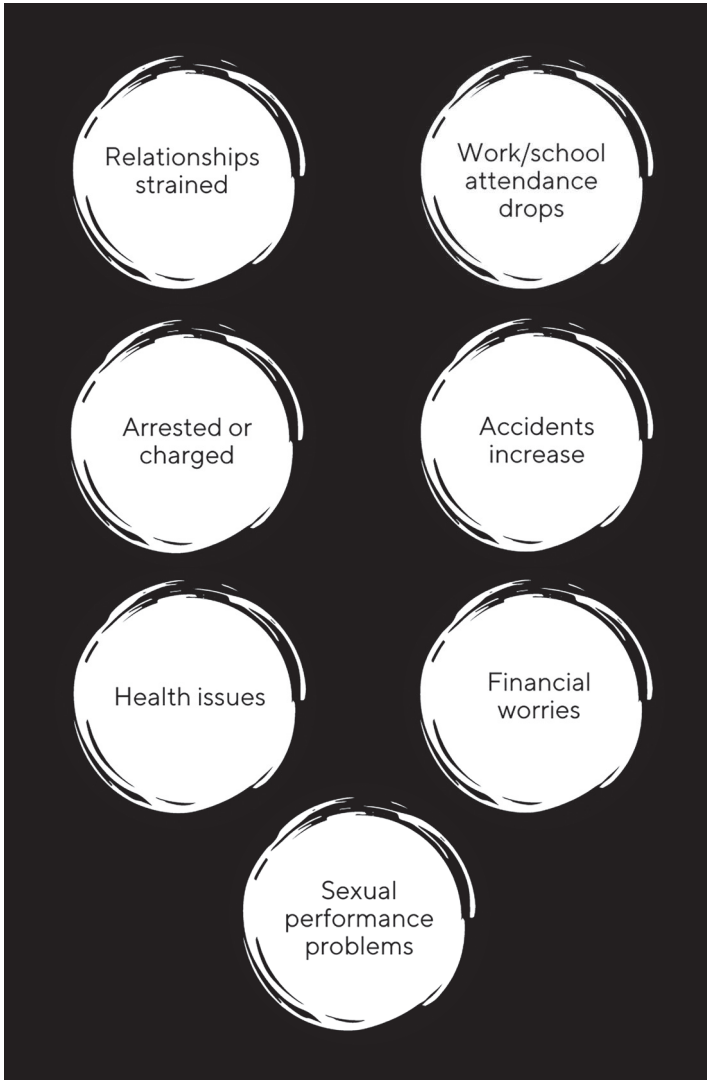
Drug groups

Understanding effects and risks

There are three main types of drugs – depressants, stimulants, and hallucinogens.

<p>Stimulants or uppers can make you feel more awake, alert, confident. Can lead to addiction, heart problems, sleep issues, panic and anxiety attacks, seizures.</p>	<p>Example: Cocaine, Meth</p>
<p>Depressants or downers can make you feel more relaxed than depressed. They carry risks of addiction, vomiting, unconsciousness, affect coordination and concentration.</p>	<p>Example: Alcohol, Cannabis</p>
<p>Hallucinogens alter your perception of reality and mood. May result in panic attacks and paranoia.</p>	<p>Example: LSD, K, PCP</p>

Problems related to drug use



If you are supporting someone who is using alcohol and other drugs

It's common to feel lonely, worried, or emotionally exhausted when supporting someone. Consider reaching out to people who can support you and talk with them about what you're going through. You can call Family Drug Support (0800 337 877) or visit their website to talk about it and explore your options.

Links

The Level

<https://thelevel.org.nz/making-changes/how-to-support-someone-else>

Family Drug Support

<https://www.fds.org.nz>



Drugs and the Law

Drugs are illegal in New Zealand according to the level of harm they do to people misusing them.

- Class A (very high risk): methamphetamine, magic mushrooms, cocaine, heroin, LSD (Acid)
- Class B (high risk): cannabis oil, hashish, morphine, opium, ecstasy, and many amphetamine-type substances
- Class C (moderate risk): cannabis seed, cannabis plant, codeine.

It is illegal to:

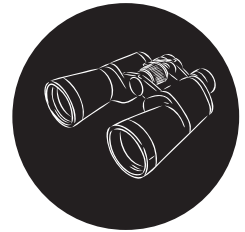
- Use – includes any possible way you can get drugs into your body – includes inhaling, injecting, eating, smoking.
- Possess – includes having drugs on you or in your property
- Cultivate - owing, planting, growing, tending, nurturing or harvesting

- Deal in illegal drugs – this includes:
 - Preparing illegal drugs for distribution
 - manufacturing an illegal drug
 - Selling, exchanging, or agreeing to sell, offering for sale or having possession for sale an illegal drug.

Police searches

Police can search you, your bag or vehicle:

- If you let them
- Or they arrest you
- Or they have a search warrant
- Or they have reasonable grounds for believing you have drugs or there are drugs at the place you are at
- **Police can only search inside your mouth if you agree**
- **You can only be searched internally if you are arrested and Police believe you have drugs within your body**



Links

Police

<https://www.police.govt.nz/advice/drugs-and-alcohol/illicit-drugs-offences-and-penalties>

Community Law

<https://communitylaw.org.nz/community-law-manual/chapter-33-common-crimes/drug-offences/>

The Level

<https://thelevel.org.nz/drugs-and-the-law>

Driving and Drugs

How alcohol, drugs and medications affect your driving

- Your reactions slow down
- It's harder to see clearly
- Your coordination gets worse
- It's harder to make good decisions
- You get a false sense of confidence
- You get sleepy and drowsy

You are breaking the law if you drive:

- When your breath or blood alcohol levels go above the legal limit
- You are impaired and a blood test it confirms the use of drugs (including prescription medications).

