

# New Zealand **Blue Light** Streetsmart 2025

# **Get in touch with us!**



0800 Blue Light 0800 258 354 +64 9 475 9301



**Blue Light Ventures Inc.** P.O. Box 102 199 North Shore, Auckland 0745



info@bluelight.co.nz



https://www.facebook.com/ nzblueliaht



**Blue Light Ventures Inc.** P.O. Box 102 199, North Shore Auckland 0745 **Registered Charity CC21948** 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 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's Vision:**

Every young person reaching their full potential in Aotearoa.



# **Blue Liaht's Mission:**

**Empowering** young people to be better New Zealanders through quality experiences.

# **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.

# How do I find out more?



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:

0800 Blue Light ■ 0800 258 354 ■ +64 9 475 9301

To send us information: P.O. Box 102 199 North Shore Auckland 0745 New Zealand

# **Blue Light Patrons**



The Commissioner of Police **Mr Richard Chambers** 



The Principal Youth Court Judge Judge Ida Malosi



TV Fishing Show Celebrity Mr Graeme Sinclair











# 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 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:

iStock

**Credit: Deag** 

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 money** is easy, having a budget helps you keep track

https://sorted.org.nz/tool/budgeting -tool#/welcome



# **Weekly Budget**

Income	Amount
Total incon	ne

Expenses		Amount
Rent, board		
Power and water		
Food and drink		
Phone and internet		
Insurances (contents, car)		
Afterpay and loan repayments		
Gym membership, sports fees		
Petrol, transport		
Other		
	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

https://sorted.org.nz/guides/ tackling-debt/how-to-usebuy-now-pay-later-likeafterpay-laybuy-or-zip/

Finance.co.nz

https://finance.co.nz/buy-nowpay-later/



# Opening a Bank Account

A bank account gives you flexibility in managing your money. You can then access your funds through a debit card, and pay for items and bills electronically, and receive wages/salary directly.

If you're between 13-17 years old, you'll need to bring your ID e.g. birth certificate and proof of address (a letter sent to you from a Government agency e.g. MSD, IRD) to get verified at the bank.

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/s 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: There are many different types of bank accounts to choose from. Some types of bank accounts have no monthly fees, but transaction and service fees will usually still apply. Here's a handy comparison tool to help you keep overall costs down.

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.







# 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. It's valid for ten years.

1. You'll need to complete the form:

https://kiwiaccess.co.nz/download-application-kiwiaccess-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, or your local pharmacy to get your photos.
- **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 page 10 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 to 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/kiwiaccess/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.





# 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

#### RealMe website

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:

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.

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











# 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 you:

- Live in New Zealand and are a New Zealand citizen or permanent resident
- Have not just moved to New Zealand

## **Apply here:**

https://www.ird.govt.nz/managingmy-tax/ird-numbers/ird-numbersfor-individuals



#### 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

# 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

Or for documents in Maori visit the Maori Language Commission: https://en.tetaurawhiri.govt.nz/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 from the IRD website under the section IRD numbers for Individuals at the bottom and the heading "Other Ways to do this":

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

https://www.ird.govt.nz/-/media/project/ir/home/documents/forms-and-guides/ir500---ir599/ir595-july-2024.pdf?modified=20240620231213&modified=20240620231213

#### Links

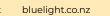
#### IDD

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

#### AA

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







Q - 9

# 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://myir.ird.govt.nz/\_/

#### **Step One: Information**

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

Step Two: Create a myIR username - not the same as your user ID

Step Three: Create a mvIR user ID not the same as your username Step Four: Choose how you wish the IRD to contact you

- Email
- Mobile
- Email and Mobile

#### **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, vou'll receive an activation code by text.

If you don't receive a text or if your mobile number doesn't match then vou 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 the Government will 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.

### What will my tax code be

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

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:

#### **Inland Revenue**

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

#### Youth Law

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







# **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 oneoff withdrawal of most of your KiwiSaver savings (as long as you've been a KiwiSaver member for at least three years) to:

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

## 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 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 \$260.72 a year.



