Te Puka Rauemi Tautoko

Kei te Penapena, kei te Haumi a Māui rāua ko Hina

Te whai hua - kia ora!

sorted in Schools

US 28095 (Putanga 4)

Tātari i ngā kōwhiringa penapenatanga, haumitanga hoki

Tohutoro Rauemi

Āheitanga Ahumoni

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Nau mai haere mai

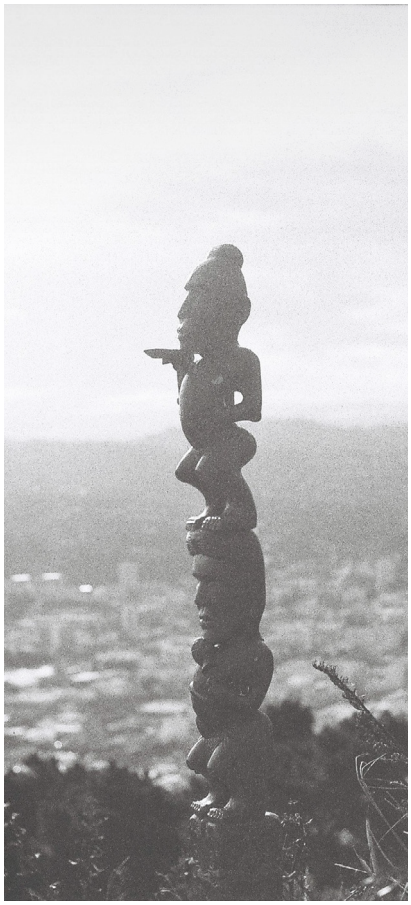
Kei te penapena, kei te haumi a Māui rāua ko Hina!

Piki mai rā ki tēnei puka rauemi tautoko, kei te penapena, kei te haumi a Māui rāua ko Hina.

Ka āwhina tēnei pukapuka i tō whanake kia āhei tō tātari i ngā kōwhiringa haumitanga ahumoni whaiaro, kia mōhio hoki ko ēhea ngā kōwhiringa haumitanga e hāngai pai ana ki ngā kaiwhakarato rerekē. E 13 ngā kaupapa, e 7 ngā hei mahi hei whakaoti māu. Ko te kaupapa kōrero hei whai anō māu ko Māui rāua ko Hina i a rāua e tere ana i ā rāua kōwhiringa penapenatanga, kōwhiringa haumitanga hoki.

Ka aromatawaingia tō āhei ki te;

- ✓ tātari i ngā kōwhiringa penapenatanga, haumitanga hoki e toru (me whiri i a KiwiSaver me ngā kōwhiringa e 2 anō) mā te aro ki:
  - ngā utu
  - te angawā
  - moni kuhu/utu tuatahi
  - te pūtea tāpui/tāpae
  - ngā tūraru
  - ngā hua
- ✓ hono i te hāngai o ōu whiriwhiringa mō te kīwhaiaro haumitanga takitahi
- ✓ whakamārama i te hāngai o ōu kōwhiringa haumitanga i tīpakohia e koe mō ngā kīwhaiaro haumitanga



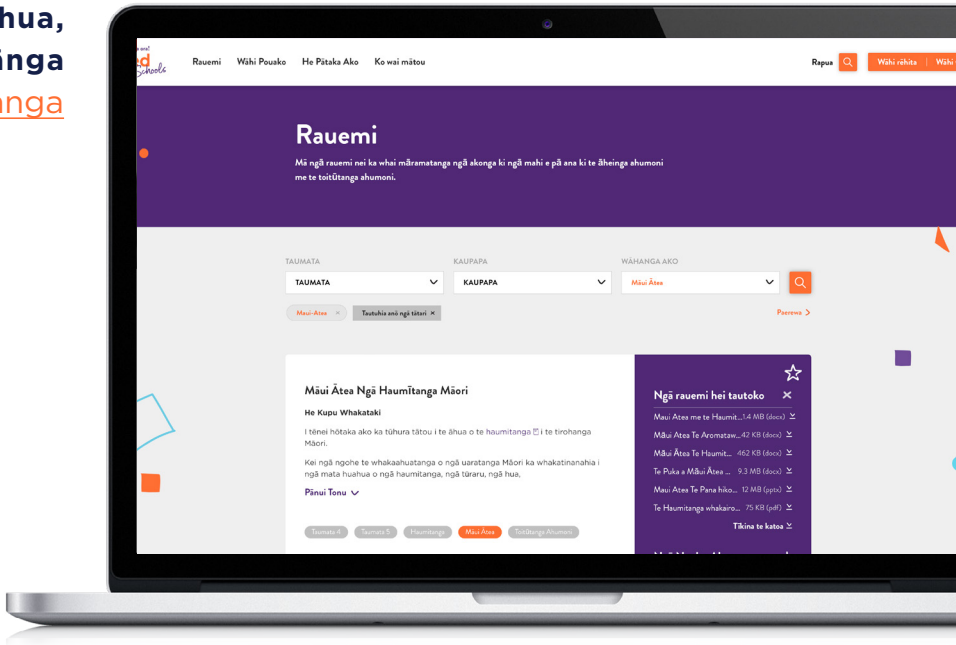
Ngā Taunakitanga/ Whakatau mō te Whiwhinga	Ngā Taunakitanga/ Whakatau mō te Kaiaka	Ngā Taunakitanga/ Whakatau mō te Kairangi
Me āhei tō: • tātari i ngā kōwhiringa penapenatanga, haumitanga hoki e toru (KiwiSaver, e rua atu) e ai ki: • ngā utu • te angawā • moni kuhu/utu tuatahi • te pūtea tāpui/tāpae • ngā tūraru • ngā hua Me hāngai, me pono hoki ngā kōwhiringa penapenatanga, haumitanga e toru ki ngā kīwhaiaro haumitanga takitahi.	Hei tohu i te **Kaiaka**: Kua tutuki i ngā paearu mō te Paetae, ā, me pēnei hoki koe; • Te tātari me te whakamārama i te hāngaitanga o ngā kōwhiringa penapenatanga, haumitanga hoki mō te kīwhaiaro haumitanga takitahi.	Hei tohu i te **Kairangi**: Kua tutuki i ngā paearu mō te Kaiaka, ā, me pēneii hoki koe; • tātari, whakamārama, parahau hoki i te hāngaitanga o ngā kōwhiringa penpenatanga, haumitanga hoki mō te kīwhaiaro haumitanga takitahi. Me hāngai, me whaitake ngā whakamārama.

Kaupapa 1

He aha te penapena, he aha hoki te haumitanga?

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. 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. Arā, ko te haumitanga he rawa, he tāonga rānei ka riro ahumoni mai me te whāinga kia puāwai he moni whiwhi, he moni hua rānei i roto i te 3 tau itinga rawa. Ka āwhina te penapena me te haumitanga i a koe kia tutuki ngā whāinga maha; mai i te utu i tō ako i te mātauranga, te tautoko i tētahi o te whānau, te hoko whare tae atu ki te pūtea hei whakapau i te whakatānga. I te roanga o tēnei hōtaka ako, ka tūhura koe i ngā kōwhiringa haumitanga rerekē hei kaitono, ko ngā hua me te take e pai ana mōu.

Ngā pukapuka Te whai hua, kia ora! whai pānga
Māui Ātea Te Haumitanga



He aha te kaiwhakarato pūtea?

I ngā wā o mua, ko ngā tikanga me ngā kawa te ara whakarato o ō tātou tūpuna. Ko te tikanga mō te rāhui (āpitihanga 1), he tauira o te whakarato. I tēnei tauira, ko te iwi nā rātou te rāhui i whakatakoto ngā kaiwhakarato, ko te wāhi i rāhuitia te haumitanga, ā, e kīia ana, he momo hua ngā tipu me ngā kīrehe. Ināianei, ko te tangata takitahi me tana pēke pūtea he kaiwhakarato, nā te mea ka whai huamoni i ngā pūtea ka kuhuna e rātou.

I ēnei rangi, ko te kaiwhakarato he tangata whai pūtea pēke, nā te mea ka riro i a rātou te huamoni i ngā pūtea ka kuhuna e rātou. Nā reira, ko te kaiwhakarato he tangata, he rōpū rānei ka kuhu moni ki ētahi kaupapa pēnei i ngā aronui ahumoni, i ngā rawa rānei me te whāinga ka whai huamoni ā rātou haumitanga.

He nui ngā āhuatanga e whakaawe ana i te āhei, i ngā kōwhiringa rānei o ngā kaiwhakarato ki te whakarato. Ko ētahi o ēnei āhuatanga ko ō rātou pakeke, ko te moni whiwhi, ko te tūāhua o te whānau, ko ngā whiwhinga e hiahiatia ana e rātou, ko te wā ka taea, ō rātou uara, ō rātou tirohanga, tō rātou toitūtanga ahumoni, ō rātou whāinga hoki. Hui katoa, ka waihanga ēnei āhuatanga i tō kōtaha kaiwhakarato takitahi.

Te Pakeke

He mea nui te pakeke nā te mea ka huri ngā hiahia me ngā whāinga ahumoni ka pakeke haere ana koe. Hei tauira, a Hina, ka haumihia ana akoranga i a ia e taohi ana. Ka pakeke haere ana a ia, ka hiahiatia pea a ia tētahi whare a tōna wā, ā, ka haumitia tētahi kāinga, ka tīmata pea tana penapena mō tana whakatānga. Pai kē kia tīmata tōmua tō haumi. He hua nui o te moni iti, mō te wā roa.

Kuputaka

Haumitanga
Investment

Kaiwhakarato
Investor

Te Moni Whiwhi

Ko te moni whiwhi he moni e tomo auau mai ana i tētahi whāinga moni, whāinga moni kore rānei.

Whaiaro

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

Tirohia hoki ēnei rauemi mō ētahi anō pārongo Paerewa 28090 Sorted - saving and investing

Te Whānau

Mehemea he uaua mō te tangata takitahi ana nama/te āhua o te noho hei whānau, kāore pea i tika te haumitanga i tēnei wā.

Te Hua

Ko te whiwhinga, te nui o te moni ka whakahokia mai i te haumitanga. He huapai, he huakore ngā whiwhinga; mehemea ka puāwai ō moni, he huapai; mehemea kāore ō moni e puāwai, he huakore. Ehara i te mea e hiahiatia ana te parematatanga huakino. Heoi anō, kei te āhua tonu o ngā tūraru e hiahia ana te whai. Ko ētahi tāngata ka whiriwhiri i te ara tūraru kore kia pai ai te whiwhi huapai me te iti o te tūraru. Te whakatairite ki tēnā, ka whiriwhiri ētahi i te ara nui te tūraru, kia nui ake te parematatanga huapai. Ka kīia te parematatanga huapai he hua.

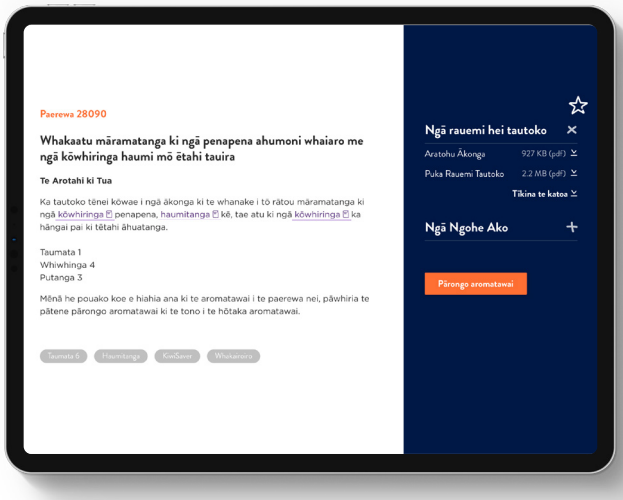
Kuputaka

Moni Whiwhi
Income

Parematatanga
Return

Whaiaro
Personal

Hua
Reward



Te Angawā

Ka āwhina te haumitanga ki te whakatutuki i ngā whāinga ahumoni. Nā reira, me tino mārama te wā tiki atu i te pūtea me ngā parematatanga. Hei tauira, ka tirohia te KiwiSaver; e āhei ana koe te tiki atu i ō pūtea hei hoko i tō whare tuatahi, hei tō ekenga rānei ki te 65 tau, te whakatānga. Tērā pea ehara te KiwiSaver i te kōwhiringa pai hei utu i tō ara mātauranga. Ko te roa o te haumi- tanga e hāngai ana te nui o te tūraru e hiahiatia ana te whai.

