Te Puka Rauemi Tautoko

Hopukia tō anamata!

Te whai hua - kia ora!

sorted in Schools

US 28090 (Putanga 4)

Te whakaatu māramatanga ki ngā kōwhiringa penapena ahumoni whaiaro me ngā kōwhiringa haumi kua whiriwhirihia e whakatakoto mai ana i ngā hua ahumoni anamata.

Tohutoro Rauemi

Āheitanga Ahumoni

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He rangatahi tonu au, hei aha te whakaaro mō te whakatānga!

Tēnā koe!

Nei ka mihi nui ki a koe e aro mai ki te whai i tēnei o ngā kaupapa marau, arā, te Āheinga Ahumoni.

I mua i te tīmatanga o ngā mahi ako, he whakamāramatanga tēnei e pā ana ki te pūtake mō te whakaako i te Āheinga Ahumoni ki roto i ngā kura me ngā wharekura puta noa i a Aotearoa.

Me āta mōhio rawa ngā ākonga ki ngā tikanga ahumoni ina wehe rātou ko ō rātou whānau i te kura. Me mōhio me pēhea te whakarite kia mahi ā rātou moni mō rātou mā te mōhio:

- me pēhea te mahi moni
- me pēhea te whakapau moni
- me pēhea te whakahaere moni
- me pēhea te haumi moni.

E āta honoa ana tēnei ki te mōhiotanga ko wai rātou, tō rātou tūnga i te ao, me tō rātou anō tuakiri ahumoni, tērā e noho tūāpapa ana ki ā rātou tukanga whakatau.

He wāhanga nui tēnei o te māramatanga ka pēhea te āheinga ahumoni e aweawe ai i te oranga pai.

Nō reira, kia kaha i roto i ngā mahi e whai mai nei.

Te Whiwhinga Paerewa

Paetae	Kaiaka	Kairangi
Hei tohu i te **Paetae**: • me tautohu, me whiriwhiri hoki koe i ngā kōwhiringa penapena me te haumi ka whakapiki ake i ngā putanga ahumoni anamata (arā, ko KiwiSaver, me ētahi kōwhiringa e rua mai i ngā pūtea whakahaere, ngā kuhunga tūmau, te whare, ngā hea, te kaipupuru pakihi, te pūkete penapena). • whakamāramahia ngā kōwhiringa penapena me te haumi i whiriwhirihia i runga anō i ngā tūraru, i ngā hua me te roanga wā (Kia kotahi te kowhiringa penapena, kia rua ngā kōwhiringa haumi).	Hei tohu i te **Kaiaka**: Me whakaatu rawa i tō mārama āmiki; • mā te whakamārama ka pēhea ngā kōwhiringa penapena, haumi hoki i whiriwhirihia e whakatakoto i ngā hua ahumoni anamata, ki te whakatau i ōna hua • mā te parahau i ō taunakitanga	Hei tohu i te **Kairangi**: Me whakaatu rawa koe i te māramatanga hōhonu: • mā te whakatakoto whakamārama hohonu ka pēhea ngā kōwhiringa penapena, haumi hoki i whiriwhirihia e koe e whakatakoto i ngā hua ahumoni anamata te whakatau i ōna hua, • mā te parahau ki te whānui o ngā taunakitanga tautoko.

Te whakamahere i tō anamata ahumoni

He kounga waiwai, he āhuatanga waiwai tō Māui aro ki te anamata. I pērā hoki ō tātou tūpuna, me tō rātou kaingākaunui kia noho reri rātou me ō rātou whānau mō muri atu.

I tēnei kōwae ako, he hōhonu ake tō tūhurahura ki anamata me te kohikohi mōhiohio hei āwhina i a koe kia mārama ki ngā mahi ka āhei te tīmata ināianei kia noho reri koe mō ngā mea ka hia mahi koe pea ina pakeke atu, ina noho hoki i roto i tō ao tūturu o āpōpō.

Ka whai wāhi pea ki ō whāinga ahumoni o āpōpō te takatū mō te ako i te kura tuatoru, mō ngā whakangungu anō, te noho motuhake taha pūtea nei i ētahi atu, te penapena ki te hoko mai i tō motokā tuatahi, kāinga tuatahi rānei, te whai pūtea hei tāpoi i te ao, te eke ki te tūnga pai ake ki te āwhina me te tautoko i tō whānau me tō marae, te whakarite rānei kia āta tiakina koutou ko tō whānau ina pakeke atu koe.

Me kī, ka rongo pea koe i te tāmomi, ka whakapātaritaritia rānei pea koe ina whakaroaro ki ngā āhuatanga o tō oranga kei te awe māpara tonu – ina koa e whakaaro tonu ana pea he aha ngā mahi māu hei te wehenga i te wharekura. Heoi, ko tētahi ritenga tino pai hei whāinga māu, hei pupuri māu ko tō tīmata wawe atu ka taea ki te penapena moni, me te mārama haere me pēhea te whakarite kia tino nui rawa ka taea ngā hua ahumoni ka puta i ō penapena me ō haumitanga.