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/

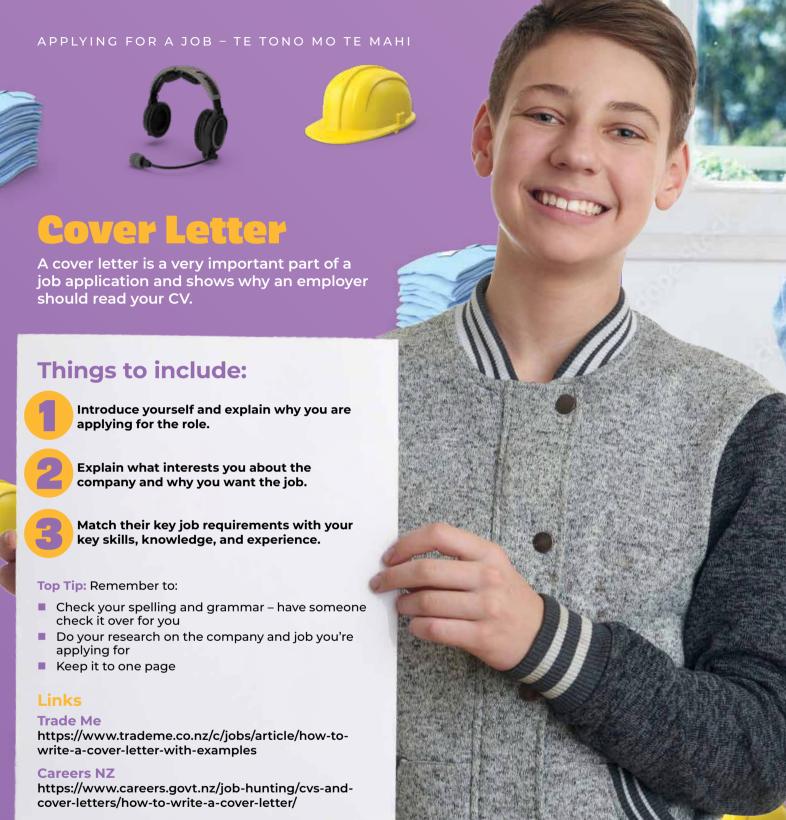
#### **Inland Revenue Department**

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









#### Seek

https://www.seek.co.nz/career-advice/article/freecover-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 prepare yourself.

- Make sure you ask about your interview and what will be involved, who will be there and what you will be doing when booking the time to meet e.g. delivering a presentation, taking a test, or putting together a 'fit' for a retail position
- Do some research on the organisation you are interviewing for
- Write down any questions you want to ask at the end of the
- Practice interview questions see links below. Can you get someone to practise asking you questions so you can work out your answers?
- Work out what you are going to wear (make sure it's clean, tidy and appropriate for the role)
- Know where you are going for the interview find it on Google Maps, can you visit it before your interview day?
- before your scheduled interview time

Top Tip: It's okay to bring notes, your CV and answers to standard questions written down into the interview – this is not a memory test!

## Links

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

Trade Me https://www.trademe.co.nz/c/jobs/article/mostcommon-nz-job-interview-questions-with-answers

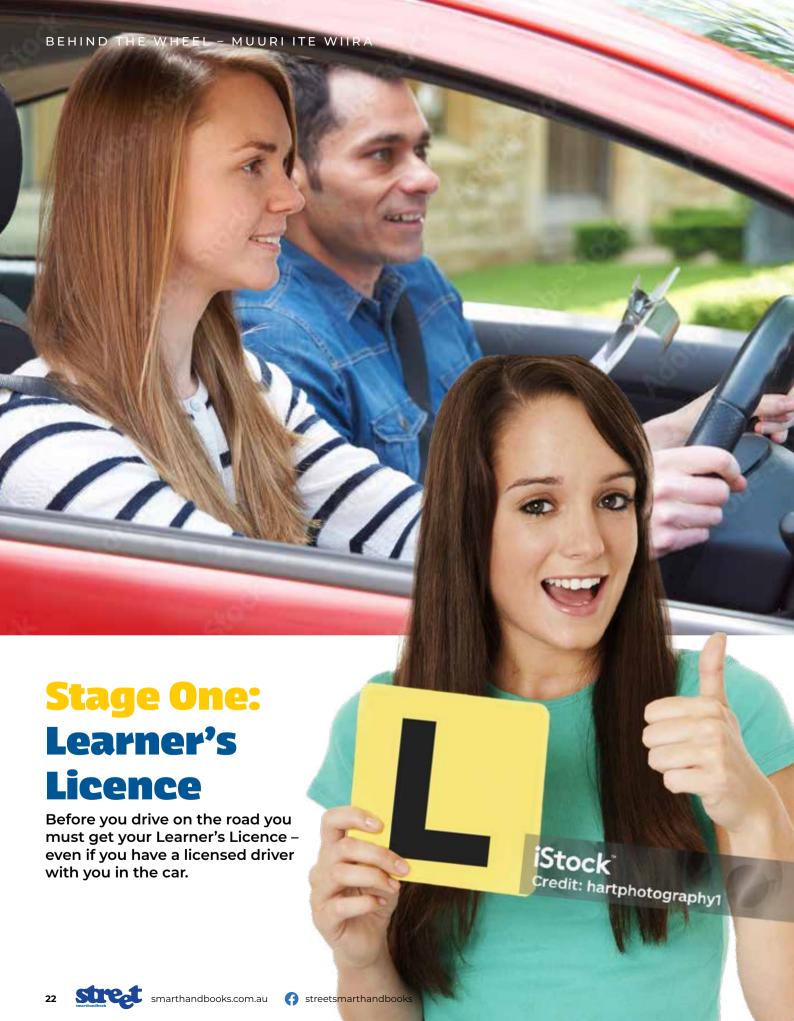












## Applying for your Learner's Licence

Step One: Fill out an application form.

