



Te Puka Rauemi Tautoko

Kei te hapū a Māui rāua ko Hina!

Te whai hua - kia ora!

sorted
in Schools

US 28092 (Putanga 4)

Te whakamārama i ngā pānga o ngā tino takatūtanga tauoranga ki ngā moni whiwhi whaiaro i ngā wāhangā tauoranga rerekē

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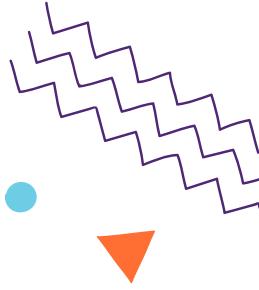
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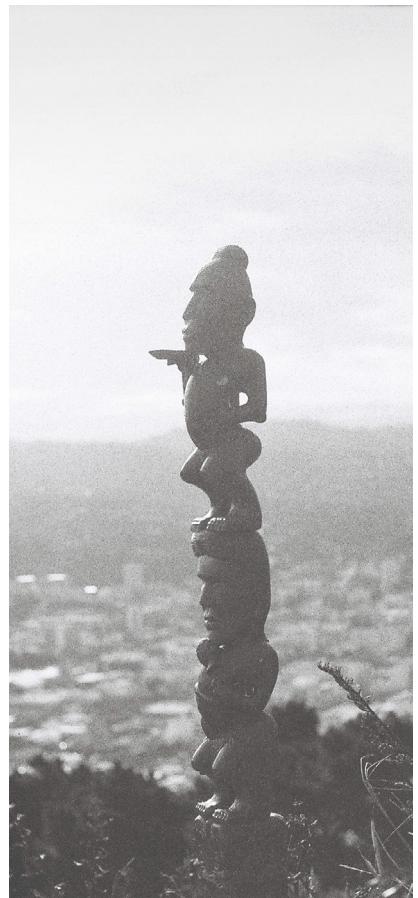
Nau mai haere mai



Kei te hapū a Māui rāua ko Hina!

Haramai rā ki tēnei puka rauemi tautoko, kei te hapū a Māui rāua ko Hina.

Ka āwhina tēnei pukapuka i tō whanake kia mārama koe ki ngā pānga o ngā tino takatūtanga tauoranga ki te moni whiwhi i ngā pakeketanga rerekē, tae atu ki te whakaiti, ki te whakanui rānei i ngā pānga ahumoni o ēnei takatūtanga. E 5 ngā kaupapa, e 6 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;

- Tautohu me te whakamahuki i ngā puna moni whiwhi i ngā pakeketanga rerekē e toru
- Whakaahua i ngā take, ngā pānga me ngā panonitanga o te puna moni whiwhi i ngā pakeketanga rerekē
- Tātarihia ngā ngā pānga me ngā panonitanga o te āheitanga ahumoni whaiaro i ia pakeketanga rerekē
- Whakaahua, ki te parahau i ngā tū hīraurau hei whakaiti, hei whakanui rānei i ngā pānga āheitanga ahumoni whaiaro nā ngā tino takatūtanga tauoranga

Ngā Taunakitanga/ Whakatau mō te Whiwhinga	Ngā Taunakitanga/ Whakatau mō te Kaiaka	Ngā Taunakitanga/ Whakatau mō te Kairangi
<p>Hei tohu I te Paetae:</p> <p>Mō ngā wāhanga tauoranga rerekē e rua o te tangata (whai muri i te kura tuarua, te whakatipu whānau me te whakapakari mahi, te whakatānga), me mātua tutuki i te ākonga:</p> <ul style="list-style-type: none"> • te tautohu i tētahi puna moni whiwhi ahumoni whaiaro neke atu rānei mō ia wāhanga tauoranga. • te whakamārama he aha pea te take ka whakarerekē ai ngā puna moni whiwhi ahumoni whaiaro i ia wāhanga tauoranga. • te whakamārama i tētahi tino takatūtanga mō ia wāhanga o te tauoranga e ai ki ōna pānga ki ngā moni whiwhi whaiaro, me ngā hīraurau pea hei whakahēke, hei whakanui i ngā huanga. 	<p>Hei tohu i te Kaiaka:</p> <p>Taunakitia tētahi tino takatūtanga tauoranga neke atu rānei mō ngā wāhanga tauoranga e toru.</p> <p>Kua tutuki i te ākonga ngā mahi e tika ana i te Paetae, ā, mō ia o ngā wāhanga rerekē, me pēnei hoki te ākonga,</p> <ul style="list-style-type: none"> • me whakamārama, ki ētahi tauira, ka pēhea ngā hua o ngā tino takatūranga ki te ahumoni whaiaro e whai huanga pai, huanga kino rānei i ngā wāhanga tauoranga rereke. 	<p>Hei tohu i te Kairangi:</p> <p>Kua tutuki i te ākonga ngā mahi e tika ana i te Kaiaka, ā, mō ia wāhanga tauoranga rerekē e toru, me pēnei hoki te ākonga,</p> <ul style="list-style-type: none"> • me parahau i te hāngai o ngā hīraurau pea kua whakamāramatia mō te whakamāmā, mō te whakanui rānei i te pānga o ngā tino takatūtanga tauoranga ki te moni whiwhi whaiaro i ngā wāhanga rerekē o ngā tauoranga.