Kuputaka

Anamata ahumoni
Financial future

Whāinga ahumoni
Financial goals

Penapena
Savings

Haumitanga
Investment

Ngā kaupapa o tēnei kōwae

Hei tautoko i āu mahi whakamahere mō tō anamata ahumoni, e whā ngā kaupapa o tēnei kōwae ako:

- ✓ Te penapena pūtea
- ✓ Me pēhea taku whakahaere me te whakanui i aku penapena?
- ✓ Ngā hua me ngā tūraru o te penapena me te haumitanga
- ✓ He rangatahi tonu au, hei aha te whakaaro mō te whakatānga!

Ka whakaritea koe e ētahi o ngā mahi ka mahi i tēnei kōwae ako ki te huritao i ōu anō wheako whaiaro, waiaro hoki ki ngā penapena me ngā haumi.

I tēnei mahi anō hoki, ka kitea he hononga e whai pānga ana ki ētahi atu kōwae Āheinga Ahumoni tērā pea kua oti kē i a koe.

Kuputaka

Ngā hua
Benefits

Ngā Tūraru
Risks

Kaupapa 1
Te penapena pūtea

Kuputaka

Panahiko
Powerpoint

Kiriata Kūkara
Google Slides

He Tīmatanga

Matapakitia hei akomanga, ā-rōpū iti rānei ēnei tohuaki me te tuhituhi ataata i ō ariā ki tētahi taha o te whārangi A4, ki tētahi kiriata whakaaturanga rānei (Panahiko, Kiriata Kūkara, tētahi atu rānei).

- He aha ētahi ara penapena moni ka whāia pea i a koe i te wharekura tonu?
- He aha te wā tino pai rawa hei tīmata ki te penapena, he aha ai?
- Kia hia te moni me penapena?
- He aha i hira nei te mahi penapena?

Me mahara ki te tuhituhi me te pupuri i ō tuhipoka mai i tēnei matapakinga, ohia manomano hoki hei tirohanga atu ā muri atu.

Ngā Hononga Rauemi

Māui Ihumanea - Whakatānga me te Kiwisaver

He aha tēnei mea te “penapena”?

Ki āu anō kupu, **whakamāramatia** te tikanga o te *penapena*.

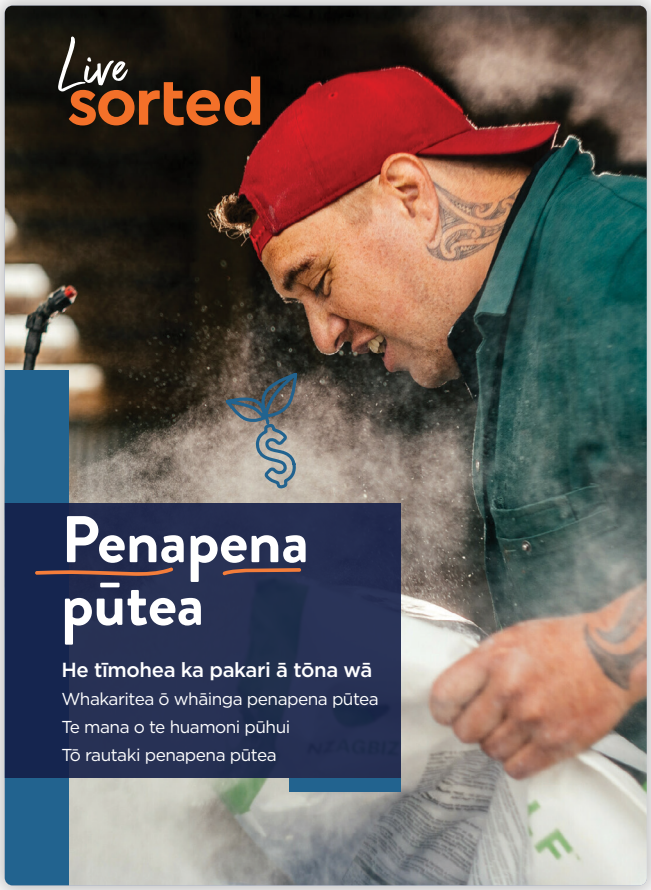
Tirohia ngā panahiko mō te penapena.
Whai muri i te pānui i taua whakaaturanga, tēnā whakawhānuihia tō whakamāramatanga tuatahi mā te whakautu i ngā mōhiohio hou kua akona.

Te whai māramatanga ki ō ritenga me ō manakohanga penapena

Whakarārangitia ō momo penapena o nāianei.

Pānuitia te pukaiti nei, arā, ko te Penapena Pūtea.

Tuhia mai ngā ariā matua hei tirohanga anō māu i a koe e whai ana i tēnei kaupapa.



Pānuitia tēnei pārongo whakairoiro mō te penapena, ka tahi.

Ka rua, **tātarihia, matapakina** e kōrua ko tētahi hoa akomanga te pārongo nei.

Hei tautoko i tō matapaki, **tuhia he rārangi o ngā mea katoa i hokona e koe** māu anō i ēnei rā e rima kua hori, ka tātari i ō utunga kia mōhio ai ki ngā mea i whakapau moni ai koe.

Ngā mea kua hokonga e koe i ngā rā e rima kua hori?

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He utu i taea te karo me te penapena moni kē?

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He aha te mea i awe i a koe ki te whakapau, engari ake te penapena?