If you don't have an NZ Passport you'll need to 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 Card (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://nzta2.cwp.govt.nz/ resources/identity-refereedeclaration-dl26/

#### Step Two: An eyesight test

This test checks your vision at a distance and to the sides (peripheral) to make sure it meets the required standard. Bring your glasses or contact lenses if you normally wear them

Step Three: Have your photograph taken

**Step Four: Provide a signature** 

Step Five: Book a time to sit the Learner's Licence test

 This might be several weeks away or you might be able to sit it straight away

Step Six: Pay for the Learner's Licence application

#### Links

#### Drive

https://drive.govt.nz/learnerlicence/about-the-learners-licencetest/preparing-for-your-learnerlicence-test



# 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/

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 if you haven't prearranged it.

# Temporary Learner's Licence

Once you have passed your theory test, the Driver Licensing Agent will give you a temporary paper 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. Otherwise, it will expire.

You must always carry your licence with you when driving. A photocopy or photo on your phone will not be accepted nor will an expired temporary 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 must be the plastic version NOT the temporary paper version, a photocopy or a photo on your phone

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

https://online.nzta.govt.nz/licencetest/

#### 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

#### 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
- Have a 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:

https://www.nzta.govt.nz/driverlicences/getting-a-licence/driverlicensing-agents-and-courseproviders/

# 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/driverlicences/getting-a-licence/ take-your-test/practical-tests/ restricted-licence-test-guide/

# Step Four: 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/

#### NIZTA

https://www.nzta.govt.nz/driverlicences/getting-a-licence/take-yourtest/practical-tests/restricted-licencepractical-driving-test-class-1-car/

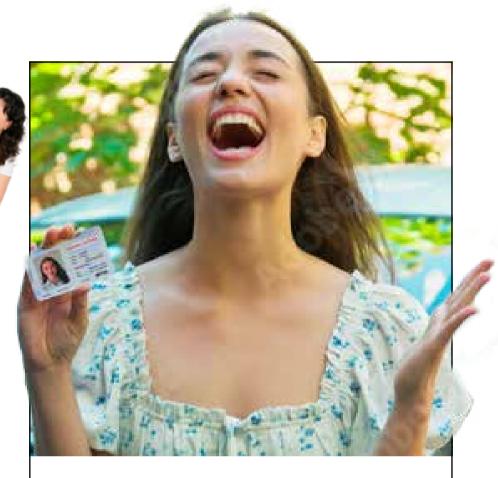
It is recommended that you have 120 hours of driving practice before you sit your restricted test.

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

#### Step Five: 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



# Stage Three: 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.

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

#### **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/

#### ΔΔ

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/drivingoffencesand-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/driverlicences/getting-a-licence/ licences-by-vehicle-type/cars/ restricted-licence/restrictedlicence-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

https://www.nzta.govt.nz/assets/ resources/factsheets/62/docs/62roadside-licence-suspension.pdf

## **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 be 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 - alcohol interlock and alcohol sentencing

https://www.nzta.govt.nz/ driver-licences/drivingoffences-and-penalties/ alcohol-sentencing/alcoholinterlock-programme/

https://nzta.govt.nz/resources/ factsheets/55/

## **Community Law**

https://communitylaw.org.nz/ community-law-manual/test/drink-drugdriving/alcohol-the-drink-driving-offences/

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

#### **NZTA**

https://www.nzta.govt.nz/driver-licences/driving-offences-andpenalties/





## When your vehicle is taken off vou

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-offencesand-penalties/driving-offences/ roadside-vehicle-impoundment/

## How to pay fines

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

#### **NZ** Government

https://www.govt.nz/browse/lawcrime-and-justice/paving-fines/



## How long is my licence valid?

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

# **Buying your** first used ear?

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://www.genless.govt.nz/for-everyone/on-the-move/buy-alower-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/

Does the vehicle need a pre-purchase inspection? https://www.consumerprotection.govt.nz/help-product-service/ cars/pre-purchase-inspections-checks

Does the vehicle identification number (VIN) and plate number match official records?

Check the vehicle's Certificate of registration, call Waka Kotahi on 0800 804 580, or search online - there are various organisations who do these checks but you'll have to pay.