Ngā Uara

He mea nui te haumitanga matatika mō ētahi tāngata. Ka whiriwhiri rātou i ngā haumitanga iti rawa te whiwhinga mehemea ka ū tonu ki tā rātou kia kaua e haumitia te koranehe, te tupeka rānei. Kāore ēnei kaupapa haumitanga (koranehu me te tupeka) e hāngai ki ō rātou uara, ā, he tohu pea tēnei ka iti ake ā rātou moni ka whiwhi mai. Mehemea e māharahara ana ētahi tangata mō te taiao, he kaitaunaki mō te hurihanga o te āhuarangi, te hauora o te tāngata, ngā uara o te ahurea rānei, nā reira he mana nui o te whiriwhiri ki hea, o te whiriwhiri ka pēhea rānei tō haumitanga o tō moni. Kua piki te nui o ngā kōwhiringa matatika, nā te mea e kaha ake ana te reanga 20-30 tau ki te whiriwhiri i ēnei kōwhiringa.

Kuputaka

Te Angawā
Timeframe

Te Tirohanga

Ko tō tirohanga, ko tō waiaro rānei ki tō toiora e whakaawe ana i tō māia ki te haumi. E whakaa- wetia ana ō kōwhiringa ahumoni e ō kare ā-roto, ahakoa pēhea tō whiriwhiri i te ara ngāwari, i te ara tūraru rānei. Tōna tikanga ka whakaiti i te ahotea, kāore e whāngaihia!

Te Toitūtanga Ahumoni

Me mātua tū pakari i ngā aupiki me ngā auheke o te ora, arā, mehemea e noho nama ana e āhei ana koe ki te whakahaere i ngā utu hei utu, he take ohorere rānei ka pā, he penapenatanga, he inihua rānei tāu kia ea, he mahi pūmau rānei tāu kia ea ngā utu ā-rā. Pai kē atu kia toitū tuatahi, i mua atu i tō whiriwhiri i te haumitanga i te mea kāore pea e āhei tō tiki i tō haumitanga mō ētahi marama, mō ētahi tau rānei i ngā wā e tino hiahiatia ana.

Ngā Whāinga

He tino take tō ngā whāinga hei whakatau i te nui o te moni hei tuku me te rahi o te moni ka whiwhi/hoki mai i ngā haumitanga. I te nuinga o te wā, mehemea e hiahia ana tātou kia tino rahi te penapenatanga, me nui ake ā tātou tūraru, heoi anō ehara tēnei i te tikanga mō te nuinga. Ina nui rawa te parematatanga mai, te tikanga ia i nui rawa te whai tūraru, engari anō te parematatanga iti he iti iho te tūraru.

Kuputaka

Waiaro
Attitude

Toitūtanga Ahumoni
Financial sustainability

Ngā momo Kaiwhakarato

Nā, kua kite ake tātou, mō ia tangata he rerekē ngā whāinga me ngā āhuatanga āhei, āhei kore rānei i ō rātou haumitanga. Nā reira ka rerekē hoki ngā hiahia o ia tangata e pā ana ki te āhua o tā rātou haumi moni. Hei tauira, tērā a Hina rāua ko Māui:

He rerekē ō rāua waiaro, ō rāua whāinga, ō rāua angawā, ō rāua kaupapa haumitanga e pai ana ki a rāua. Arā, he rerekē a rāua kōtaha haumitanga whaiaro. I tēnei wā, ka noho ngā āhuatanga motu- hake o ia tangata i raro i ngā momo, i ngā kōtaha haumitanga e rima e whai ake nei (āpitihanga 1).

1. He kaiwhakarato tūpato
2. He kaiwhakarato pena
3. He kaiwhakarato tōtika
4. He kaiwhakarato tipu
5. He kaiwhakarato tuki

Ka āwhina pea te Utauta Kickstarter Haumitanga e whai ake nei i a koe ki te whakatau i tō momo kaiwhakarato, i tō hoa momo kaiwhakarato rānei.

Kuputaka

Moni Whiwhi
Income

Parematatanga
Return

Whaiaro
Personal

Hua
Reward

Waihoki, ka āwhina i te Puka Aromatawai US 28095 mā te whakawhānui i te mōhio;

→ ki ētahi haumitanga e rua e ai ki:

- te utu
- te angawā
- te moni kuhu, te utu tuatahi rānei,
- ngā kōwhiringa tuku hoki/rānei
- ngā tūraru
- ngā hua

→ i te hononga o ēnei whiriwhiringa ki te hāngai o ōu kōwhiringa ki te kīwhaiaro haumitanga tangata.

→ ki te whakamārama i te hāngai o ōu kōwhiringa penapenatanga, haumitanga hoki i tīpakohia mō ngā kīwhaiaro haumitanga takitahi.

Hei Mahi 1

I tēnei ngohe, ka mahi ā-rōpū ki te whakatau ko wai pea tō momo kaiwhakarato. Mā ngā pātai i raro nei koe e āwhina ki te whakaoti i te tūtohi, ki te whakatau hoki i tō momo kaiwhakarato. Tērā ētahi tauira māu. Mehemea ka raru koe, tirohia ēnei rauemi:

- Utauta Kickstarter Haumitanga

1. Te mahi ā-rōpū, matapakihia ētahi whāinga ora ki ō whakaaro he whāinga mōu, otirā mō tō whānau.
2. Whiriwhirihia kia rua ngā whāinga i tāutuhia i mua nā, ka whakatau he aha te angawā pai ka hiahiatia ki te whakaoti.
3. Āta whakamāramahia tētahi o ngā āhuatanga tērā pea ka whakaawe i ō whāinga. Hei āwhina tirohia ngā āhuatanga mō ngā 'kaiwhakarato'.
4. Kua whakatauria ō whāinga, tētahi angawā mē ētahi āhuatanga whakaawe i ō whāinga i nāianei, o ngā momo kaiwhakarato e rima, ko wai te mea hāngai ki a koe? Hei āwhina, hoki atu ki ngā momo kaiwhakarato.

He tauira kei raro iho hei whakaaro māu.

Hei Mahi 1

	Te tauira	Whāinga 1	Whāinga 2
Ngā whāinga	Ka hoko motokā a Māui		
Te wā (3 tau te itinga rawa)	3 - 4 tau		
Ngā āhuatanga (tae noa atu ki te pūmautanga ahumoni, ngā uara, te waiaro, ngā hokitanga, te whānau, te moni whiwhi, te pakeke hoki)	1. He mahi pūmau - he tūranga whakaako hangarau matihiko pūmau		
	2. Tirohanga whānui - pai ake ki a ia te ara haumitanga haumaru ake, ā, pai katoa ngā parematatanga		
Ko wai tō momo kaiwhakarato?	He kaiwhakarato tūpato, he kaiwhakarato pena a Māui.		

Kaupapa 2

Ngā Penapenatanga, Haumitanga hoki

KiwiSaver

Kua tūhurahia e tātou ngā āhuatanga e tohu ai tētahi kaiwhakarato me ngā momo kaiwhakarato e rima ka kaha kitea. I tēnei kōwae ako, ka tirohia ngā kōwhiringa penapenatanga, haumitanga hoki.

Tēnā kia tūhura e tātou ngā tūraru, ngā hua, ngā utu, te angawā me ngā uara matatika o ia haumitanga. Ko te kōwhiringa haumitanga tuatahi ko te KiwiSaver.

He tuwhiri aromatawai:

→ I tō mahi aromatawai, me tātari i ngā kōwhiringa penapenatanga, haumitanga hoki e toru. Ko te KiwiSaver tētahi o ngā kōwhiringa haumitanga nei, he momo tahua whakahaere. Ko ētahi atu kōwhiringa penapenatanga, haumitanga hoki māu ko ngā:

- Hea
- Moni kuhu
- Moni here
- Rawa
- Pūkete penapena
- Taongahoko taketake
- Pūnaha moni
- Maru ahumoni
- Pupuru pakihi
- E whakaae ana kia whiriwhirihia tētahi atu momo tahua whakahaere hei kōwhiringa haumitanga māu.

→ Ka tātarihia ana e koe te hāngai o te kōwhiringa haumitanga, me matapaki i ia āhuatanga e whai ake nei:

- te angawā o te haumitanga, ā, te wā ka whakaaea te tiki i te tahua
- te nui o te pūtea hei haumi tuatahi
- ngā tūraru o te haumitanga
- te/ngā hua e āheitia ana, e tika ana rānei mō te haumitanga
- ngā utu mō te haumitanga, hei tauira, ngā utu, ngā tāke rānei hei utu māu
- Te maha me te auau o tō tāpae moni

→ Hei āwhina i tō whakarite i a koe mō tō mahi aromatawai, kua āta whakaritea ngā kōrero, ngā mahi mō ia kōwhiringa haumitanga e ono nei.

He aha te KiwiSaver?

Ko te KiwiSaver he kaupapa haumitanga tūao e whai ana kia penapena pūtea mō te whakatānga. Mō te hunga ka whiriwhiri i tēnei mahere haumi- tanga, ka tuku riterite tonu i tētahi pūtea i ā rātou utu ā-wiki/marama. Ka kuhu aunoa, kia ngāwari, kia pūmau te haumitanga o tō pūtea.

Te Angawā

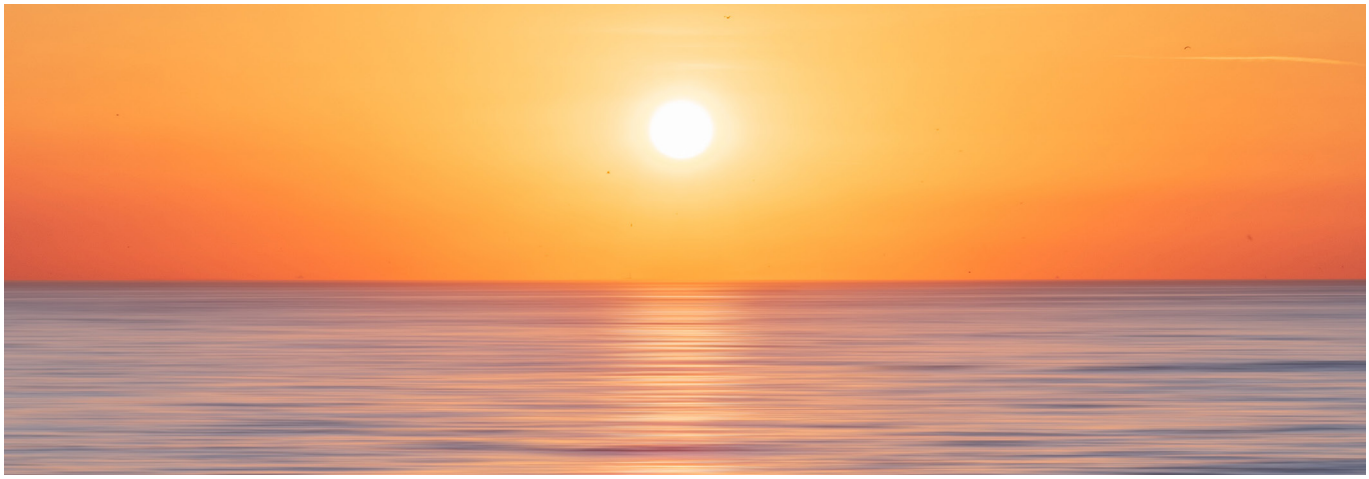
Kāore e whakaaetia tō tiki i ngā pūtea KiwiSaver tae atu ki tō eke ki te 65 tau, ka hoko i tō whare tuatahi, ka pā rānei ētahi āhuatanga motuhake. Heoi anō, he tikanga kia roa ake tō noho hei kiritaki o KiwiSaver i mua i te whakaaetanga kia tangohia, kia whakamahia tō pūtea.