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Kuputaka

Pārongo whakairoiro
Infographic

Tātarihia
Analyse

Whakaotia tēnei Kai Roro Matawhaiaro Ahumoni. Tāngia, ka tikiake rānei i te tārua o ō whakaahuatanga Matawhaiaro Ahumoni.

Whakamahia te pene tāmuramura ki te tātari i ngā mea hira hei whakaarotanga māu mō anamata.

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I tika tō te kai roro whakaahua i tō matawhaiaro moni?

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He aha koe i whakaae nei, i whakahē rānei, ki te otinga o te kai roro?

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He tīwhiri

Tonoa hoki tō whānau ki te mahi i te kai roro ki taea ai ngā otinga te whakataurite!

Kuputaka

Matawhaiaro
Personality

Pene tāmuramura
Highlighter pen

Te tātari i ō ritenga me o manakohanga penapena

Whakaotia he rātaka whakapau pūtea. Whai haeretia ngā tohutohu me ngā aratohu i te rātaka. Me maumahara ki te tātari i tō rātaka whakapau ā muri i te kotahi wiki, ā, me haere tonu te rātaka mō te wiki tuarua.

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E ōrite ana tō rātaka whakapau ki te otinga mai i tō Kai Roro Matawhaiaro Ahumoni?

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He aha ki tō whakaaro i ōrite ai, i kore ai rānei e ōrite, tō rātaka whakapau pūtea ki tō otinga o te Kai Roro Matawhaiaro Ahumoni?

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Kuputaka

Rātaka whakapau pūtea
Spending diary

Ritenga
Habits

Tātarihia ō whakapau ā-wiki kia mōhio ai mēnā i whakapaua te pūtea ki ngā mea *me hoko mai, ki ngā mea rānei i hiahia noa iho* ki te hoko mai.

He aha ngā mea i ako koe mō ō ritenga whakapau pūtea?

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I taea te penapena pūtea i hea ake i aua wiki, tē whakapau kē ai?

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Tātaihia ngā rahi e whakapau ana koe i te rā, i te wiki, i te marama – whakaurua ngā moni kua whakapaua ki ngā mea tē kitea, pērā i te kāri pahi, ngā taupānga, PayWave rānei.

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Kuputaka

Tātaihia
Calculate

Ngā Mea Tē Kitea
"Invisible"

Tiria tō rātaka whakapau pūtea ki tētahi hoa akomanga, ka matapaki i tā ō kitenga e whakaatu ai mō ō ritenga whakapau.

E whakaatu ana ō ritenga whakapau i te aha mō tō tuakiri ahumoni?

I pēhea te ōrite (te kore ōrite rānei) o tō rātaka whakapau ki te otinga kai roro?

He aha ki ōu whakaaro i pēnā ai?

Ngā whakaaro huritao

Mā tō mōhio ināianei ki ō ritenga whakapau me ō manakohanga, **whakaahuatia** mai tō pai ki te penapena.

Me pēhea to whakapai ake i ō ritenga whakapau?

Whakamārama atu anō:

Penapena
Ko te penapenatanga e anga ana ki ngā pae tawhiti, ki ngā whāinga hoki, kia pai ai pea te hoko rawa, kia whānui ngā āheinga haumitanga rānei, hei moni whiwhi whakatānga rānei.

Whaiaro
He tangata rānei, he whānau rānei te aronga o te whaiaro, kaua ko tētahi iwi, rōpū, pakihi, umanga rānei.

Kaupapa 2
Me pēhea taku whakahaere me te whakanui i aku penapena?

He Tīmatanga

I te mea kua hōhonu ake tā mātou titiro i te Kaupapa 1 ki te āhua pea o ngā penapena, kua tīmata hoki te wetewete i ōu ake penapena me ngā manakohanga penapena, ka tūhurahura tēnei kaupapa me pēhea te whakahaere me te whakatupu i ngā moni kua penapenatia, e penapenatia ana rānei.

Ngā Hononga Rauemi

Māui Ātea - Haumitanga

Māui Rautaki - Ngā Whāinga

Te whakatakoto whāinga me te whakamahere

Ko tā te whakatakoto whāinga he ara pai e hihiri ai i te tangata te hiahia ki te penapena – ahakoa kāore anō ō penapena, kua iti rānei, ā, e haere tonu ana te tupu o ō moni.

Whakaahuahia he aha, he aha pea, ō whāinga penapena i tēnei wā.

Me maumahara ki te rangahau i ngā rahi e tātai ana koe, me ērā e tautuhi ana hei whāinga penapena māu.

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Kuputaka

Whakaahua
Describe

Tautuhi
Setting

He rauemi hei awhinatia e koe.

He aha te haumitanga?

Ina hoki kua whakapūmautia i runga nei ō whāinga penapena, ka mātaihia ināianei ngā ara whakatupu pea i tō moni mā ngā haumitanga. He maha ngā huarahi haumi moni ka tūhurahuratia i tēnei kaupapa.