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-registeraffects-you/your-responsibilities-as-the-registered-person/

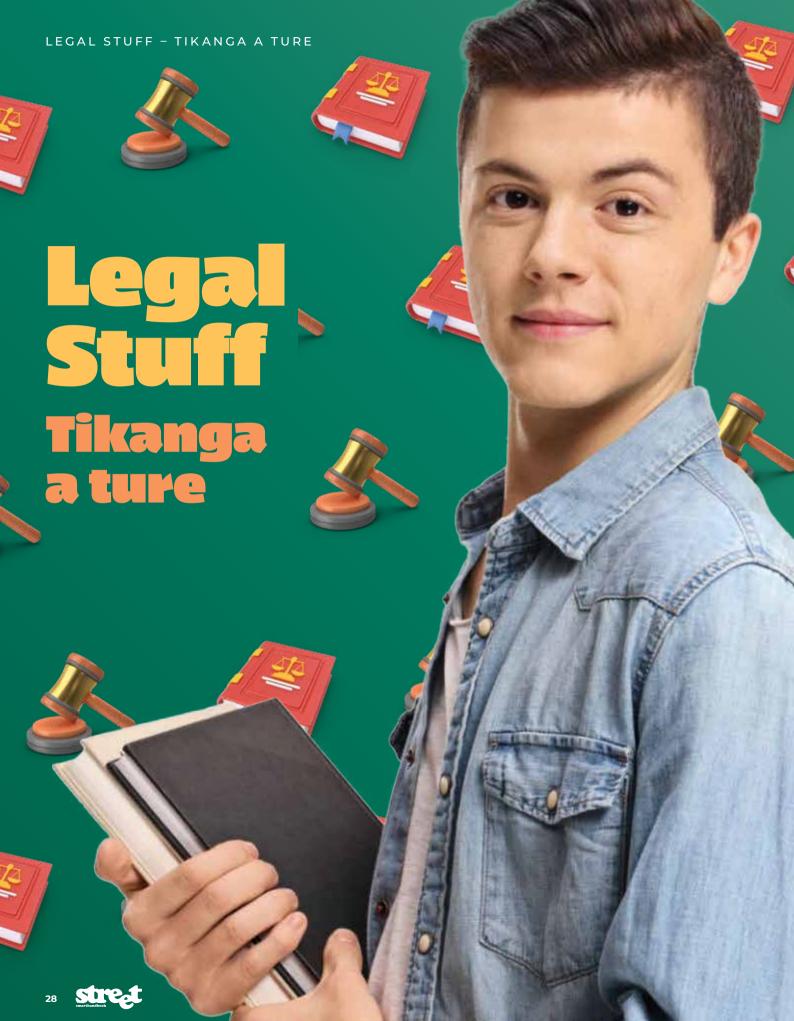
#### **NZTA**

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).

As an employee you should receive:

- A written employment agreement
- At least the minimum wage
- Paid annual holidays
- Paid rest breaks and unpaid meal breaks (with limited exceptions for those in essential services)
- Safe working conditions

Permanent employees have a set job on an ongoing basis.

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

Casual employees have a set job 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 pay);
- 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

#### **Employment New Zealand**

https://www.employment.govt.nz/starting-employment/rights-and-responsibilities/employee-rights-and-responsibilities



# **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 (includes having or refusing an abortion)
- 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/quardians 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 could go to jail if convicted of an offense. If 18 or 19 years of age you may be placed in a youth unit if assessed as suitable
- 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
- You can be called in for jury service

#### Links

**Youth Law Aotearoa** 

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





iStock

Credit: cha

t: Khosrork

# **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.

#### If arrested

If the Police tell you 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.

Editorial use 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-justicesystem/imarrested

#### **Community Law**

https://communitylaw.org.nz/community-law-manual/%20test/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** its never okay

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



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

Anyone can be affected by family violence, and this is not just physical assaults. Family Violence 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.

Everyone deserves a life free from violence. If you have been exposed to family violence getting the right support is important.

#### 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/

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

## Areyouok?

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

You can translate this site into Maori by using a tab at the top of the page.

**National Network of Family Violence Services** 

https://nnfvs.org.nz/



















# **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/

#### **Ouitline**

https://quit.org.nz/help-to-quitsmoking#vaping

### Don't get Sucked In

https://dontgetsuckedin.co.nz/

### **Protect your breath**

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

# Resources to help you quit

### **Quit Plans**

https://smokefree.gov/build-your-quit-plan https://www.makesmokinghistory.org.au/quitplanner

#### **Ouit 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-quitsmoking#vaping

#### **Smokefree**

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



# **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 triggers 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





# 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.

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 your parent or quardian.