Te nui o tō haumitanga tuatahi?

Mehemea ka whai mahi koe i raro i tētahi kaituku- mahi, kei a koe te tikanga o te nui o tō tuku ki tō pūkete KiwiSaver. Kei a koe te kōwhiringa i te ōrau o tō pūtea hei tuku, arā ko te 3%, ko te 4%, ko te 8%, ko te 10% rānei, ka kuhu aunoa ki tō pūkete KiwiSaver. Kei a koe hoki te tikanga mehemea he utu tūao tāpiri.

Te Rahi me te Auau o tō Tāpae?

Mehemea ka whai mahi koe i raro i tētahi kaitukumahi, kei a koe te tikanga o te nui o tō tuku ki tō pūkete KiwiSaver. Kei a koe te kōwhiringa i te ōrau o tō pūtea hei tuku, arā ko te 3%, ko te 4%, ko te 8%, ko te 10% rānei, ka kuhu aunoa ki tō pūkete KiwiSaver. Kei a koe hoki te tikanga mehemea he utu tūao tāpiri.



→ Mehemea he tākuhu koe, arā, ko koe te kai-tukumahi, te rangatira rānei, tētahi kaikiri-mana, he tangata whiwhi takuhe, kore mahi rānei, māu e tuku tōtika ki tō pūkete KiwiSaver. Tōna tikanga, ka tuku riterite tō pūtea ki tēnei haumitanga, engari ia:

- kua mutu te mahi
- ka hūnuku tūturu ki tāwāhi
- e tino māuiui ana
- e tino kino ana te whakawiringa ahumoni

→ Ka taea hoki te whakangā mō te 3-12 marama.

Kuputaka

Tūrarau
Risk

Ngā Tūraru o KiwiSaver

Ka hono ana koe ki a KiwiSaver, māu tonu te taumata tūraru mō tō haumitanga e whiriwhiri.

E hāngai ana te momo tūraru ki te momo kaiwhakarato i kōrerohia i mua rā; he nui te taumata tūraru mō te kaiwhakarato tuki, nā reira he tūpono nui ka nui te parematatanga.

He ngāwari te huri i tō momo pūtea ina hiahiatia, kei te paetukutuku tēnei tukanga ngāwari. Ki te kore koe e whiriwhiri i tō pūtea KiwiSaver, ka whakaritea aunoatia māu.

Ngā Hua

Ko tētahi o ngā hua o te KiwiSaver, māu, mā tō kaitukumahi, mā te kāwanatanga hoki e tuku pūtea ki tō pūtea. Mā tō kaitukumahi te 3% o tō pūtea e tuku, ā, ka tukuna e te kāwanatanga te

$521 i ia tau. Te tikanga ia ka tere te tipu o ōu parematatanga. Kei te āhua o te momo pūtea ka whiriwhirihia e koe te hua o ngā tūraru ka pā, me te rahinga o ngā parematatanga ka riro i a koe. Ka whakaaturia e tēnei tātaitai Penapena KiwiSaver i te nui hei penapena māu i mua o tō whakatānga, me te nui o te pūtea ka whiwhi i tēnei penapenatanga i ia wiki o tō whakatānga.

Ngā Matatika KiwiSaver

Kua kōrerohia kētia, ka whiriwhiri te tangata i ngā momo haumitanga e ai ki ō rātou uara. Kei te tangata te kōwhiringa ko tēhea te haumitanga e hāngai ana ki ō rātou uara; hei tauira, tēnā pea he kaitiaki rātou mō ō rātou iwi, ā, e hiahia ana ki te manaaki i ēnei āhuatanga, nā reira ka whiriwhiri i tētahi kaupapa e tautoko ana i te huringa āhua- rangi. Ka āhei te kaiwhakarato ki te āta whakarite i ngā kōwhiringa pai. He rangitaki pai rawa kei konei: Ngā Matatika KiwiSaver

Tirohia a Māui Ihumanea: Te Whakatānga me te KiwiSaver mō ētahi kōrero anō mō Māui Ihumanea: Te Whakatānga me te KiwiSaver

Kuputaka

Matatika
Ethics

Hei Mahi 2

I tēnei ngohe, ka mahi ā-rōpū ki te whakaoti i ngā pātai e whai ake nei. Me rangahau koe i ngā whakautu ki ēnei pātai. Kei konei ngā hononga ki ngā paetukutuku, engari māu tonu e tūhura i ētahi atu.

1. Ki ōu ake kupu, he aha ngā haumitanga?

2. Hōmai kia rua ngā take e hiahia ai koe ki te haumi?

Kaupapa 3

Ngā Haumitanga Tītaha - Ngā Hea

He aha ngā Hea?

E ai ki te tikanga o te kupu Pākehā, ka hokona takitahitia tētahi wāhanga iti o te pakihi kua wāwāhi ki ngā tūtanga pakihi. Ka whi- whi koe ki tētahi 'tūtanga pakihi', ki tētahi wāhanga rānei o ngā moni hua ka riro i te pakihi, me te mea nei kua 'tuari' (tūtanga pakihi-ngia) ki a koe. E āhei ana ki te hoko tōtika i ngā tūtanga pakihi, ka taea rānei te haumi mā tētahi pūtea whakahaere tōtika, pēnei i te KiwiSaver.

Te haumi mā ngā tūtanga pakihi, me hoko mai, me hoko atu rānei i ngā tūtanga pakihi i te mākete whakawhiti tūtanga pakihi. I Aotearoa, e mōhiotita ana ko te Mākete Whakawhiti Tūtanga pakihi o Aotearoa. Mā te kaitakawaenga, mā te pakihi whai raihana ki te hoko mai, ki te hoko atu i ngā tūtanga pakihi māu, e takawaenga, e whakahaere i ō hokonga.

Te Angawā

I te nuinga o te wā, ka manei te wāriu o ngā tūtanga pakihi, he tino matawhawhati. I te nuinga o te wā, he pai kē ngā tūtanga pakihi hei kōwhiringa haumitanga tūmau-pūmau, mō te 10 tau, mō te hia tau rānei. Karekau he here wā mō te hoko atu i ngā tūtanga pakihi. Heoi anō, he pai kia hoko atu i te pikinga o te wāriu e whai hua ai. Ka tika hoki, ki te heke te wāriu o āu tūtanga pakihi, ehara i te mea kua ngaro ō moni, kia hoko rā anō e rongo ai i te ngarohanga o te pūtea. Hei whakaū, ki te kore e hiahiatia ō pūtea, kaua e hoko atu i te wā ka 'heke' te wāriu o āu tūtanga pakihi.

Kuputaka

Hea
Share (in a company)

Te nui o tō Haumitanga Tuatahi?

Ehara i te mea he rahinga iti e hiahiatia ana hei haumi i ngā tūtanga pakihi; koia, tērā ētahi pakihi ina kāore e taea te tūtanga pakihi katoa te hoko, ka whakaae kia hokona tētahi wāhanga o te tūtanga pakihi.

Te Rahi me te Auau o tō Tāpae?

Mēnā te tangata ka pirangi hoko hea anō, māna anō tērā e whakatau i te wā ka rite. Ka āwhina pea tēnei i ngā hua a te wāheke, engari kei te āhua o ngā tūraru.

Ngā Tūraru

He whakaaro pai rawa ngā tūtanga pakihi hei whakatipu i tō haumitanga mō tētahi wā. Heoi anō, he nui ōna tūraru. I kōrerotia te tāmi ahu- moni o ngā tūtanga pakihi; e mōhiotia ana tēnā ko te 'taurangitanga'. He taurangitanga kino o ngā tūtanga pakihi, arā, ka tere te piki, te heke o te wāriu i roto i te wā poto. He nui ngā tūāhuatanga ka pā ki te taurangitanga o ngā tūtanga pakihi i te mākete whakawhiti, arā ko te pakari o te pakihi ā-ahumoni, ā-ōhanga, ka pā ki te mākete whakawhiti katoa. Ko ētahi o ngā tūraru:

- **Ko ngā tūraru ā-pakihi, ā-ahumahi hoki:**

  E kōrero ana tēnei mō te ekenga whānui o te pakihi me te pānga ōna ki te wāriu o ngā tūtanga pakihi. Ki te heke ngā hua, ka pā tēnei ki te wāriu o ngā tūtanga pakihi.

- **Ngā tūraru ā-mākete:**

  Mehemea ke heipū mai tētahi āhuatanga nui, tēnā pea ka pā ki te mākete ahumoni ā-ao, arā, ka heke iho te wāriu o ngā tūtanga pakihi. Ko ētahi āhuatanga nui, ko te whakahekenga, ko te nekenga o ngā pāpātanga huamoni, ko te aituā, ko te mate urutā.

Ko te ara hei patu, hei whakahaere i ngā tūraru, he haumi i ngā tūtanga pakihi rerekē, ka 'whakarerekēhia' ō haumitanga. Hei tauira, hāunga te haumi i tētahi tahua nui ki tētahi pakihi, ahumahi rānei, ka haumihia ētahi wāhanga o tēnei tahua nui ki ngā pakihi maha rerekē, ahumahi maha rerekē rānei.

Ngā Hua

Kua kōrerotia kētia me hoko atu i ō tūtanga pakihi i te wā e piki ana te wāriu o āu tūtanga pakihi, e hua ai ō parematatanga. Ka ngaro hoki te moni i te wā ka hoko atu i te wā e heke ana te wāriu. E rua ngā huarahi matua/mātāmua e riro parematatanga ai mō ngā tūtanga pakihi:

1. He moni hua, arā, ka whiwhi moni whiwhi hei ia tau, hei te wā rānei ka whiriwhiri te pakihi, mai i ngā hua.
2. He hua haupū rawa, arā, ka hoko atu i tētahi mea mō tētahi utu ake i te utu i hoko mai. Ki te ngaro te pūtea i te hokonga o āu tūtanga pakihi, arā, he iti iho te moni ka whiwhi koe i te utu i hokona, e kīia ana he huakino haupū rawa.

Ngā Utu, ngā Tiringa

He utu e hāngai ana ki te haumitanga o ngā tūtanga pakihi. Ka utu tēnei i ngā mahi whaka- haere a tō kaitakawaenga i ō tūtanga pakihi, ā, i te nuinga o te wā, he komihana te whiwhinga o tō kaitakawaaenga (āpitihanga 1). Tērā pea he utu ā-marama hoki. Hei whakamutunga, ka tākehia ngā momo moni whiwhi katoa, ā, ka tangohia mai i tō moni whiwhi.

Ngā Tikanga Matatika mō ngā Hea

I te nuinga o te wā, ka whiriwhiri te tangata i ngā pakihi hei haumitanga māna, ā, e āta mōhio ana ki te āhua o ngā mahi a te pakihi rā. Ka hāngai hoki ngā tūtanga pakihi nei ki ngā uara o te tangata nā te mea nāna tonu i whiriwhiri.

Kuputaka

Ngā Utu
Costs

Ngā Tikanga Matatika mō ngā Hea
Ethics of Shares

Hei Mahi 3

I tēnei ngohe, ka mahi ā-rōpū ki te whakaoti i ngā pātai e whai ake nei. Me rangahau koe i ngā whakautu ki ēnei pātai. Kei konei ngā hononga ki ngā paetukutuku, engari māu tonu e tūhura i ētahi atu.

- Sharesies

1. Ki ōu ake kupu, he aha ngā tūtanga pakihi?
2. Hōmai kia rua ngā take e kīia ana he tūraru-teitei ngā tūtanga pakihi?
3. Kei te whakaaro a Hina ki te haumi ki ngā tūtanga pakihi, hōmai tētahi take me whai a ia i a Sharesies?