I a koe e tīmata ana i tēnei wāhanga, me whai whakaaro ki ēnei tohuaki:

- e hia te moni ki tō whakaaro ka hiahiatia hei tīmata ki te haumi?
- he aha ētahi mea e toru e taea ai e te ākonga te haumi i tana moni i a ia e haere tonu ana ki te wharekura?
- i te pikinga haeretanga o te moni whiwhi a te ākonga, he aha ētahi atu āhua e wātea ana ki te ākonga ki te haumi i tana moni?
- he aha ngā painga me ngā tūraru o te haumi moni, tē penapena kē ai?

Kuputaka

Tohuaki
Prompts

Whakamahukitia
Explain

Ki āu anō kupu, **whakamahukitia** tāu e mōhio ai ki te ariā o te *haumi*, te *haumitanga* rānei.

Me whakamātau i tēnei i runga i tāu e mōhio kē ana, arā, mā te kore e rapu mōhiohio, e rangahau rānei.

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Tirohia te panahiko mō te haumitanga.

He aha ngā mōhiohio hou kua ako koe mō te haumi i muri i tō pānui i aua panahiko?

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Te haumi i ō penapena

Ko te haumi i ō moni te ara tino pai rawa o te whakatupu moni me te whakarite kia whakaputa hua tā tātou moni mō tātou. He mea hira te āta rangahau me te whiwhi tohutohu haumi kia mārama ai ki ngā tūraru i mua i te tuku i tō tātou moni.

He huhua ngā momo haumi e wātea ana, kei tēnā, kei tēnā tōna anō taumata tūraru, taumata whakaputa hua hoki. Ko te nui ake pea o te hua ka riro, te nui ake hoki te tūraru tērā pea kāore e whakahokia te tapeke o ā tātou moni ki a tātou.

No reira, e pai ana kia whai ranunga o ngā momo haumi hei tohatoha tūraru me te whiwhi i ngā hua e hiahia ana.

Anei he rārangi o ngā huamitanga *e kite nuitia ana i Aotearoa:*

- Ngā pūtea penapena
- Moni kuhu wā tūmau
- Ngā pukapuka here
- Ngā hea
- Ngā rawa
- KiwiSaver me Ngā Pūtea Whakatipu

Kuputaka

Moni Kuhu Wā Tūmau
Term deposit

Puka Here
Bonds

Hea
Shares

Ngā Putea Whakatipu
Managed funds

He kaupapa rangahau - Haumitanga

Rangahautia ngā momo haumitanga katoa e ono e rārangi nei. Ka āhei te whakamahi i te paetukutuku o *Te whai hua - kia ora* hei matatiki mōhiohio matua, engari torotoroa anō hoki ērā atu hono e kite ana koe hei whakawhānui i tō māramatanga me tō mōhiotanga ki ia momo Haumitanga.

Whakaotia tēnei tūtohi o *Ngā Momo Haumi Noa* kei te whārangi e whai mai.

- Me whakarāpopoto koe i tāu i kohikohi ai, me te pānui pārongo mō ia momo haumi, ka tuhituhi o te whakaahuatanga poto o ia momo haumi ki āu anō kupu.
- Kaua e neke atu i te 100 kupu te roa o ia whakaahuatanga.
- Kua whakarato kētia he tauira whakaahuatanga poto mō Ngā Moni Kuhu Wā Tūmau i roto i te tūtohi.

Kia maumahara: me hoatu ō whakaahuatanga o ngā momo haumi i te rahi o te pārongo ka hiahiatia hei whakaatu i te rerekētanga o ia momo i ērā atu momo.

Ngā momo haumi noa

Ngā Moni Kuhu Wā Tūmau

Ko te moni kuhu wā tūmau, he haumi e pūmau ai te roa e kuhu moni ai koe ki tētahi pūtea i tētahi whare ahumoni pērā i te pēke, te uniana moni, te manatōpū hanga whare rānei. Kei ngā haumi moni kuhu wā tūmau ngā taumata taurangi o ngā moni kuku mōkito (hei tauira, $5,000), ā, ka puritia i te pūtea mō tētahi wā pūmau, atu i te kotahi marama ki ētahi tau te roa. Māu e whiwhi te nui o te huamoni e whakaaetia ana i runga i te rahi o te moni i kuhuna me te roa o te wā o tō moni kuhu wā tūmau.

Ngā Putea Penapena

Ngā Hea

Ngā Pukapuka Here

KiwiSaver me Ngā Pūtea Whakatipu

Ngā Rawa

Ina oti i a koe te mātiti o runga, **kōwhiria** kia rua (2) o ēnei momo haumi mō te rangahau hōhonu atu.

Whakamahia ēnei tohuaki hei arataki me te whakaoti i tō rangahau:

1. Rārangitia ngā **painga matua** o tēnei momo haumi
2. Whakaahuatia te **taumata tūraru e pātahi ana ki tēnei momo haumi** – iti / āhua nui / nui
3. Whakaahuatia te kaha o te **whakaputa hua** pea o tēnei momo haumi – iti / āhua nui / nui
4. Kimihia me te tuhituhi **kia runga ngā rauemi tuihono** i te iti rawa e whakarato ana i ngā mōhiohio hou mō tēnei momo haumi.