# The following laws apply in **New Zealand for under 18s**

- Is an offence for any person under 18 years of age to purchase, receive or possess
- 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

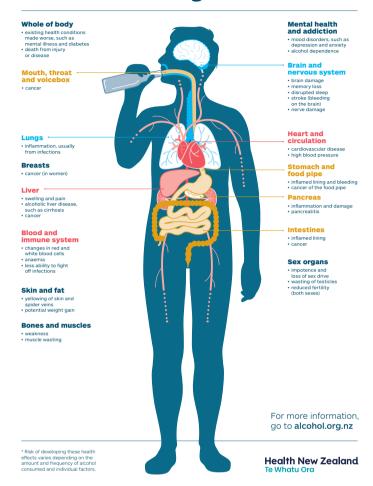
### Once over 18

- 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





# **Long-term health effects** of drinking alcohol\*









APPROX. 106 PURE ALCOHOL



bottle of beer @

### Standard drink

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

It takes at least one hour - and sometimes longer to remove one standard drink from our bodies.

A standard drink is a measure of the amount of alcohol, not the amount of liquid you're drinking - because it's the alcohol content that's most important to track.







# **Amohia te** Waiora's lowrisk drinking advice

To have at least two alcohol free days each week and drink no more than:

- Two standard drinks a day for women
- Three standard drinks a day for men
- Ten standard drinks a week for women
- 15 standard drinks a week for men

To reduce your risk of injury, do not drink more than:

- Four standard drinks at a time for women
- Five standard drinks at a time for men

Low-risk is not 'no risk'. These limits can be a helpful guide, but all bodies are different based on:

- Your rate of drinking
- Body type or genetics
- Existing health problems
- Medication
- Sensitivity to alcohol
- How much you've eaten

# I want to cut down on my drinking

If you want support or treatment to cut down or stop drinking alcohol there are lots of groups to help you achieve this.

https://alcoholdrughelp.org.nz/ 0800 787 797 Free text 8681

You can choose to talk with a Maori or Pacific Peoples counsellor by calling:

Maori Line - 0800 787 798

Pacific People's line - 0800 787 999

There are apps that can help you cut down too:

https://info.health.nz/mental-health/alcohol-and-drug-services/help-for-whanau-and-friends

# 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

Phone free 0800 787 789

drinking-ok

#### Youthline

www.youthline.co.nz for webchat

Free call 0800 376 633 or Free text 234

### The Lowdown

Free call 0800 111 757 or Free text 5626

#### **NZ Police**

https://www.police.govt.nz/advice/drugs-and-alcohol/drugs-and-alcohol-getting-help







# **Anxiety and Depression**

Two of the most common mental health problems in young people are 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 or worried



# **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
- 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 or Free phone on 0800 376 633

#### What's Up

https://whatsup.co.nz/ Free phone on **0800 942 8787** 

#### The Lowdown

thelowdown.co.nz for webchat Free call **0800 111 757** or Free text 5626

https://www.lifeline.org.nz/ Free phone 0800 543 354 or 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.

# Suicidal Thoughts

If you are having thoughts about taking your life, it's 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 your local mental health crisis assessment team – https:// info.health.nz/mental-health/ crisis-assessment-teams – they can help you
- Or go to your local hospital emergency department – they will help you
- If you are in immediate danger, call 111. Emergency services are there to help you



#### Links

#### **Depression NZ**

**Depression.org.nz**Free phone **0800 111 757** Free text **4202** 

#### **Youthline**

https://www.youthline.co.nz/ Free text on 234 or Free phone on 0800 376 633

#### What's Up

https://whatsup.co.nz/ Free phone on 0800 942 8787

#### The Lowdown

thelowdown.co.nz for webchat Free call **0800 111 757** or Free text **5626** 

#### Lifeline

https://www.lifeline.org.nz/ Free phone 0800 543 354 or Free text 4357







# **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 Bulima 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**

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.vouthline.co.nz/ Free text on 234 or Free call on 0800 376 633

### **Mental Health Foundation** https://mentalhealth.org.nz/ Free call 1737 to talk or text with

a trained counsellor.



# **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.tewhatuora.govt.nz/ our-health-system/eligibility-forpublicly-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
- Considerably faster treatment time than if you go to the emergency department, which is for life-threatening illnesses and injuries NOT non-urgent problems that can be resolved by your doctor/GP

# **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 them 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.



## How much will I pay to visit a Doctor?

Doctor fees in New Zealand vary by age, whether you are enrolled, and the type of service you are after. Enrolled patients usually pay less than casual patients.

https://www.govt.nz/browse/ health/gps-and-prescriptions/ paying-for-doctors-visits/

#### Links

### **Healthpoint**

https://www.healthpoint.co.nz/gpsaccident-urgent-medical-care/

### Te Whatu Ora

https://www.tewhatuora.govt. nz/for-health-providers/publiclyfunded-health-and-disabilityservices/visiting-a-doctor

#### **Healthpages**

https://healthpages.co.nz/directory/ categories/maori-health-services

# **Making** Sex Safer

Safer sex means taking care of yourself and having the kind of sex you want when you for you and your partner:

Consent - you both need to agree.

Contraception - to prevent unplanned pregnancy.