Kaupapa 4

Ngā Penapenatanga, Haumitanga hoki - Moni Here

He aha ngā moni here?

Ko ngā moni here he tikanga whakarato moni ki te kāwanatanga, kaunihera, pakihi rānei, ka whakahokia katoatia hei tētahi wā tohu. E mōhiotia whānuitia ana hei haumitanga 'huamoni-pūmau'.

Hei tauira, tēnā pea ka kohi pūtea ki te hanga arahanga mā ngā moni here, e utua ai ō moni i tētahi pāpātanga pūmau, whakaae rānei. Ka whai wāhi atu ki ngā moni here mā te kaitakawaenga, mā te paetukutuku rānei. Ka tū ētahi pēke hei kaitautoko mā ngā kaitakawaenga.

Te Angawā

Ko te roa o te wā e noho ai te moni here e hāngai ana ki te rōpū nā rātou te moni here, arā, ko te kāwanatanga, ko ngā kaunihera, ko ngā pakihi rānei. Ka whānui tonu te roa, mai i te 1 ki te 30 tau. Kāore i rite ki te moni kuhu tūmau, e āhei ana ki te hoko atu i ō moni here i te wā e hiahia ana. Heoi anō, ka piki, ka heke te wāriu o ngā moni here.

Te nui o te Haumitanga Tuatahi?

He tikanga here ki te hoko i ētahi moni here, hei tauira, mō ngā Moni Here Kiwi, mā ngā kirirarau o Aotearoa anake. Ko tētahi o ngā hua o ngā moni here, e āhei ana ki te haumi ki ngā moni here mō te itinga $1.00.

Te Rahi me te Auau o tō Tāpae?

He tikanga here ki te hoko i ētahi moni here, hei tauira, mō ngā Moni Here Kiwi, mā ngā kirirarau o Aotearoa anake. Ko tētahi o ngā hua o ngā moni here, e āhei ana ki te haumi ki ngā moni here mō te itinga $1.00. E taea ana te hoko moni here anō, engari kāore e tāea te tāpae moni mēnā kua hokona kē tētahi moni here.

Ngā Tūraru

Ina whakatairite, e kīia ana he haumaru ake ngā moni here i ngā tūtanga pakihi, engari he tūraru tonu ōna. Ki te haumi ki ngā moni here, ka whiwhi/ hoki mai te rahi i haumitia me te huamoni. Heoi anō, ki te hoko atu i ō tūtanga pakihi i mua i te paunga o te tūmau, kāore pea e whiwhi hua.

Kia haere te wā, ka piki te pāpātanga huamoni o ngā moni kuhu tūmau, ka iti ake te parematatanga o ngā moni here mehemea e tatari ana ki te haumi i tētahi moni kuhu tūmau. E tika hoki ana tēnei mehemea e teitei ana te tāmi ahumoni, i te mea ka iti iho pea te wāriu o ō moni here.

He whakatauranga ōkawa o ngā moni here katoa, i reira ka kōrerotia ōna tūraru. I te nuinga o te wā, e haumaru ake ana ngā moni here a te kāwanatanga me ngā kaunihera i ngā pakihi. Waihoki, ki te pakaru te moni o tētahi pakihi, ka ngaro pea te katoa o tō pūtea haumi. Mō ngā moni here, e hāngai ana ngā tūraru ki te nui o te parematatanga, nā reira ko te moni here tūraru iti ake e hāngai ana ki te huamoni iti ake.

Kuputaka

Moni Here
Bond

Ngā Hua

Ahakoa he iti tonu te parematatanga i ngā moni here, ka nui tonu ake te whiwhinga i ērā o ngā moni kuhu tūmau. He kōwhiringa pai pea ngā moni here i te mea ka tau, ka mōhio tonu i ngā parematatanga o ngā haumitanga.

Ngā Utu, Ngā Tiringa

He utu mō te kaitakawaenga mō āna mahi hoko moni here. I te nuinga o te wā he rahi pūmau mō ia tauhokohoko, mō ia hokonga rānei. Nā reira ka nui ake ngā tauhokohoko, ka nui ake ngā utu. Ka tākehia ngā moni whiwhi, ngā paremata- tanga katoa.

Ngā Matatika

Pēnei tonu i te moni kuhu tūmau, ka whiriwhiri te tangata e whakarato ana i ōna moni i a wai, arā, ka whiriwhiri ka hokona ōna moni here i a wai. E tino mōhio ana ki te kaupapa o ngā moni here, nā reira e hāngai ana ki ngā uara o te tangata.

Tirohia te paetukutuku Penapena me te Haumi Moni Here me te Te Tai Ōhanga whakahaere nama mō ētahi kōrero pārongo anō.

Hei Mahi 4

I tēnei ngohe, ka mahi ā-rōpū ki te whakaoti i ngā pātai e whai ake nei. Me rangahau koe i ngā whakautu ki ēnei pātai. Kei konei ngā hononga ki ngā paetukutuku, engari māu tonu e tūhura i ētahi atu.

- Penapena me te Haumi Moni Here
- Te Whakahaere Nama

1. Ki ōu ake kupu, he aha ngā moni here?
2. Mā wai ngā moni here e tuku?
3. He aha ngā tūraru e pā ana ki te haumi ki ngā moni here?

Kaupapa 5

Ngā Penapenatanga, Haumitanga Hoki – Moni Kuhu Tūmau

He aha te moni kuhu tūmau?

He pūkete penapena te moni kuhu tūmau ka tīmata ki te pēke kāore e taea te tiki mō tētahi tūmau tohu, mō tētahi wā tohu rānei. Ko te roa o ngā moni kuhu tūmau, ko te 30 rangi, 6 marama tae noa ki te 5 tau. Mehemea ka tiki wawe i te moni kuhu tūmau, ka tiki i mua rānei i te wā tohu, he utu hāmene te whiu, pēnei i te pāpātanga iti ake, he utu mōu i whati i te tūmau whakaae rānei. I te nuinga o te wā he pātari pai te hāmene mō te hunga e rata kē ana ki te whakapau pūtea, hāunga te penapena mō ngā wā tūpuhi. He teitei ake te pāpātanga hua i tēnei momo haumitanga ki tē pāpātanga hua o te pūkete penapena, nā reira ahakoa kāore ō moni e tipu, e tere rānei te tipu, he kōwhiringa pai tonu.

Te Angawā

E āhei ana te tangata ki te whiriwhiri i te roa o te wā mō tōna moni kuhu tūmau. Engari tonu, ka whakaae tahi i te wā o te tono, kia kaua te pūtea e tiki i te roanga o te wā.

Te nui o te Haumitanga Tuatahi?

E hiahia ana te nuinga o ngā pēke ki tētahi rahinga iti hei tīmata i te moni kuhu tūmau, i te haumitanga rānei. Hei tauira, ka tonoa pea a Hina he moni kuhu e $5000.

Te Rahi me te Auau o tō Tāpae?

hiahia ana te nuinga o ngā pēke ki tētahi rahinga iti hei tīmata i te moni kuhu tūmau, i te haumitanga rānei. Hei tauira, ka tonoa pea a Hina he moni kuhu e $5000., ā, kāore e whakaaetia he moni kuhu tāpiri, te tiki rānei i te pūtea mō te roanga o te moni kuhu tūmau.

Ngā Tūraru

I te nuinga o te wā, he tūraru iti ngā moni kuhu tūmau. Ka āta piki tō pūtea moni kuhu nā te hua. Ko te tino tūraru matua o ngā moni kuhu tūmau, ko te wā ka pā mai tētahi kaupapa ohorere nā reira me whati i a koe te whakaaetanga tūmau. Ko te hāmenetanga, ka ngaro ētahi o te hua i tipu mehemea ka waihotia mō te katoa o te tūmau. He take anō, ko ngā paremata tanga iti me te tāketanga; kāore pea te wāriu o tō pūtea e ū tonu ki te tāmi ahumoni (āpitihanga 1).

Kuputaka

Moni Kuhu Tūmau
Term Deposit

Ngā Hua

He iti te pāpātanga parematatanga o te moni kuhu tūmau, engari he nui ake te parematatanga i tētahi pūkete penapena māori. Kāore te pāpā- tanga hua o tō moni kuhu tūmau e huri mō te tūmau whakaae kia pai ai te matapae i te hua o tō pūtea. Mehemea he roa ake te tūmau i te 1 tau, e āhei ana pea ki te whakarite kia rite tonu te utu i a koe ki te hua, pēnei i te utu ā-hauwhā tau, ā-haurua tau, ā-tau rānei, atu i te utu i a koe ki te hua i te mutunga o tō tūmau.

Ngā Utu, Ngā Tiringa

Kāore he utu ki te tīmata i tētahi moni kuhu tūmau, engari rā ka tākehia ngā moni utunga.

Ngā Matatika

He kōwhiringa tino matatika tēnei nā te mea nāu tonu te pūtea, ā, ka tipu i te pāpātanga hua kua tohua.

Kaupapa 6

Ngā Penapenatanga, Haumitanga Hoki - Ngā Tahua Whakahaere

He aha ngā tahua whakahaere?

Mehemea kāore koe e māia, e tau rānei ki te kōwhiri haumitanga, e āhei ana koe ki te haumi i tētahi pūtea e haumitia ana e ētahi atu kaiwhakarato, e whakahaerehia ana e ētahi pūkenga.

Ka tohaina tēnei pūtea ki ngā haumitanga rerekē, nā te pūkenga, nā te kai-whakahaere pūtea rānei i whiriwhiri, ā, e pupuru ana ia kaiwhakarato ki tētahi wāhanga o te pūtea katoa. E āhei ana te hoko i ngā pūtea whakahaere tōtika i ngā pakihi whakahaere pūtea, i ngā pēke rānei.

Te Angawā

Kāore he wā here i te wā e hoko pūtea whakahaere tōtika ana, i te nuinga o te wā me hoko waetahi haumitanga, e hoko atu ai hei te wā e hiahia ana.

Te nui o te Haumitanga Tuatahi?

Ko ngā haumitanga tuatahi e iti ake ana, e nui ake ana rānei i te $500, kei te kamupene, te pakihi pēke rānei te whakatau.

Te Rahi me te Auau o tō Tāpae?

E āhei ana koe te haumi i ngā pūtea whakahaere tōtika maha me tētahi pūtea iti ake i te $500. E āhei ana hoki koe te haumi rite tonu i tētahi rahinga pūtea iti, e āwhina ai te tipu o tō haumi- tanga mō tētahi wā. Tērā ētahi papatono pae- tukutuku e whakaae ana kia iti ake tō haumitanga, arā, ka taea e koe te timata ki te haumi me tētahi pūtea iti.

Ngā Tūraru

He rite te pūtea whakahaere tōtika ki te KiwiSaver, arā, e āhei ana koe ki te whiriwhiri i te taumata o tō haumi mā ngā momo pūtea e whiriwhirihia ana. Waihoki, kei te āhua tonu he aha tō 'momo kaiwhakarato'. He kōrero nui anō, e hono ana te wāriu o te tahua ki te mākete, ka piki tahi, ka heke tahi te wāriu o te tahua, i te pikinga me te hekenga te mākete. Nā reira ko te tikanga kia mārama ki te āheinga o te tipu o te moni, ko te tikanga hoki he iti iho te wāriu o te haumitanga i tērā i utua e koe. Me āta whakaaro hoki, tērā ka tino heke ngā parematatanga o tō haumitanga i ngā utu whakahaere pūkete.

Ngā Hua

I te nuinga o te wā, he nui ake te parematatanga o ngā pūtea whakahaere tōtika tūmau-pūmau i ngā moni kuhu tūmau. Koia, ko te taurite o tērā, he teitei rawa te taurangitanga. E āhei ana te whiwhi moni whiwhi i ngā pūtea whakahaere tōtika me te whiwhi hua haupū rawa ka piki ana tō pūtea.

