

# Case study

## trip to Queenstown

All Youth Service Youth Payment and Young Parent Payment clients, and Young Partners have an obligation to complete a budgeting programme that meets minimum standards.

The case study below shows how one Youth Service provider runs an activity to plan a trip for two to Queenstown.

Participants use real-time information about flights, hotels, transport options, and activities to work out how much a dream holiday to Queenstown might cost, and then figure out the different options they have for paying for it.

### About the Youth Service provider

Manaaki Ora works with Youth Payment, Young Parent Payment clients, and young people navigating employment, education, and training in the Bay of Plenty. They work for the well-being of all ages, as well as Youth Service, provide a range of health and other social services for tamariki (children), pakeke (adults), and kaumatua (older people).

Manaaki Ora delivers their budgeting programme in-house over two days. As well as covering budgeting, the role of banks, borrowing, and KiwiSaver, their programme includes a module on helping young people understand their Work and Income benefit entitlements, Money Management, and Youth Service incentive payments, like the budgeting and education incentives and other incentives like \$5k to work.

“We wanted our programme to be aspirational and strength based. A lot of young people in our area have never been on an aeroplane or booked a holiday for themselves. We created this activity to help them practice all the skills they have picked up on the day.”

– Anthony King-Alo, Programme Coordinator

#### He kuputaka (glossary)

- budget
- price, cost, expense
- debt, debit, credit, insurance

#### Resources needed

- laptop or PC
- calculators or phones

## About the activity

Queenstown is a dream destination for travellers from across the world. The town sits on the shores of the South Island's Lake Wakatipu, set against the dramatic Southern Alps. It's well-known for adventure sports, vineyards, and sight-seeing. That's why it makes the perfect destination for researching a trip for two, and all the considerations that come along with it.

The trip Queenstown activity takes place half-way through the programme after taiohi (young person) have already gained some foundational knowledge.

The Manaaki Ora budgeting programme covers understanding what a budget is, what it involves and who uses it, as well as planning, income, and fixed and variable expenses. They also include modules on needs and wants, banks, and borrowing and saving. This activity gives taiohi a chance to put into practice what they have learnt.

### Setting up the activity

Young people are invited to work together to plan a trip for two to Queenstown.

The group first discusses and agrees on what things they should budget for. This includes flights, accommodation, transport to and from the airport, meals, and activities. They also need to make decisions, like if they want to check their luggage on the flight or just have carry on, and how they want to get around Queenstown once they arrive.

Using a range of websites taiohi search for real flights, accommodation costs, and other travel costs.

Questions they are asked to prompt discussion:

- When is the best time of year to go to Queenstown? What happens to the prices for flights and accommodation during this time compared to "off-season"?
- How many days do you want to stay for? What happens to the prices if you change your dates of travel?
- What different accommodation options do you have?
- What difference does it make if you book through different platforms (bookings.com, expedia.com, or directly with the hotel). Are there hidden costs? Cancellation fees? When do you have to pay for the accommodation?
- What about on Airbnb? What costs are added on to the price of accommodation? Is the price in NZD or in another currency?

### Different ways of paying for good and services

They learn about different ways of paying for goods and services and what protection they have (for example, using a bank or credit card compared to using cash). The group are asked if they want to get travel insurance, consider what they might need it for, and what the risks might be if they don't have it.

This is a practical assignment for taiohi to demonstrate all the details they will need to consider when setting a goal or planning a trip.

## How to fund for the trip

This activity leads well into the next learning module, which focuses on financial goal setting.

Once all the costs have been worked out and the total cost of the trip has been worked out, the next step is to get the group to think about how to fund the trip.

They look at all their sources of income, how much they spend each week, and what's left over. After this they work out how long it will take to save for the trip.

Questions they are asked to prompt discussion:

- what can you do to increase your savings? (i.e. incentive payments, part-time job, any other ideas?)
- what things can you do to look after your money and keep it safe?

Anthony said, “the activity became an obsession and felt achievable. The taiohi were very engaged with the activity that they didn’t stop to eat, instead, they ate while continuing to search for accommodation, activities etc.”

## Tips for others wanting to run a similar activity

- My mentor once said “Achieving a goal is like baking a cake, you need to know **what cake** you want to bake, then you will get the recipe with the ingredients and equipment you need to bake that cake”. Simple analogy of understanding what you want to achieve and how to get it.
- Unlock Pandoras box – Choose something they wouldn’t think of doing but can envision themselves there and breakdown the steps with updated intel and plenty of positive affirmations to make them BELIEVE!
- K.I.S.S – Keep It Super Simple.

Taiohi talking about the activity said, “I feel I can actually do this”.