#### **Sexual Wellbeing Aotearoa**

https://sexualwellbeing.org.nz/ adv/safer-sex/

#### Just the facts

safer-sex

### Healthify

https://healthify.nz/health-a-z/s/safer-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.

- Infect many areas of the body

- Be caught at any age

#### **Sexual Wellbeing Aotearoa**

https://sexualwellbeing.org.nz/adv/stis/ what-is-an-sti

#### **Just the Facts**

stis-sexually-transmitted-infections-stds



# **Pregnancy**

know you're pregnant or you may have no symptoms at all.

- Missed period
- Tender swollen breasts
- Change in appetite
- Spotting and cramping
- Frequent urination
- Nausea in the morning
- Fatique

### Test, Test, Test

Pregnancy tests are reliable, and you get them from:

- Supermarkets and chemists
- School or student health services

- Sexual Wellbeing Aotearoa clinic

### **Pregnancy Choice**

#### **Sexual Wellbeing Aotearoa**

#### Healthify

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

#### Pregnancy Help Inc

https://www.tewhatuora.govt.nz/for-health-providers/publiclyfunded-health-and-disability-services/pregnancy-services



# 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 Sexual Wellbeing Aotearoa Counsellor.

#### Sexual Wellbeing Aotearoa

https://sexualwellbeing.org.nz/adv/pregnancy/

#### Healthify

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











### **Be Prepared**

- Decide on flatting or renting flatting you move into a room in an existing flat, renting you are a tenant who signs a tenancy agreement with a landlord and you are legally responsible for the property
- Flatmates and tenants have different rights make sure you know what these rights are before moving in
- 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 weeks' 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

### Renting: Signing the paperwork

- A Tenancy Agreement is a binding contract
- Details of Periodic Tenancy starts on a fixed date and ends whe Landlord gives notice or Fixed Term – has a start and end date
- Details condition of the property take photos of all existing damage and note in Agreement
- Details expectations mowing the lawns, doing gardening, etc
- 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
- 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.

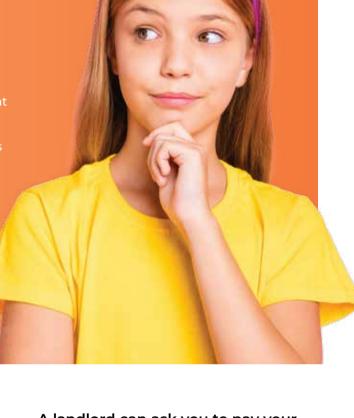
### Do I get my bond back?

Landlords should bring the Bond Refund form to the final what is written on it. Do not sign a blank form!

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 - apply to the 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 (unless it is for your bond).

### What happens to my rent?

- Rent is paid directly to the landlord. If you are flatting make sure your share of the rent is paid to the landlord directly rather than another flatmate so there is a record of your payment
- How often you pay (e.g. fortnightly, weekly) is in your Tenancy Agreement
- How you pay e.g. an Automatic Payment, or cash, should also be in your Tenancy Agreement
- If you are paying in cash the Landlord must give you a receipt. Keep all your receipts take a photo on your phone

iStock

Credit: Marat Musabirov

#### **Rent Increases**

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

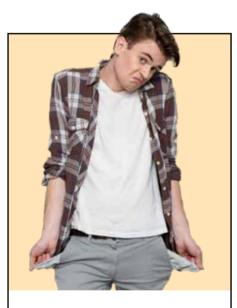
The Landlord can increase the rent after 12 months by writing to you as a tenant at least:

- 60 days before a rent increasefor a house or apartment
- 28 days before a rent increasefor a boarding house

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

- The property is substantially improved
- Facilities or services are improved and it is to your, 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.



# 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.

If you are flatting and you are having problems with your share of the rent – talk to your flatmates first.



# **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



# 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.

#### **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/

#### **Community Law**

https://communitylaw.org.nz/community-law-manual/chapter-26-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/

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

#### **Tenancy Services**

https://www.tenancy.govt.nz/assets/Uploads/Tenancy/Endinga-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 vou'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



# 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.

# 2 Sort

To keep your whites staying white sort your clothes by colour and wash separately:

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

# 3 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.



# Check the pockets

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

# **5** Put in the washing power/tablets/liquid

Whatever 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 powder and liquid or you might have to put it around the drum of the machine.

# 6 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:

- The Regular cycle works for most fabrics like 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.

# **7** Remove your washing as soon as possible

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.

# **B** 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

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.