Ngā Utu, Ngā Tiringa

He utu whakahaere o te pūea whakahaere tōtika hei utu i ngā mahi a te kaiwhakahaere pūtea. He rerekē rawa ngā utu mō ngā pūtea whakahaere tōtika, nā te mea e hāngai ana ki te pūkenga me te momo pūtea. Ka tino pā ēnei utu ki ngā parematatanga ā tōna wā. Hei āpiti atu, me whakaarohia te tāketanga o ngā parematatanga.

Ngā Haumitanga Matatika - Tahua Haumitanga Whai Pānga

Pēnei i te whakamārama i mua atu mō te KiwiSaver, he kōwhiringa tō te kaiwhakarato e pā ana ki te wāhi e haumi ai ōna pūtea. E āhei ana ki te whiriwhiri i ngā pūtea e hāngai ana ki ō rātou uara, ki ō rātou tikanga matatika hoki/rānei. He kōwhiringa tino pai ngā Tahua Haumitanga Whai Pānga. Ko te whāinga o ngā haumitanga whai pānga he waihanga huapai, he ine pānga ā-pāpori, pānga ā-taiao me ngā parematatanga ahumoni. Mā te tipu mai o tēnei mākete haumitanga whai pānga e whai rawa kia pai ai te aro ki ngā aupiki nui rawa o te ao i ngā rāngai pēnei i te toitūtanga ahuwhenua, i te pūngao whakahou, i te tiaki i a Papatūānuku, i te ahumoni- iti, ā, he ratonga matua whai utu, whai wāhi hoki tae noa ki te whai whare, te whai atawhai hauora, ka whai mātauranga. He whakamārama pai rawa tō te Pēke ASB Ltd mō tō rātou Tahu Haumitanga Whai Pānga Huapai KiwiSaver.

Hei Mahi 6

I tēnei ngohe, me mahi takirua ki te whakaoti i ngā pātai. Ka tautoko pea ngā kōrero kei te Kōwae Ako 5 me te Kōwae Ako 6 ki te whakautu i ngā pātai.

1. Ki ōu ake kupu, he aha te moni kuhu tūmau?

2. E whakaaro ana a Māui ki te tīmata i tētahi moni kuhu tūmau, me aha rawa a ia?

3. Kōrero mai tētahi take, he haumitanga 'matatika' tēnei kōwhiringa.

4. Ka mahi takirua, matapakihia tētahi rerekētanga i waenga i te moni kuhu tūmau me te pūtea whakahaere tōtika.

5. E hia te nui o te pūtea e hiahiatia ana hei haumi i te pūtea whakahaere tōtika, ā, he aha tōna rerekē ki te moni here?

6. Tirohia ngā whāinga o tō rōpū i te Ngohe Tahi. Ka mahi takitahi ki te whiriwhiri i te momo putea pai ake mō tō whāinga; moni kuhu tūmau, moni here, pūtea whakahaere tōtika rānei.

7. Ka mahi takirua, āta whakamārama i tō kōwhiringa.

I mua i tō aro ki te kaupapa e whai nei, tēnā tirotiro mēnā kei te mārama ki a koe ngā āhuatanga e whai nei mō te Haumitanga Tītaha (arā, te KiwiSaver, ngā Tūtanga pakihi, te Moni Here, ngā Moni Kuhu Tūmau & ngā Tahua Whakahaere).

- ✓ te wā
- ✓ te nui o te haumitanga e hiahiatia ana
- ✓ ngā tūraru
- ✓ ngā parematatanga
- ✓ ngā utu
- ✓ ngā matatika

Kaupapa 7

Ngā Penapenatanga, Haumitanga Hoki – Te Rawa

He aha te rawa?

E kōrero ana te rawa mō te whenua, te hangatanga hoki/rānei pēnei i te whare, te hangatanga ahumoni hoki/rānei. Ka roa pea e hoko rawa ana nā te mea he uaua te penapena te pūtea e hiahia ana mō te moni kuhu. Heoi anō, mehemea ka taea e koe te penapena i te pūtea e hiahiatia ana, he āwhina nui tēnā kia tau te anamata ahumoni mōu, otirā, mō tō whānau.

He rerekē te haumitanga rawa, whare rānei ki tō kāinga i te mea ka whai moni whiwhi i tō haumitanga rawa. Ko te haumitanga rawa te kaupapa e kōrerotia ana i te Kōwae Ako 7. E rua ngā pūnaha haumi pēnei:

- Ka piki te wāriu o te whare a tōna wā
- He moni whiwhi i te reti whare

He tino parematatanga mai i tētahi haumitanga rawa. Heoi anō, me nui kē atu te mahi i ērā atu kōwhiringa haumitanga i kōrerotia i mua rā.

Te Angawā

Ko te haumi i tētahi whare he haumitanga tūmau-roa. Ka riroparematatanga i te pikitanga o te wāriu o te rawa. Koia, ka roa tēnei, ka roa hoki te hokonga atu o te whare. Mehemea he tūmau-poto, ka iti te hua mai i te retitanga, i te hokonga hoki/rānei nā te āhua o ngā utu o te kaipupuru rawa.

Te nui o te Haumitanga Tuatahi?

He tino haumitanga ahumoni te haumitanga a tētahi rawa. I mua i te whakaaetanga o tō moni tārewa kāinga, me whiwhi moni kuhu e 20% te wāriu o te rawa.

Te Rahi me te Auau o tō Tāpae?

He tino haumitanga ahumoni te haumitanga a tētahi rawa. I mua i te whakaaetanga o tō moni tārewa kāinga, me whiwhi moni kuhu e 20% te wāriu o te rawa. Tērā hoki ētahi pūtea atu hei whakaaro, pēnei i te inihua, i ngā tāke kaunihera me te whakatikatika. I te nuinga o te wā, ka utu te reti i ēnei utu katoa.

Ngā Tūraru

He nui ngā tūraru o te haumitanga rawa:

- Te hoko atu i te whare i te wā kua heke tōna wāriu, i te mea ka ngaro ō pūtea, ā, ka noho nama koe.
- Ka piki te pāpātanga huamoni, e heke ai te hua i te hokonga rawa.
- Ka tau ngā tūraru katoa ki runga i a koe, i te mea he 'haumitanga tōtika'.

Ngā Hua

Ko ngā tino painga o ngā haumitanga rawa, ko ngā momo parematatanga haumitanga e rua. Kua kōrerotia kētia, ka ea ngā utu katoa i te reti, ngā tāpaetanga mōkete katoa rānei, ngā utu mō te whakatikatika me te inihua, engari ka noho hei momo moni whiwhi hoki. I te nuinga o te wā, ko te tino parematatanga ka ahu mai i ngā pikinga haupū rawa, he huamoni tēnei ka riro i te hokonga atu o tētahi rawa kua piki tana wāriu i te wā o te haumitanga.

Ngā Utu, Ngā Tiringa

He nui tonu ngā utu e haere tonu ana e pā ana ki te haumitanga rawa, pēnei i te tāpaetanga mōkete, ngā utu rōia, te inihua, ngā utu ā-kaunihera me te whakatikatika.

Ngā Matatika

Ko te hoko rawa tētahi whāinga pae tawhiti i tō ōranga. I te nuinga o te wā, kāore he raruraru matatika i te haumitanga rawa.

Kei ngā paetukutuku e whai nei ētahi tauira anō mō te haumiatanga rawa.

- Tiny House Association NZ
- Papakainga
- LINZ - Iwi Land

Kaupapa 8

Ngā Penapenatanga, Haumitanga Hoki - Pūkete Pēke

He aha te pūkete pēke?

Ko ngā pūkete penapena, he pūkete kei tētahi wāhi ahumoni, pēnei i te pēke, e āhei tō kuhu moni kia penapenatia mō tētahi whāinga, mō tētahi take motuhake rānei. He whānui ngā pūkete penapena mō te tangata, mō tētahi tokorua rānei he pūkete tūhono, ā, e rerekē ana ngā tūmau, nā runga i te āhei ki te kuhu me te huamoni. He rawe ngā pūkete penapena kia whakarite i ngā pūtea ohotata, ki te whakahaere, ki te mahere rānei i tō pūtea.

Te Angawā

Ko te tūmau, te angawā rānei o tō pūkete ka whakatau e te tangata. I te nuinga o ngā pūkete penapena, kāore he here angawā e tuwhera ai te pūkete.

Te nui o te Haumitanga Tuatahi?

Ka whiriwhiri pea te tangata i te nui o te haumitanga tuatahi. Kāore he here o te nuinga o ngā pūkete penapena.

Te Rahi me te Auau o tō Tāpae?

Kei te āhua o te pūkete penapena i tuwheratia, te rahi me te auau o te tāpaetanga. Mēnā e rāhui ana tō kuhu ki te pūkete, arā, kāore e whakaaetia te kuhu me te tango moni mō tētahi wā, e here ana tō kuhu moni ki ngā wā e whakaaetia ana, pēnā i tētahi moni kuhu tūmau. I ēnei momo pūkete penapena, he nui ake te pāpātanga huamoni. Engari, mēnā kāore e rāhui tō kuhu ki te pūkete, e āhei ana tō kuhu moni, me te kuhu ki ō tahua i ngā wā e pirangi ana, me mārama hoki ko ngā pūtea ka tangohia he pānga nui ki te rahi o te huamoni. I ēnei momo pūkete he iti iho te pāpātanga huamoni.

Ngā Tūraru

E haumaru ana, otirā he iti ngā tūraru o te pūkete penapena, engari, ko te tangata me āna ritenga ka whakanui pea i ēnei tūraru. E āhei ana te tangata ki te kuhu ki ngā pūtea kei tētahi pūkete penapena mō te roanga o tana tuwhera, nā reira e āhei ana te whakawhiti, me te tango moni kāore he hāmene. Me pakari te tangata ki te kuhu anake ki ngā pūtea i ngā wā me whiwhi, kia tino tipu te tahua.

Ngā Hua

He iti iho ngā pāpātanga huamoni o ngā pūkete penapena i ērā atu kōwhiringa haumitanga, nā reira, he iti iho ngā hua. Ko ngā parematatanga ka hua ake i te huamoni o ngā moni kuhu i ia rangi, i ia wiki, i ia marama, i ia tau rānei. I ngā pūkete penapena rāhui, tērā pea hoki he hua whati-kore, he hua whati rānei, ki te kore te tangata e tango pūtea. Ko ngā pūkete penapena ka whakamahia mō ngā whāinga tūmau-poto, koirā i pai ai mō ngā whakahaere mahere pūtea o ia rā.

Ngā Utu, Ngā Tiringa

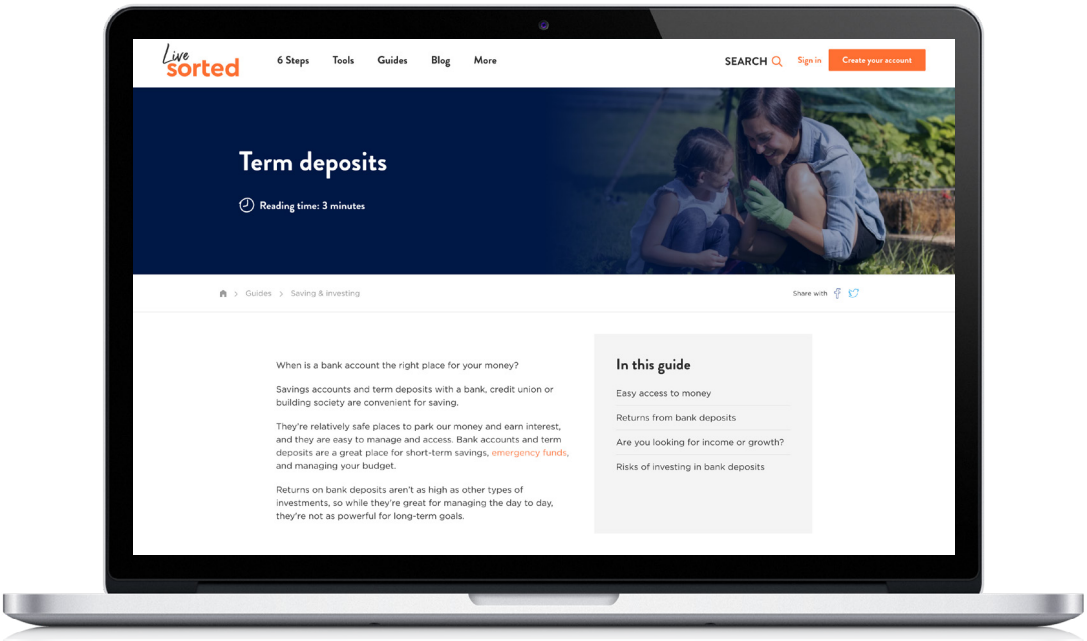
I te nuinga o ngā pūkete penapena kāore he utu timata, engari pea he utu whakahaere.