Kuputaka

Iti / Āhua nui / Nui
Low / Medium / High

Tūraru
Risk

Whakaputa hua
Potential return

Rauemi tuihono
Online resources

Haere ki te Puka Rauemi Tautoko - Kei te Penapena, kei te Haumi a Māui raua ko Hina.
US 28095

Te torotoro aweawe me ngā waiaro

I a koe e tirotiro ana i ōu anō manakohanga mō te penapena me te haumi, he mea whaihua anō hoki te whai whakaaro ki ngā tirohanga o ērā atu tāngata e tauwhitiwhiti ai koe me ngā horopaki e ahu mai ai aua tirohanga. Kei roto i tēnei ko ngā tangata anō o tō whānau, ko ērā kei roto i ngā whakahaere, ngā rōpū tōpū whānui atu me ngā pakihi.

I tēnei wāhanga o te Kaupapa 2 me kōrerorero me te uiui tāngata i roto i tō whānau, hapori hoki.

Uiuitia kia toru o te whānau kia mōhio ki ngā mea ka whai awenga ki ā rātou kōwhiri, whakatau anō hoki e pā ana ki te moni.

E takatū ai mō tō uiui, me hoahoa he rārangi pātai, kaua e neke atu i te tekau pātai i roto, kia mōhio ai ki ō rātou tirohanga mō te hira o te penapena, ngā mahere pūtea, te whakatakoto whāinga pūtea, me te whakahaere nama.

Māu e whakatau me pēhea te tuhituhi me te whakaemi i ngā mōhiohio mai i ia uiuinga. Ka taea mā te whakamahi pūhopureo matihiko, mā te taupānga, mā tētahi kāmera ataata, mā te tuhituhi ā-ringa rānei i ngā take matua.

Mēnā ka taea, uiuitia tētahi tangata nō tō komiti marae ki te matapaki i tāna whakatakoto me te whakatutuki i ana whāinga ahumoni.

Whakamahukitia ka pēhea te penapena e āwhina i te tangata, te whānau, me te marae ki te whakatutuki i ō rātou whāinga ahumoni.

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Uiuitia tētahi rangatira/kaiwhakahaere pakihi i tō hapori kia mōhio ai ka pēhea ia e whakatutuki ai i ngā whāinga poto, whāinga paetata, whāinga pae tawhiti hoki.

Pērā i tō uiui tāngata o tō whānau, me hoahoa he rārangi pātai kia mārama ai

ki te horopaki o ngā penapena me ngā haumi mō ngā rangatira/kaiwhakahaere pakihi.

Ko te noho hei rangatira o tētahi pakihi he momo haumitanga anō i te mea ka whakarato i te momo whakatupu i ō moni me ō rawa. He mea hira te tuku pātai mō ngā painga me ngā wero o te mahi hei rangatira pakihi.

Whakamārama atu anō

Haumitanga
Ko te haumitanga he puringa tūmau-roa o ngā rawa tipu moni ukauka-kore me te whāinga kia piki te haupū rawa, te moni whiwhi rānei.

Kōwhiringa penapenatanga, haumitanga hoki
Ko ngā kōwhiringa penapenatanga, haumitanga hoki e kōrero ana mō ēnei - pūkete penapena, moni whiwhi tūmau, ngā moni here, ngā hea, ngā rawa, KiwiSaver, ngā taonga hoko taketake, ngā pūnaha moni, ngā maru ahumoni, ētahi atu me te kapupuri pakihi.

Kaupapa 3
Ngā tūraru me ngā painga o te penapena me te haumitanga

He Tīmatanga

I tēnei kaupapa ka āmiki atu te mātai i ngā tūraru me ngā painga o ngā momo penapena me te haumi. Kei ia momo haumi tōna taumata tūraru e hāngai ana ki te hua ka puta i tō haumitanga me te roanga o te wā ka hipa mō te whakatupu i tō haumi.

Ka taea te tautuhi te tūraru haumi hei tūponotanga, heipūtanga rānei o ngā moni ngaro e ai ki te hua ka tūmanakohia mō tētahi momo haumitanga. Kia mārama ai, koia te inenga o te kaha o te kumukumu e puta ai ngā hua e ai ki ngā tūmanakohanga o te kaihaumi. Ko tōna tikanga, ko te nui atu o te hua ka tūmanakohia, te nui atu o te tūraru, hurihia anō hoki.

Ka ine te *hua i runga* i te haumi i te moni ka whiwhi, ka ngaro rānei i tētahi haumi e ai ki te rahi o te moni i haumia. Ko te tikanga, whakapuakina ai te hua i tō haumi hei ōrautanga, ā, whakamahia ai mō ngā whakatau ahumoni whaiaro, hei whakataurite i te kaha whakaputa hua o tētahi kamupene, te whakataurite rānei i te tōtika o ētahi haumi rerekē.

Kuputaka

Hua i runga i te haumi
Return on investment

Hononga Rauemi
Māui Ātea - Haumitanga

He ratonga pēke

Tūhurahuratia me te whakarārangi i te whānuitanga o ngā momo ratonga e tukuna ana e ngā pēke hei āwhina i ō rātou kiritaki ki te penapena me te haumi i ā rātou moni.

Me whakauru ngā momo pūtea pēke rerekē e wātea noa ana, me ētahi atu momo haumi pēnei i ngā moni kuhu wā tūmau me ngā pukapuka here.

Tuhia ēnei kohinga kōrero ki tētahi pukapuka hei tirohanga anō ā muri atu.