#### Consumer

https://www.consumer.org. nz/articles/10-ways-to-savemoney-doing-the-laundry

### Canstar Blue

https://www.canstarblue. co.nz/appliances/bestwashing-machine-hacks/

# **Flatting survival skills**

# Cleaning checklist

Daily	☐ Make bed☐ Wash dishes	☐ Wipe kitchen/kitchen table☐ Take out rubbish/recycling
Weekly	<ul> <li>□ Vacuum/mop floors</li> <li>□ Wash clothes</li> <li>□ Clean toilet</li> <li>□ Dust furniture</li> <li>□ Clean bathroom</li> </ul>	☐ Clean airfryer/microwave ☐ Wash towels/sheets ☐ Garbage out for collection ☐ Wipe down kitchen cabinets
Monthly	☐ Clean fridge ☐ Mow lawns ☐ Declutter	<ul><li>☐ Wipe kitchen cabinets</li><li>☐ Clean stovetop and oven</li><li>☐ Vacuum sofa, chairs</li></ul>
Yearly	☐ Clean pantry ☐ Wash down house ☐ Waterblast concrete, decks	☐ Clean windows inside and out ☐ Clear out gutters

# Weekly meal planner

Mon	Grocery list
Mon	
Tue	
Wed	
Thu	П
Fri	
	П
Cat	
Sat	□ <u> </u>
	□ □
Sun	□ □
	□ □
	<u> </u>









### **Understanding effects and risks**

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

Stimulants or uppers can make you feel more awake, alert, confident. Can lead to addiction, heart problems, sleep issues, panic and anxiety attacks, seizures.

Example: Cocaine, Meth

**Depressants or downers** can make you feel more relaxed than depressed. They carry risks of addiction, vomiting, unconsciousness, affect coordination and concentration.

Example: Alcohol, Cannabis

**Hallucinogens** alter your perception of reality and mood. May result in panic attacks and paranoia.

Example: LSD, K, PCP



■ Class C (moderate risk): cannabis

seed, cannabis plant, codeine

■ Use – includes any possible way

nurturing or harvesting

you can get drugs into your body -

**Deal in illegal drugs** – this includes:

manufacturing an illegal drug

includes inhaling, injecting, eating, smoking

Cultivate - owing, planting, growing, tending,

■ Selling, exchanging, or agreeing to sell, offering for

sale or having possession for sale an illegal drug

■ Possess – includes having drugs on you or in

Preparing illegal drugs for distribution

It is illegal to:

your property



# Problems related to drug use

- Relationships strained
- Arrested or charged
- Health issues
- Sexual performance problems
- Work/School attendance drops
- Accidents increase
- Financial worries

If you are supporting someone who is using alcohol and other drugs it's common to feel lonely, worried, or emotionally exhausted. 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.

### The Level

https://thelevel.org.nz/ support-and-advice/makingchanges/how-to-supportsomeone-else

Family Drug Support https://www.fds.org.nz





# **Police** Searches

Police can search vou. 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/ alcohol-laws-and-penalties

#### **Community Law**

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

#### The Level

https://thelevel.org.nz/drugsand-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 Drugs**

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 it should be legally to drive you could:

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

### Links

#### NZTA

https://www.nzta.govt.nz/roadcode/motorcycle-code/about-limits/alcohol-and-drugs-limits/

#### Drive

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



# How to spot an opioid overdose

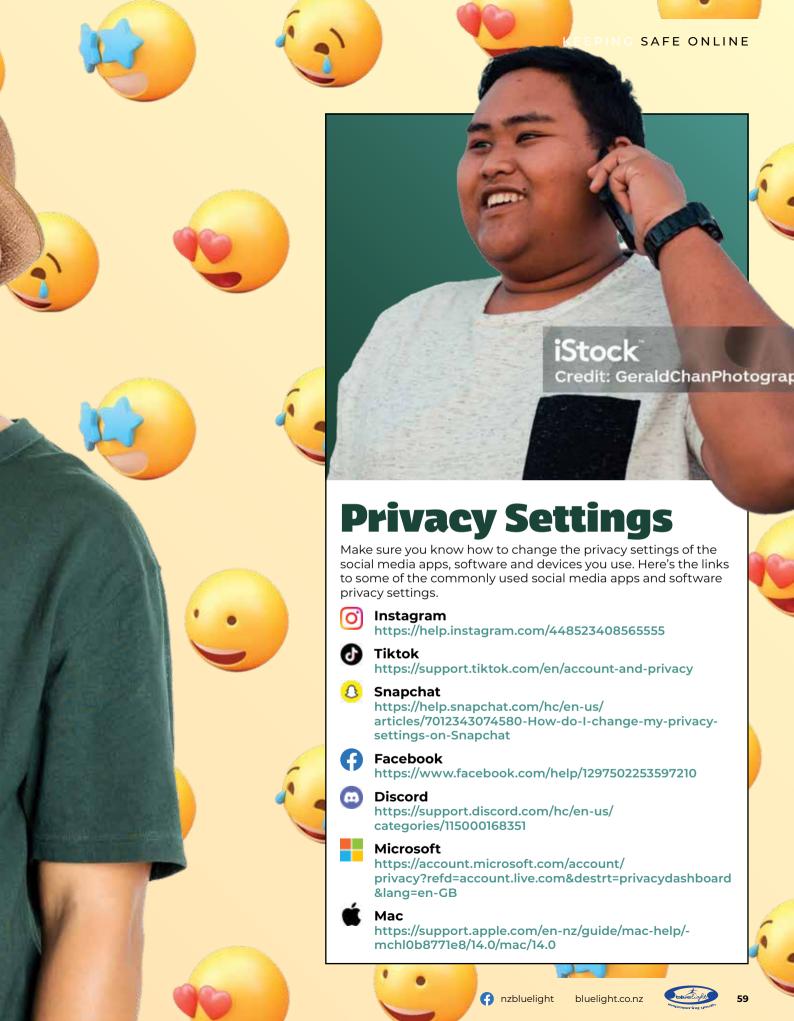
If you notice someone who:

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

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











### **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 a 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

Money Mules: When you receive money into your account from people you have not met and don't know and and are asked to 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/text/

#### **Police**

https://www.police.govt.nz/ advice-services/cybercrimeand-internet





# Dur supporters





































































Proudly published in partnership with

# countrywideaustral

Established 1998

Celebrating 27 years of supporting the community

www.cwaustral.com.au contact@cwaustral.com.au

# Disclaimer

Countrywide Austral ("Publisher") advises that the contents of this publication are offered solely for background information purposes. The publication has been formulated in good faith and the Publisher believes the contents of the publication to be accurate. However, the Publisher cannot guarantee and assumes no legal liability or responsibility for the accuracy, currency or completeness of the information or that the information contained in the publication is suitable for each individual reader's needs. Accordingly, the contents do not amount to a recommendation (either expressly or by implication) and is not intended to be used as professional medical or other advice. The contents of this publication should not be relied upon in lieu of specific and independent professional advice.

The Publisher takes no responsibility for information provided by third parties whose contact details or website address is provided in the publication.

The Publisher disclaims all responsibility for any loss, damage or injury of any type which may be incurred by any reader using or relying upon the information contained in the publication, whether or not that loss, damage or injury is caused by any fault. negligence, misrepresentation, omission or breach of duty on the part of the Publisher, its directors, employees, representatives, agents or contractors.

New Zealand Blue Light has produced this booklet as an educational guide only. It is not intended to be used as legal advice.





# Blue Light Awhitu Youth Camp

# 'Empowering Youth Through Adventure'

Located within one hour of Auckland's CBD, and bordering Auckland's Āwhitu Regional Park and Manukau Harbour, Blue Light's 72 bed Youth Camp is your ideal outdoor adventure facility. Utilise our fully trained instructors or choose self-led activities and enjoy our fully catered services for your next youth camp, conference, wānanga or staff training retreat.



72 Beds



Fully Catered



Activities

# **Activities**

Kayaking · Fishing · Orienteering · Hiking · Archery · Sand boarding · Golf · Raft Building · Camp Skills · Boggie Boarding · Air Rifles · Tramping

# **Blue Light Youth Centre**

Blue Light's National Youth Centre, located in Papakura, Auckland, provides opportunities for all young people to grow and develop new skills. Featuring adventure challenges including High and Low Ropes, Rock Climbing and Abseiling Wall.

# **Activities**

High Ropes · Low Ropes · Rock Climbing
· Abseiling · Confidence Course · Pump Track ·
Lanyards · Chicken Walk · B.L.A.S.T





### **ENQUIRE NOW!**

#### **Āwhitu Youth Camp**

- ≥ bluelightcamp@bluelight.co.nz
- 331 Hatton Road, Āwhitu, 2684
- **Youth Centre**
- → youthcentre@bluelight.co.nz
- 159 Dominion Road, Papakura

www.bluelight.co.nz

# Life Skills Camps

Blue Light's Life Skills centre on a one-week residential learning camp in partnership with the New Zealand Defence Force.

Blue Light runs up to 12 Life Skill Camps annually for youth between 14-17 years of age in conjunction with the NZ Defence Force's Youth Development Unit.

This state-of-the-art, adventure-related, experiential learning programme incorporates tried and tested methods from the Military, Police and civilian industry experts.







# **Leadership Sailing Voyages**

Blue Light's Leadership Sailing Voyages are tailored for young people aged 14 to 17 and are held in partnership with the NZ Sailing Trust. Young people get to sleep aboard, sail and explore the islands in the Hauraki Gulf while working as a team to navigate and sail a super-yacht.

"A great opportunity to experience life on water and the islands of the Hauraki Gulf on board a roundthe-world super-yacht."

We run two leadership sailing voyages a year. These voyages are more than just learning to sail; participants build leadership, teamwork, problem-solving, and communication abilities through hands-on activities. They bunk aboard and work in teams to read weather patterns, plan destinations, and take on every role required to sail the boat.