Ngā Matatika

Kāore he mate matatika o ngā pūkete penapena, engari, ka kore pea te tangata e whakamahi I ētahi wāhi ahumoni nā runga I ngā wāhi ka tautokona e rātou, I ā rātou hononga rānei.

Tirohia tēnei honongaitua mō ētahi anō pārongo

- Sorted - Saving and Investing



Kaupapa 9

Ngā Penapenatanga, Haumitanga Hoki - Taongahoko Taketake

He aha ngā taongahoko taketake?

Ko ngā taongahoko taketake ngā taonga e taea ana te whakawhiti, te hokohoko rānei me ētahi atu taonga āhuarite. Ko ngā tauira tuku iho ko ngā kākano, ko te kōura, ko te hinu, ko te mīti kau, me te kāpuni. E whā ngā rōpū whānui e hokohoko ai ngā taongahoko taketake, ko te konganuku, te pūngao, te kiko/mīti me ngā kararehe, me te ahuwhenua. He huarahi pai ngā taongahoko taketake ki te whakarerekē i tō kīwhaiaro kaiwhakarato, i te korenga o tēnei momo e whirinaki ki te mākete hea.

Te Angawā

E whānui ana te angawā, i te mea kei te āhua o te taongahoko taketake ka haumitia. Mēnā he taongahoko taketake ōkiko, pēnei i ngā kararehe, ka roa ake pea te wā, ka nui ake hoki te whakapau kaha ki te tiaki.

Te nui o te Haumitanga Tuatahi?

Ko te nui o te haumitanga tuatahi e whānui ana hoki, nā runga i te uara o te taongahoko taketake I te wā ka hokona, engari hoki i te momo taongahoko taketake kua hokona.

Te Rahi me te Auau o tō Tāpae?

He haumitanga tākohukohu ngā taongahoko taketake, i te mea e whirinaki ana ki tōna ratonga me tōna hiahia. Mēnā ka piki te uara o te taongahoko taketake, kāore pea he take o ngā tāpaetanga, engari, mēnā ka heke te uara o te taongahoko taketake, me tāpae pūtea anō pea. Kei te āhua o te momo me te huarahi hoko i te taongahoko taketake.

Ngā Tūraru

Kua kōrerotia kētia te tākohukohu o tēnei haumitanga, ngā taongahoko taketake, me te tino mānenei o ngā uara taongahoko taketake. E kīia ana he tūraru nui nā te whirinaki ki te ratonga me te hiahia, ā, ka pā nui te huarere, ngā mate urutā me ngā aituā. Waihoki, ko ngā huarahi hoko taongahoko taketake ka whai pānga ki te āhua o te tūraru. Mēnā ka hokona ōkiko, pēnei i te taongahoko taketake ōkiko, ka iti iho pea te tūraru na tō āhei ki te kaupare i ngā tūraru kua kōrerotia. Mēnā ka hoko mā ētahi atu huarahi, ko ngā tūraru me ōna pānga e whirinaki ana ki ō te hunga tiaki, whakahaere i aua taongahoko taketake. Mēnā ka hoko atu i te wā e iti ana te uara, kāore he hua, ka utu moni rānei koe mō taua haumitanga.

Ngā Hua

Ahakoa he tūraru nui o ngā taongahoko taketake, he nui hoki ngā hua o tēnei haumitanga. Ko te uara o te taongahoko taketake ka piki mēnā e hiahiatia ana, he iti rānei ngā taonga, ā, ka hokona atu. E taea ana e te tangata te hoko atu i ōna taongahoko taketake, ka puritia ngā huamoni.

Ngā Utu, Ngā Tiringa

Ahakoa he whānui ngā huarahi hoko taongahoko taketake, he utu, he tiringa hoki ōna. Tērā pea he utu whakahaere, he utu i te wā hoko hoki. He utu rānei mō te tiaki i taua taongahoko taketake mēnā he taonga ōkiko e puritia ana.

Ngā Matatika

Ko ngā matatika o ngā taongahoko taketake e whirinaki ana ki te momo taongahoko taketake i hokona. E āki ana ngā Kāwanatanga, ngā kamupene hoki kia tautoko i ngā ratonga me ngā taonga matatika. Mā te tangata e kōwhiri i ngā taongahoko taketake he matatika, otirā he toitū ā-hanganga, ā-ratonga hoki. Tērā pea me rangahautia tēnei.

Tirohia ngā paetukutuku e whai nei mō ētahi anō pārongo:

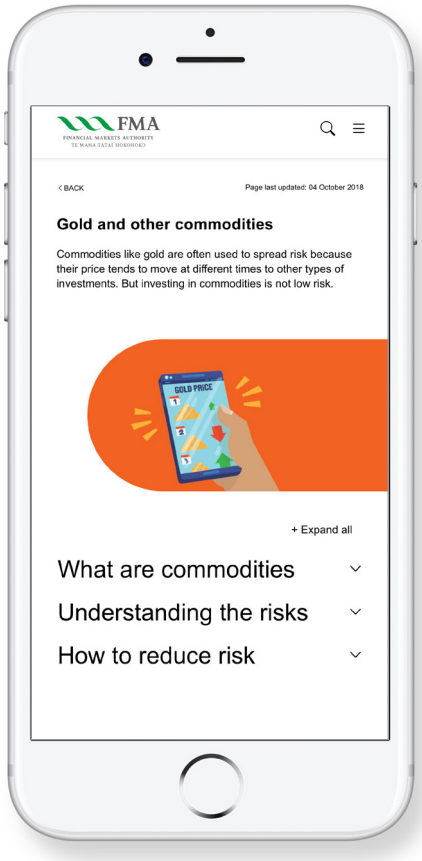
- FMA ways to invest - commodities
- Commodities Trading

Kuputaka

taongahoko taketake
commodity

kararehe
livestock

tākohukohu
volatile



Kaupapa 10

Ngā Penapenatanga, Haumitanga Hoki - Pūnaha Moni

He aha te pūnaha moni?

Ko te pūnaha moni, he ara whakawhiti mō ngā ratonga me ngā rawa. Me hokona te pūnaha moni o tētahi whenua, kia hokona atu ki tētahi atu whenua. Ka mutu te tauwhitinga kia whakawhiti i tētahi pūnaha moni ki tētahi atu. Ka whakamahi e te tangata te Mākete Whakawhiti Tāwāhi, te whakawhiti tāwāhi rānei kia hokohoko pūnaha moni.

Te Angawā

Ko te angawā o te haumitanga pūnaha moni, he tūmau poto. Ka whakahaeretia mō ētahi rangi, wiki, tae atu pea ki ētahi marama. Mō ngā kaihokohoko titikaha, ērā ka pēti i ngā taunekeneke uara pūnaha moni, ka roa ake pea te tūmau o te haumitanga, he tau nuku atu pea te roa.

Te nui o te Haumitanga Tuatahi?

Kei te uara o te pūnaha moni ka hokona i te wā hoko te whakatau o te rahi tuatahi ka hiahiatia. Ko te pūnaha moni hoki ka hokona ka whakatau i te rahi tuatahi.

Te Rahi me te Auau o tō Tāpae?

Ko te rahi me te auau o te tāpae ka whakatauria e te tangata.

Ngā Tūraru

He tūraru o ngā haumitanga pūnaha moni, ko ngā tūraru e toru matua. Ngā tūraru whakawhiti tāwāhi rānei ko ngā tūraru tauwhitinga, ngā tūraru ohaoha me ngā tūraru huri. Ko te tūraru tauwhitinga, i te wā ka tauwhiti ahumoni tētahi kamupene waenga i ngā whenua rerekē. Ko te takaroa a-wā te puna tūraru tauwhitinga. Ko te tūraru ohaoha, otirā te tūraru matapae, te pānga o ngā panoni pāpātanga whakawhiti ki te uara mākete o tētahi kamupene. Ka hahu ake ngā panonitanga nā ngā whakaturetanga tōrangapū nā ngā hononga tāwāhi hoki. Ko te tūraru huri, te huranga huri rānei te whakahaere a tētahi kamupene i tana pakihi ki whenua kē i tērā e nōhia ana, e mahi ana rānei, ā, ko ngā pūnaha moni ahumoni kei tō rātou whenua ake. Ko ēnei tūraru whakawhiti tāwāhi katoa ka whakaheke te uara o ta rātou pūnaha moni, otirā o ngā huamoni.

Kuputaka

pūnaha moni
currency

whakawhiti tāwāhi
Foreign Exchange

tūraru tauwhitinga
transaction risk

tūraru ohaoha
economic risk

tūraru matapae
forecast risk

whakaturetanga
legislation

Ngā Hua

Nā ngā whanaketanga matihiko he kōwhiringa haumitanga pai te mākete whakawhiti tāwāhi mō te tauhōu, nā te tuwhera 24 hāora i te wiki, te rahi o te mākete huriao, me te iti o ngā utu tauwhitinga. Ko ngā parematatanga o tētahi tauwhitinga, whakawhitinga rānei ka nui nā te āhei ki te whai huanga. Koinei te whakaae a ngā takawaenga ki te mino moni a te tangata a te kamupene rānei kia rahi ake ngā tūrawa. Hei tauira, mō ia $1 ka taea tō whai huanga me tētahi takawaenga ki te $30 - $50, kia nui ake te parematatanga o ngā tauwhitinga.

Ngā Utu, Ngā Tiringa

He utu tauwhitinga, he pāpātanga whakawhiti hoki hei whakaaroaro mā te tangata. Kei te whenua taketake o te pūnaha moni te whakatau mēnā he pāpātanga whakawhiti pūnaha moni, mēnā hoki pea he ratonga tiringa mō ia tauwhitinga.

Ngā Matatika

Tirohia ēnei rauemi mō ētahi anō pārongo

- ASB online share trading
- FMA ways to invest - foreign exchange trading
- Foreign Exchange
- ANZ fx rates

Kuputaka

hononga tāwāhi
international relations

tūraru huri
translation risk

huranga huri
translation exposure

whenua ake /tara-ā-whare
domestic country

whai huanga
leverage

pāpātanga whakawhiti
exchange rates

Kaupapa 11

Ngā Penapenatanga, Haumitanga Hoki – Maru Ahumoni

He aha te Maru Ahumoni?

He kirimana te maru ahumoni i waenga i tētahi tokorua, ētahi ope e rua rānei ka whakaae ki te uara o tētahi rawa ahumoni, tētahi huinga rawa rānei, ka kīia ko te pūtakenga. Ehara te kaiwhakarato i te kaipupuru o taua rawa, engari kē ka pēti i te ahunga o te uara mā te whakaaetanga me te ope taupaepae, te hunga i kuhu hoki ki te whakaaetanga. Ko ngā rawa matua ko ngā moni here, pūnaha moni,t aonga hoko taketake, pāpātanga huamoni, namatohu mākete me ngā hea-pūmau. He tauira ēnei, ngā kirimana wāheke, ngā kirimana, ngā kōwhiringa me ngā whitiwhitinga.

Te Angawā

E whānui ana te angawā o tētahi maru ahumoni, ā, e whirinaki ana ki te momo ka hokona me te/ngā rawa pūtakenga.

Te nui o te Haumitanga Tuatahi?