Whakamāramatia ngā kōwhiringa penapena me te haumi rerekē e tukuna ana e ngā pēke.

Me whai whakaaro koe ki ngā wā pūmau (te roanga wā ne ū koe ki ētahi kōwhiringa) me ngā utu ka utaina pea mō ngā kōwhiringa rerekē me te pānga o ēnei ki te katoa o ō penapena.

Ki tō whakaaro, ka pēhea ngā pēke e mahi moni ai i te whakarato i aua kōwhiringa penapena me te haumi?

Ngā moni kuhu wā tūmau

Ki tēnei ngohe, ka whakatauritea ngā kōwhiringa penapena me ngā pāpātanga huamoni onāianei e tukuna ana e ngā pēke i te paetukutuku Pāpātanga Huamoni.

Hei Mahi

He $8,000 tā Māui rāua ko Hina ki te haumi ki tētahi moni kuhu wā tūmau, me tō rāua pīrangi ki te whai whakaaro ki ngā kōwhiringa e wātea ana i ētahi pēke me ngā kaiwhakarato e whā.

Kāore rāua i te tino mōhio me pēhea te roa e haumi ai i te moni hei moni kuhu wā tūmau, heoi anō ko tō rāua tūmanako kāore e hiahiatia taua moni mō pūtake kē ā muri tata nei.

Hangaia he ripakaute kei roto ko ēnei whakaūpoko - tirohia te tauira kei te whārangi e whai ake nei, kātahi me aro ki ngā tohutohu.

Kuputaka

Kōwhiringa penapena
Savings option

Pāpātanga huamoni
Interest rates

Ripakaute
Spreadsheet

Whakaūpoko
Headings

Ngā moni kuhu wā tūmau

He tauira mō te ripakaute

Pēke	Haumitanga tuatahi Tapeke	Pāpātanga Huamoni 30 Rā	Te huamoni ka whiwhi ā muri i te 30 rā	Pāpātanga Huamoni 90 Rā	Te huamoni ka whiwhi ā muri i te 90 rā	Pāpātanga Huamoni 12 Marama	Te huamoni ka whiwhi ā muri i te 12 marama	Pāpātanga Huamoni 3 Tau	Te huamoni ka whiwhi ā muri i te 3 tau
Tauira: Pēke Niu Tīreni	*$8,000.00*	*0.5%*	***$3.00***	*1.75%*	***$35.00***	*2.0%*	***$160.00***	*2.0%*	***$490.00***
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2.									
3.									
4.									

Ngā tohutohu mō te ripakaute

Tirohia tēnei paetukutuku, kātahi ka aro ki ēnei taumahi:

- **Tīpakona kia whā ngā pēke rerekē** mai i te paetukutuku Pāpātanga Huamoni - ka whakaratohia
  i runga ake te URL.
- **Whakakīa te ripakaute ki te pāpātanga huamoni** mō te 30 rā, te 60 rā, 12 marama me te 3 tau.
- **Tātaihia te pāpātanga huamoni ka mahia mō ia pāpātanga** mā te whakamahi i te Tātaitai Moni Kuhu Wā Tūmau Canstar ka tuhi i te huamoni i whiwhi mō ia ronga wā.

He aha ngā tūraru e pā ana ki te haumi mā ngā kuhu moni wā tūmau?

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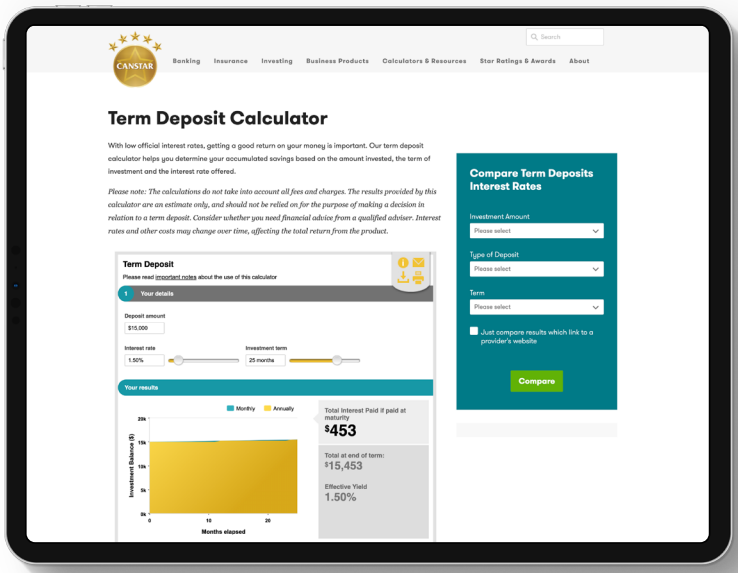

Kaupapa 4
He rangatahi tonu au, hei aha te whakaaro mō te whakatānga!

He Tīmatanga

Ahakoa kei anamata rawa tō whakatānga, he tika tonu kia tūhurahura me te whai whakaaro ki ngā mea ka hiahiatia ā tō taenga atu ki tērā wāhanga o tō ora.