If the Police suspects you of driving under the influence of drugs, you may have to take a compulsory impairment test.

Compulsory Impairment Test

Includes:

- An eye assessment, and
- A walk and turn test, and
- Standing on one leg test.

What happens if I fail the Compulsory Impairment Test?

- You'll be immediately forbidden to drive
- You'll have to take a blood test
- The Police will then decide to charge you with a drug-impaired driving offence.

Drug Impaired Driving – the penalties

If found guilty:

- Your licence will be suspended for at least 6 months
- You could be fined up to \$4,500 or be sent to prison for up to 3 months.

If you are found guilty of drug-impaired driving more than 3 times it will be more than this.

Alcohol and driving

If you are under 20 years old your alcohol limit is ZERO

It doesn't matter if you are on a Learner, Restricted or Full Licence!

What happens if a breath test shows you've been drinking?

If a breath test shows you've been drinking, you'll have to:

- Take a further test. This could be another type of breath test or blood test.
- Hand your keys to the Police if they ask you to.
- Go with the Police if they ask you to.
- Agree to have a blood test, if Police, Doctor, or approved person asks you to.

If you refuse to do any of these things you could be arrested.

Penalties for Drinking and driving

If you are under 20 and drive or attempt to drive when you've been drinking, you'll get a fine of \$200 and 50 demerit points if your alcohol level is less than 150 micrograms per litre of breath, or less than 30 milligrams per 100 millilitres of blood.

If your alcohol is higher than that you could:

- Be disqualified from driving for three months for more
- Get 50 demerit points
- Be fined or sent to prison.

Links

Waka Kotahi

<https://www.nzta.govt.nz/safety/driving-safely/medication-and-illegal-drugs/>

Drive

<https://drive.govt.nz/learner-licence/interactive-road-code/the-basics-of-safety/alcohol-drugs-and-medications>



How to spot an opioid overdose

If you notice someone who:

- Is not completely awake or is totally unresponsive; and
- Is breathing slowly or not at all (they may be snoring), and
- has 'pinpoint' pupils

Then immediately phone 111 and follow the instructions from the emergency call taker.

We spend a lot more of our time online and so it's important that you know how to keep yourself and your private information safe online.

Privacy settings

Make sure you know how to change the privacy settings of the social media apps, software and devices you use.

Here's the links to some of the commonly used social media apps and software privacy settings.

Instagram

https://help.instagram.com/448523408565555?helpref=faq_content

Tiktok

<https://support.tiktok.com/en/account-and-privacy/account-privacy-settings>

Snapchat

<https://help.snapchat.com/hc/en-gb/articles/7012343074580-How-do-I-change-my-privacy-settings-on-Snapchat>

Facebook

<https://www.facebook.com/help/1297502253597210>

Discord

<https://support.discord.com/hc/en-us/articles/217916488-Blocking-Privacy-Settings>

Microsoft

<https://account.microsoft.com/account/privacy?refd=account.live.com&destrt=privacy-dashboard&lang=en-GB>

MAC

<https://support.apple.com/en-nz/guide/mac-help/mchl0b8771e8/14.0/mac/14.0>



Online Safety Tips

Here are some other online safety tips.

DON'T

- Give out personal information in response to an email or phone call
- Post any personal information or pictures online
- Log into personal accounts from a shared or public computer or Wi-Fi such as an Internet cafe.

DO

- Accept friend requests from people you know and have met in-person
- Change your passwords on your devices regularly
- Back up your photos and information to the Cloud or to a storage device.

Scams

Online scams are intended to manipulate or trick people into giving away their personal details, financial details, or money.

Here's the most common types of scam:

- **Phishing:** Usually an email where the sender pretends to be from a trusted organisation like a bank or government department where they try and get you to give them personal information like your Internet Banking PIN number or passwords.
- **Social media scams:** Where someone through messenger or chat pretends to be someone you know, or you'll be chatting on marketplace and they'll ask you directly for money to pay for a bill or to help them out of a sticky situation.

- **Invoice scam:** Where you'll receive a fake invoice for goods or services that you didn't ask for or receive. They often say that the due date for payment has passed, or that your credit rating will be affected if they're not paid.
- **Scam calls:** You'll receive a call from a well-known company, like a mobile phone provider and they'll ask for remote access to your PC or device, claiming they need to repair an issue, or install a software update or an app on it.
- **Money and investment scams:** Where you'll be asked to part with money or information in order to receive money or unexpected prizes.
- **Romance scams:** Where your online relationship asks you for money, gifts or personal details.
- **Text message scams:** Where you'll receive message with a link – usually with a fake reward or reason – so they can gain access to your personal information, financial details, phone, or your money.
- **Money Mules:** When you receive money into your account from people you have not met and don't know and send the money on.

Links

Keepitrealonline

<https://www.keepitrealonline.govt.nz/youth/privacy-and-security/>

Netsafe

<https://netsafe.org.nz/>

Own your own online

<https://www.ownyouronline.govt.nz/personal/scam-check/social-media/>

Police

<https://www.police.govt.nz/advice-services/cybercrime-and-internet>

Kids, Cops and Communities

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