Ko te nui kei te pirangi tuatahi e whirinaki ana ki te rawa me te ope taupaepae. Ka tautohu te kirimana, te whakaaetanga rānei i waenga i te kaiwhakarato me te ope taupaepae te rahi e pirangitia ana.

Te Rahi me te Auau o tō Tāpae?

I tō whakaaetanga ka whakatau mēnā ka whakaae, ā, he aha te rahi me te auau o tā te kaiwhakarato tāpae atu, engari e whirinaki ana ki te momo, te rawa me te ope taupaepae.

Ngā Tūraru

Ko te aronga matua o te maru ahumoni kia whakaiti, kia whakahaere hoki i ngā tūraru, me ngā tūraru e āwanga ana te kaiwhakarato i mua, i te wā rānei o te whakaaetanga. E taea ana te tangata te kōwhiri i te kino o te tūraru nā te momo maru ahumoni ka whakamahi, otirā nā te kirimana ka whakaaetia. E taea hoki te kaiwhakarato te hoko mai, te hoko atu rānei i ngā maru ahumoni, mā runga i te pae, mā te whakawhiti (tāwāhi) rānei. Mēnā e hoko ana mā runga i te pae, he hokonga muna, kāore hoki e waeture ana, nā reira he tūraru ope taupaepae. E waeture ana ngā hokonga mā te whakawhiti (tāwāhi) i te mea he ope takawaenga, pēnei i te tangata whakahaere i te tauwhitinga.

Kuputaka

Minonga
Derivatives

namatohu mākete
Market Indexes

pūtakenga
underlying

ope taupaepae
counterparty

Ngā Hua

Ka whakaiti ngā maru ahumoni i te rangirua, ā, ka whakaiti hoki i ngā pānga o ngā mākete tākohukohu, hei tauira ngā taongahoko taketake, pēnā i ngā utu hinu. Mā ngā maru ahumoni e whakaiti i te pānga o te mānenei o ngā utu hinu ki ngā whare rererangi. Nā reira, ko ngā hua kua whakatauria kētia mō te rawa pūtakenga. Ko ētahi anō hua ko te kuhu mōata, ko te maha atu rānei o ngā rawa kore wātea, o ngā rawa atu me ngā mākete atu hoki, āpiti ki te hokonga atu o taua maru ahumoni.

Ngā Utu, Ngā Tiringa

Me whakaarohia e te kaiwhakarato ēnei utu matua e rua, te pupuri i te pūtakenga me te pāpātanga huamoni.

Ngā Matatika

Ko ngā matatika o ngā maru ahumoni e hāngai ana ki ngā rawa e tūāpapa ana i te kirimana, i te whakaaetanga rānei, otirā, o te kawe a te tangata i te whakaaetanga. He ngāwari ki te tūkino i ngā maru ahumoni, na konā i kīia ehara i te haumitanga matatika.

Tirohia ēnei rauemi e whai nei:

- FMA ways to invest - derivatives

Kuputaka

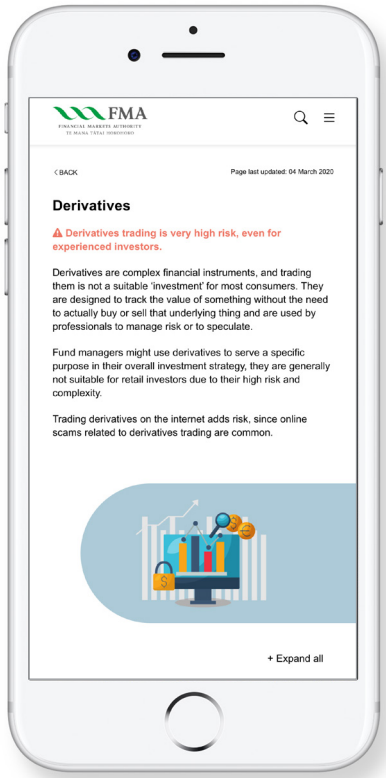
kirimana wāheke
futures contracts

kirimana
forward contracts

kōwhiringa
options

whitiwhitinga
swaps

tūraru ope taupaepae
counterparty risk



Kaupapa 12

Ngā Penapenatanga, Haumitanga Hoki – Kaipupuri Pakihi

He aha te Kaipupuri Pakihi?

Ko te kaipupuru pakihi, mana taurite rānei te pupuru wāhanga o tētahi kamupene, rawa rānei. E taea ana te kaiwharato te pupuru wāhanga pakihi mā ngā hea-pūmau, ngā tahua hea-toha, me ngā rawa pūmau.

Te Angawā

He whānui ngā angawā o ngā hea-pūmau, ngā tahua hea-toha me ngā rawa pūmau, nā reira ko ngā tūmau kaipupuri pakihi he poto, he roa hoki. Nā te tākohukohu o te pupuri pakihi, i tōna nuinga, ka haumitia e ngā kaiwhakarato tēnei momo mō te tūmau-roa.

Te nui o te Haumitanga Tuatahi?

Ko te nui o te haumitanga tuatahi e whirinaki ana ki te mea e hokona ana. Kua kōrero kē tātou mō te hoko haumitanga rawa whare, me 20% te moni kuhu kia hoko, kia haumi rānei. Engari mō ngā hea-pūmau me ngā tahua hea-toha e whirinaki ana ki te utu o te pupuri i tētahi wāhanga o te kamupene.

Te Rahi me te Auau o tō Tāpae?

Pēnā i ngā hea, ka hokona ngā hea-pūmau, ā, mā te tangata e kōwhiri mēnā ka hokona he mea anō. He tāpaetanga mō ngā haumitanga rawa, kaipupuri rānei mēnā kua mōketengia, hāunga pea mēnā ka hoko katoatia. Kāore tēnei e whai pānga ki te uara o te rawa. Engari, ka whai take tēnei ki te rahi huamoni o te tangata, ngā hua pūrawa rānei mēnā ka hokona atu te whare i mua i te utunga katoa o te mōkete.

Kuputaka

hunga whai pakihi
business ownership

tahua hea-toha
mutual funds

mana taurite
equity

hekenga uara/wāriu
depreciates

whakamutu
termination

Ngā Tūraru

He haumitanga tākohukohu te kaipupuri pakihi, nā reira he tūraru whai pānga. Ko te tūraru nui i ngā hea-pūmau, i te kaipupuri pakihi rānei ko te ngaronga katoa o te haumitanga mēnā kāore te kamupene e eke, ā ka heke te uara. He tūraru hoki ngā kaupapa here a ngā kamupene nā te pānga o ēnei ki te uara o ngā hea-pūmau. Hoki atu ki te Kaupapa 7 ki ngā haumitanga rawa kia kitea ētahi anō tūraru.

Ngā Hua

Ahakoa he tūraru nui ō ngā kaipupuri pakihi, he nui hoki ngā hua. He āhuarite ki ngā hea, arā, ka riro hoki i ngā kaiwhakarato he moni whiwhi i ia marama, i ia hauwhātanga, i ia tau rānei. Āpiti atu tēnei ki ngā hua pūrawa i tōna whakamutunga mēnā ka piki te uara o te pakihi, o te rawa rānei e puritia ana.

Ngā Utu, Ngā Tiringa

He utu whakahaere, he pāpātanga huamoni hoki tō ngā hea-pūmau, te pupuri kamupene rānei. Tirohia a Kaupapa 7 mō ētahi anō utu hāngai ki te pupuri rawa.

Ngā Matatika

He kōwhiringa tino matatika te pupuri pakihi, nā te āhei o te kaiwhakarato ki te whakatau, ki te matapaki hoki I te anga whakamua o te pakihi, o ngā rawa rānei. I tōna nuinga, ko tēnei momo haumitanga he haumitanga nui, na reira a āta kōwhiri te tangata I ngā pakihi e arotahi ana ki ōna uaratanga, e whakapono rānei ana ia.

Hei Mahi 12

I tēnei hei mahi, e āki ana i ā koe kia mahi takitahi. He nui ngā kupu hōu kua whakamahia i ngā kaupapa o tēnei pukapuka, ko tāu he hoki ki te whakaū i ngā akoranga. Ka whakamahi koe i a Quizlet, i tētahi anō paetukutuku āhuarite rānei kia whakaritea tō ake rārangi kupu, me ngā whakamārama, whakamāoritanga hoki. Ko ngā tohutohu kei raro nei ka āwhina i tō whakarite.

1. E hoki ki ia o ngā kaupapa ka whakaritea tētahi rārangi kupu o ngā kupu hōu, ngā kupu rānei kei te hiahia kia mārama ake. Kei te mutunga o te nuinga o ngā Kaupapa he kuputaka me ngā whakamāori kia āwhina.
2. Tirohia te kuputaka mō ngā whakamārama, rangahautia rānei
3. Waitohu, takiuru rānei ki quizlet, ā, waihanga i tētahi huinga hōu
4. Timata te tāpiri kupu me ōna whakamārama, whakamāoritanga rānei.
5. Whakamahia ngā āhuahira o Quizlet kia tautoko i tō ako i ngā kupu. Paiā!

Kaupapa 13

Te kōwhiri penapenatanga, haumitanga hoki?

Kua titiro ināianei ki ngā momo kōwhiringa haumitanga tītaha, haumitanga tōtika hoki, e haumitanga tītaha, e āhei ana koe, te kaiwhakarato pūtea, te whiriwhiri te mea pai mōu, mō tētahi atu tangata rānei.

Me mōhio koe ki te aha?

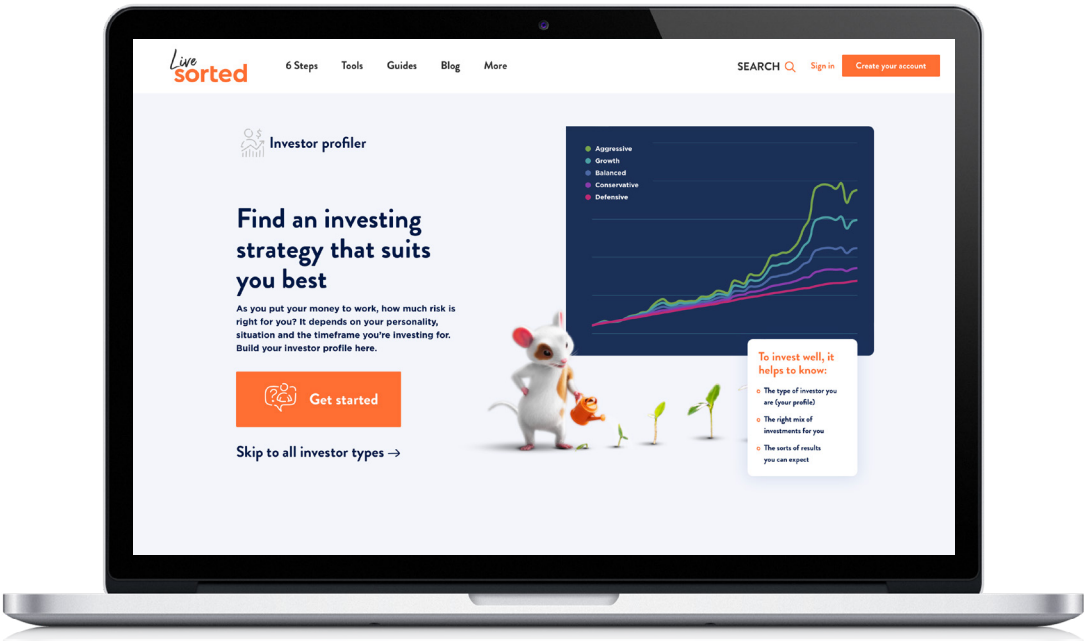
I tō aromatawai, ka whakaari ko koe tētahi kaitohutohu ahumoni mō tētahi kaiwhakarato pūtea, hei tauira, me whakatairite koe i ngā momo penapenatanga, haumitanga e toru e hāngai pai ana ki te kīwhaiaro o te kaiwhakarato. Ko tētahi o ngā haumitanga ko KiwiSaver, ā, kei a koe te tikanga he aha ērā atu kōwhiringa penapenatanga, haumitanga e rua hei whai: he hea, he Moni Here, he Moni Kuhu Tūmau, he Tahua Whakahaere, he Rawa, he Pūkete Penapena, he Taongahoko Taketake, he Pūnaha Moni, he Maru Ahumoni, he whiringa atu, he Kaipupuru Pakihi rānei

E pai ana te whai i ngā kōrero o mua atu mō ngā momo penapenatanga, haumitanga hoki hei whakatairite i ia haumitanga, ngā painga o ngā kōwhiringa nā, te angawā mō ia mea, ngā hua me ngā tūraru, me ngā utu, ngā tiringa katoa e hāngai ana. Hei mahi whakamutunga, me āta whakamārama i ō kōwhiringa, me te take koina ngā penapenatanga, haumitanga hoki pai ake mō tō kaiwhakarato pūtea.