Mā ō penapena puta noa i tō ora e whai wāhi ki te takatū i a koe mō te whakatānga. He maha ngā āhuatanga hira hei whai whakaarotanga māu, ina koa hei tō whakatānga kua kore koe e whiwhi i te nui o te moni whiwhi me ērā atu momo moni ka whiwhi mā ō mahi.

Kuputaka

Whakatānga
Retirement

Hononga Rauemi
Māui Ihumānea - Whakatānga me te Kiwisaver

Te Whakatānga

Pānuitia tēnei pukaiti mō te whakatānga e pā ana ki ngā hiahia o ngā mātāpuputu.

He aha ngā whakaarohanga matua kia mōhiotia e koe mai i te pukaiti i tō tiro whakamua ki tōu ake whakatānga?

He aha ki a koe ngā mea hira rawa ā tō whakatānga?

Ngā moni kuhu wā tūmau

Whakatauritea ngā matea me ngā hiahia
o tētahi taiohi, ki tētahi tangata kua whakatā.

Kuputaka

Matea
Needs

Hiahia
Wants

Tētahi taiohi

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Tētahi tangata kua whakatā

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KiwiSaver

He kaupapa penapena tūao a KiwiSaver i whakatūria e te Kāwanatanga ki te tautoko tangata ki te takatū mō tō rātou whakatānga.

Hangaia he whakaaturanga mō KiwiSaver mā tō akomanga. Ko te koronga o taua whakaaturanga, he whakarato tirohanga matawhānui o ngā āhua e mahi ai te KiwiSaver.

Kua kaua e neke atu i te ono kiriata i tō whakaaturanga.

I runga i tō mōhio ināianei ki KiwiSaver, **aromātaihia** te pāpātanga pea ki tō whānau me tō hapori ki te kore tētahi i haumi ki KiwiSaver.

Whakatauritea tērā ki te pāpātanga ki te katoa o tō hapori mēnā ka haumi te katoa ki KiwiSaver.

Ētahi atu momo moni whiwhi mō te whakatānga

I tua atu i te KiwiSaver arā ētahi atu momo moni whiwhi e tautokona ai rātou i te whakatānga – me hoki anō ki te pukaiti mō te whakatānga. I tēnei wāhanga o te Kaupapa 4 ka āta mātaihia ētahi o ērā atu momo penapena me te haumi.

Whakaahuatia tēnei mea Te Penihana o Aotearoa me te pakeke e āhei ai te tangata te whiwhi. Rapua te rahi o te moni ka whakaratohia e Te Penihana o Aotearoa.

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Matapakihia te rawaka o Te Penihana o Aotearoa hei puna ora tōtahi mō te tangata.

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Parahautia ō whakaaro.

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Whakaahuatia te momo moni whiwhi ka whakaratohia i te haumi ki ngā *rawa* whenua.

Whakamahia ngā aratohu me ngā mōhiohio i te **pukaiti whakatānga** kia kitea he tūmanakohanga pea mō ngā hua ka puta i te haumi ki ngā rawa whenua.

Whakaahuatia ka pēhea te haumi ki ngā rawa whenua i a koe e pūhou ake ana e takoha ai ki te tūnga ahumoni kaha atu ā te taenga atu ki tō wā whakatā.

Te whiwhi tohutohu ahumoni

Ehara i te mea he pūhou rawa koe ki te tīmata ki te penapena me te haumi, ā, i te mea kua kapi i a koe te maha o ngā āhuatanga e pā ana ki te takatū mō tō anamata hei wāhanga o ēnei kaupapa, he mea hira kia mōhio ki hea whiwhi ai i ngā tohutohu pono me te whakawhirinaki – ina koa me whakatau koe i runga i te mōhio, me whiwhi hoki ngā tino hua ka puta i ō penapena me ō Haumitanga.

E wātea noa ana ngā tohutohu mō ngā penapena me ngā haumi ahakoa tuihono, ahakoa kanohi ki te kanohi. Arā ngā kaiwhakamahere ahumoni, ngā kamupene inihua, ngā kaihoko hea, ngā pēke me ngā kaitohutohu ahumoni e wātea ana ki te tohutohu mai ki hea haumi ai, me te haumi ki te aha hoki. Heoi, pērā i ērā atu momo kaihoko arumoni, me mahi moni hoki rātou, nō reira he uaua te āta mōhio kei a wai te aro tūturu ki te āwhina i a koe me ō penapena me ō haumi, ā, kei a wai te aro kaha ake ki te whiwhi tiringa, huamoni rānei.

Maringanui kua takoto he whakaritenga hei ārahi i ngā kaitohutohu ahumoni kia whāia ngā paerewa me ngā whanonga matatika, me nga ara hoki e rapua ai te tautoko ki te pā mai ngā āwangawanga me ngā take taumaha. Mō ētahi atu mōhiohio mō aua whakaritenga, tirohia te paetukutuku o Sorted.

Whakaahuatia kia toru ngā āhua rerekē e kimi ai koe i ngā kaitohutohu me ngā aratohu papai.

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Te pare i ō penapena me ō haumi i te mahi māminga

Ia tau ka ngaro i ētahi tāngata nō Aotearoa e hia miriona tāra kē ki ngā kaitinihanga. Ka pā kinotia ngā tāngata, ngā whānau me ngā pakihi e te mahi māminga. He mea tūturu ngā kaitinihanga me ngā tāware, ka mutu ka āta aro mārika ki a koe ā-waea mai, ā-mēra mai, ā-kanohi mai. Ka taea tētahi tangata ahakoa ko wai te āta arohia, mai i te taiohi ki te kaumātua, tae ki ngā āpiha rangatōpū matua.