→ Whāia ngā paearu hei ārahi i tō whakamārama:

- te angawā o te haumitanga, ā, ina taea ana te tiki i tēnei pūtea i mua i te eatanga (āpitihanga 1)
- te nui o te pūtea hei haumi tuatahi
- Te rahi o tō tāpae
- ngā tūraru o te haumitanga
- ngā hua o te haumitanga e tūmanakohia ana, e wawatahia ana
- te utu, te tiringa rānei mō te haumitanga, hei tauira, ngā utu hei utu māu

Tirohia anō te Utauta Haumitanga Tīmatanga kia pai ai te whakatau i te momo kaiwhakarato pūtea; ka whakaatu hoki i te huhua o ngā kōwhiringa haumitanga pai ake. Ka whakaaturia ētahi o ngā momo parematatanga ka taea, te wā haumitanga iti e hiahiatia ana, ā, e hia pea ngā wā ka rongo i te parematatanga huapai, huakino rānei. E āhei ana ki te whakamahi i te utauta hei whakatairite i ngā taumata tūraru e rua, pēnei i ngā haumitanga tūpato ki ngā haumitanga tōtika.



Hina rāua ko Māui

Kua tae mai a Māui rāua ko Hina ki a koe mō āu pūkenga ahumoni. E hiahia ana rāua ki te haumi engari e rangirua ana i te mea pai mō rāua.

Ka mahi a Hina hei kaitakawaenga kaitiaki mō te iwi. Tōna ekenga ki te 30 tau te pakeke, ko tōna whāinga oranga he hanga papakāinga mōna, mō tōna whānau i mua i tōna eke ki te 60 tau. I tēnei wā, $20,000 kei tana pūkete KiwiSaver, hei whakamahinga mō te papakāinga. E tino mōhio ana a ia, kia pai ai tana whai i tēnei whāinga i roto i te wā kua tohua e ia, me haumihia hoki tōna moni. E tino tau ana ki a Hina te haumi i tētahi haumitanga tūraru-nui mehemea he tūpono nui ka nui te parematatanga. Heoi anō, he tūranga tōna hei kaiwhakahaere kaitiaki nā reira e hiahia ana a ia ki te tautoko i tētahi haumitanga e ū ana ki ōna uara. Ki ōna whakaaro, ka taea te tuku i te $100 o ana pūtea o te wā i ia wiki.

Kua hokona e Māui tētahi motokā, e 35 ōna tau, kua whakatauria e hiahia ana ināianei ki te penapena mō tōna whakatānga. E mahi tonu ana hei kaiako hangarau matihiko i te wharekura o te rohe. Ahakoa, e 30 tau noa iho hei haumi, kāore e tau ana ki a ia kia haumitia tūraru-nui. Heoi anō, e mārama ana ki a ia ngā piki me ngā heke hei roto i te wā. Nā te mea ko Hina tōna hoa rangatira, e ngākaunui ana hoki ki te tiaki i te taiao i a ia ka whiriwhiri i tana haumitanga. Ki ōna whakaaro, ka taea e ia te haumi i te $300 i ia wiki.

He tamariki a Hina rāua ko Māui, engari kāore ā rāua nama, take ahumoni rānei mō ngā whakapaunga moni i ia rā, i ia wiki hoki/rānei.

Hei Mahi 13

I tēnei ngohe, e tino akiaki ana kia mahi takirua. Whāia ngā kōrero e āpiti atu nei, te tūtohi me ngā pātai hei arahi i ō whakautu. Ko te KiwiSaver tētahi o ngā kōwhiringa ka whai i te aromatawai, ka mutu, kei reira. Ka tautoko hoki ngā paetukutuku e whai ake nei i a koe:

- Investor Kickstarter Tool
- Saving and Investing in Property
- Tiny House Association NZ
- Papakainga
- LINZ - Iwi Land
- Sharesies
- Māui Ihumanea: Te Whakataanga me te KiwiSaver
- KiwiSaver Growth Calculator

Hei Mahi 13

1. I tēnei mahi takirua, tuatahi rā whiriwhirihia ko wai hei haumi māu, arā, mō Māui, mō Hina rānei.

2. Ko wai tō Hina momo kaiwhakarato pūtea? Mehemea kāore i te tino mōhio, tirohia anō te Kaupapa 1.

3. He aha ngā haumitanga pai ake mō tō kaiwhakarato pūtea? Whiriwhirihia tētahi o ēnei, ka whakaoti ai te tūtohi i raro nei. Kia maumahara, ka whāia te KiwiSaver mō tērā atu kowhiringa.

Hei Mahi 13a

I te tūtohi i raro nei, whakautua ēnei pātai hei hei tīmata ki te whakaoti i ngā wāhanga mō te Kōwhiringa 1 (KiwiSaver); ME te Kōwhiringa 2 (tō kōwhiringa)

a. Āta whakamāramahia ō kōwhiringa. Hei tauira, he aha te KiwiSaver?

e. Me pētūtanga pakihi tō roa e ū ana ki ēnei kōwhiringa haumitanga?

h. He aha ngā utu mō ia kōwhiringa?

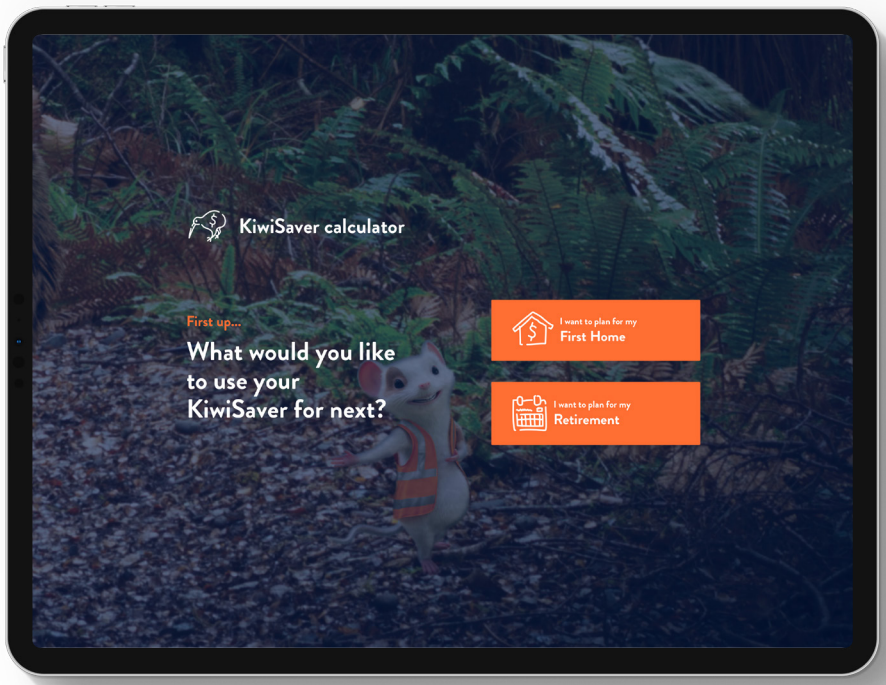
i. E hia te nui o te moni tuku, moni kuhu hoki/rānei ka taea e tō kaiwhakarato pūtea?

k. Kōrerohia tētahi tūraru mō ia kōwhiringa haumitanga.

m. He aha hoki ētahi hua e rua o ngā kōwhiringa haumitanga i whiriwhirihia?

n. Āta whakamāramahia te take he pai ake ēnei kōwhiringa haumitanga mō tō kaiwhakarato pūtea?

o. Āta whakatautikahia te take koinei ngā kōwhiringa tika rawa mō tō kaiwhakarato pūtea?



Hei Mahi 13a

	Kōwhiringa 1: KiwiSaver	Kōwhiringa 2:	Kōwhiringa 3:
Te whakaahuatanga			
Te Angawā			
Ngā Utu / Ngā Tiringa			
Te Moni Kuhu / Te Utu Tuatahi	$	$	$
Ngā Tāpaetanga	$	$	$
Ngā Tūraru	1	1	1
Ngā Hua - Painga. Whakaarohia ngā parematatanga, te roa, ngā utu, ngā tūraru etc.	1	1	1
	2	2	2
He whakamārama			
He parahau			

Āpitihanga 1 - ngā kupu haumitanga

Rāhui	He tikanga te rāhui ka whakatauria tētahi tapu ki ētahi wāhi, arā, kāore e whakaaetia te haere ki taua wāhi mō tētahi wā. Ko te pūtake o te rāhui he manaaki i ngā taonga kei reira, e tipu ai, e puāwai ai hei hua mō ngā uri whakaheke.
Kaiwhakarato tūpato	He tangata kāore i te hiahia kia heke te wāriu o tā rātou haumitanga ahakoa te wā. Ko te tino hiahia he kōwhiringa tūraru-iti, ā, ahakoa ka iti te parematatanga, ka tau, ka mōhio tonu. He kōwhiringa pai tonu mehemea ka tiki, ka pā i tō moni i roto i te toru tau.
Kaiwhakarato pena	He tangata e tau ana ki te whakaaro ka piki, ka heke te wāriu o tana haumitanga, engari e haumaru tonu ana. I te nuinga o te wā e hiahia ana kia rite tonu te riro moni whiwhi mō tōna haumitanga. He kōwhiri- nga pai tonu tēnei mehemea ka tiki, ka pā i tō moni i roto i te 4-5 tau.
Kaiwhakarato tōtika	He tangata e tau rawa ana ki te whakaaro ka piki, ka heke te wāriu o tōna haumitanga; ko te whāinga he parematatanga tūmau-pūmau tātai-waenga. He kōwhiringa pai tēnei mehemea ka tiki, ka pā i tō moni i roto i te 6-8 tau.
Kaiwhakarato tipu	He tangata e āhei ana te tatari mō ngā paremata- tanga. E whāia ana kia nui te tipu mai o tō rātou haumitanga, ā, e tino tau ana ki a rātou ngā tāmi ahumoni nui. He kōwhiringa pai tēnei mehemea ka tiki i tō moni hei muri mai i te 9-12 tau.

Kaiwhakarato tuki	He tangata e tino tau ana ki a ia kia tino heke rawa te wāriu kia pai ai te pikinga nui rawa mō tētahi wā roa rawa. He kōwhiringa pai tēnei mehemea he tūnga ahumoni pakari tāu, ā, e hiahia ana ki te tiki, ki te pā a muri i te 13 tau.
Komihana	Ko te tikanga o tēnei, ka riro i tō kaitakawaenga tētahi ōrau o tō moni whiwhi. He utu mō te ra- tonga rerenga tahi, mō te ratonga i te roanga o te haumitanga rānei a te kaitakawaenga.
Te Tāmi Ahumoni	Ko te tāmi ahumoni te pikinga-toharite o ngā utu ka pāngia e te ōhanga, arā, ka i ētahi wā, heke te wāriu o te moni.
Eatanga	I te moni kuhu tūmau, e kōrero ana te eatanga mō te puāwaitanga o te haumitanga i te paunga o te tūmau, arā, i waihotia ō pūtea mō te roanga o te wā i whakaae.