Kuputaka

Tāware
Scams

Haere ki te paetukutuku Consumer Protection, kimihia, rangahau ngā tīwhiri matua hei karo tāware.

He aha ngā tīwhiri matua hei karo tāware?

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Whakamātauria tō aweko tāware mā te whakaoti i te kai roro i tēnei paetukutuku.

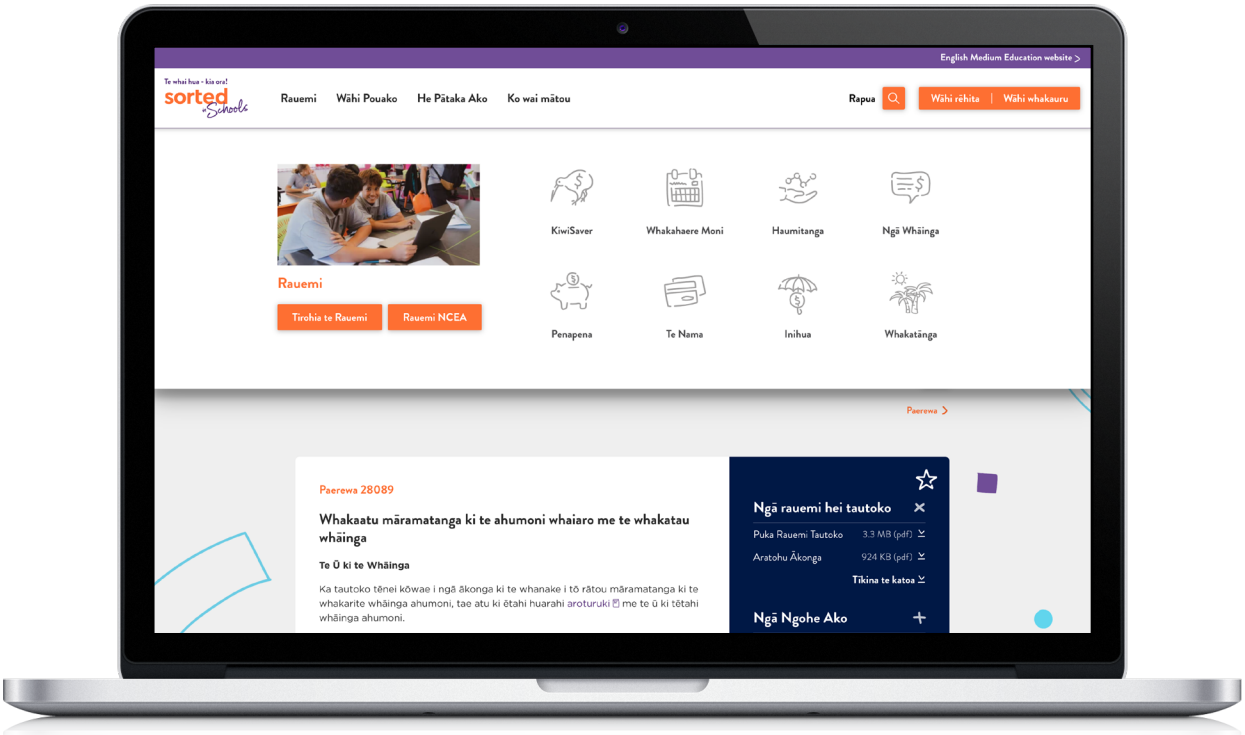
Kua oti!

Tēnei ka mihi ki a koe

Ko te tumanako, kua whai māramatanga, kua whai hua koenā te whakaotinga o ngā kaupapa i whakatakotohia ki tēnei puka.

Inā e hiahiatia ana ētahi akoranga mō te Āheinga Ahumoni, tēnā whakapā atu ki te whārangi ipurangi nei:

www.sortedinschools.org.nz/mme/rauemi



Āpitihanga 1 - Ngā Kupu Ahumoni Whaiaro

Penapena	Ko te penapenatanga e anga ana ki ngā pae tawhiti, ki ngā whāinga hoki, kia pai ai pea te hoko rawa, kia whānui ngā āheinga haumitanga rānei, hei moni whiwhi whakatānga rānei.
Whaiaro	He tangata rānei, he whānau rānei te aronga o te whaiaro, kaua ko tētahi iwi, rōpū, pakihi, umanga rānei.
Haumitanga	Ko te haumitanga he puringa tūmau-roa o ngā rawa tipu moni ukauka-kore me te whāinga kia piki te haupū rawa, te moni whiwhi rānei.
Kōwhiringa penapenatanga, haumitanga hoki	Ko ngā kōwhiringa penapenatanga, haumitanga hoki e kōrero ana mō ēnei - pūkete penapena, moni whiwhi tūmau, ngā moni here, ngā hea, ngā rawa, KiwiSaver, ngā taonga hoko taketake, ngā pūnaha moni, ngā maru ahu-moni, ētahi atu me te kapupuri pakihi.