Kaupapa 1

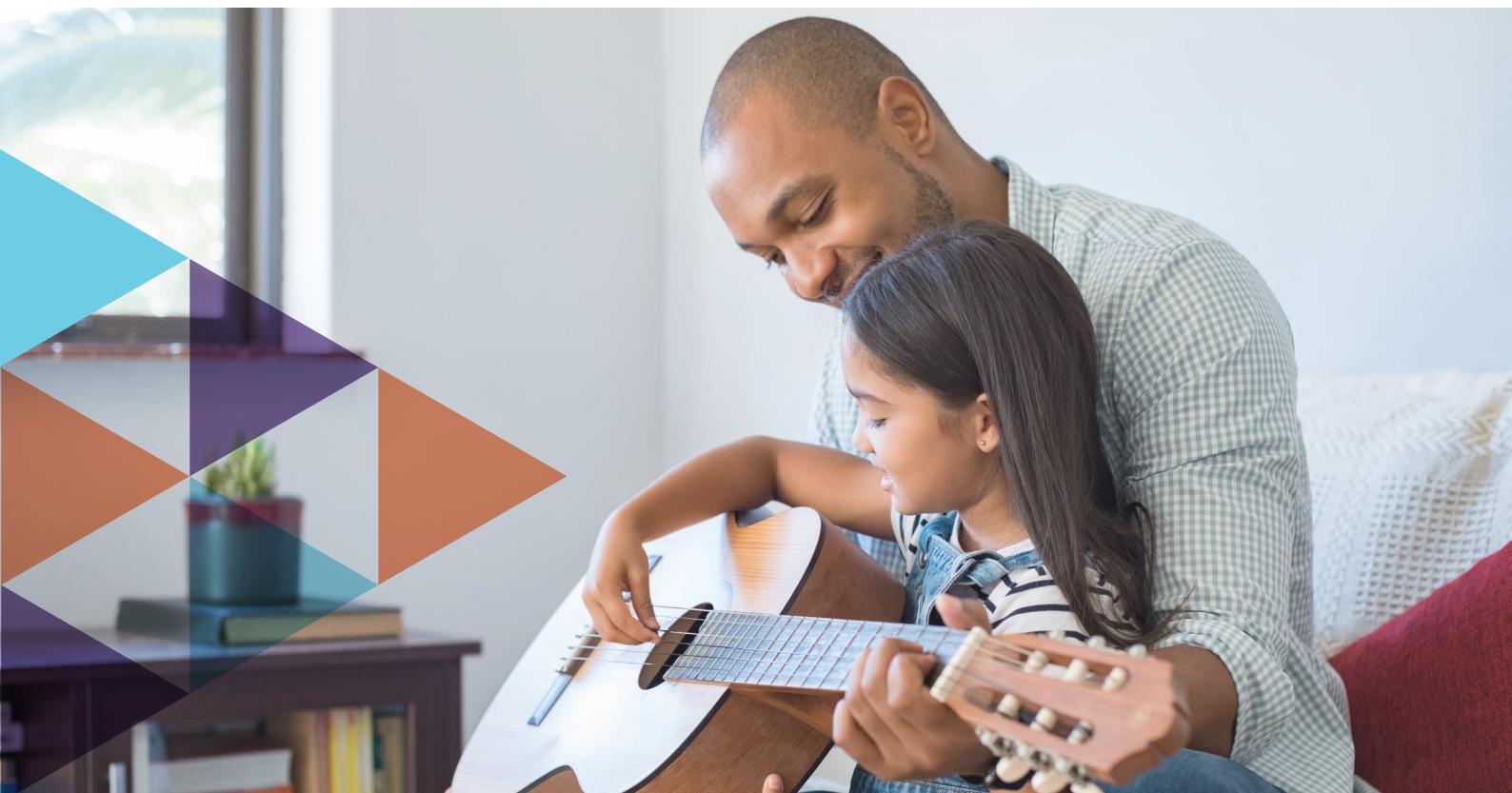
He aha te puna moni whiwhi?

Ko te moni whiwhi te moni ka riro, ka whiwhi rānei i a koe, kaua ko te moni ka whakamahi, ka tukuna atu. Ko tōna puna nō te wāhi kotahi, nō ngā wāhi maha hoki. I roto i tēnei hōtaka ako ka toro atu koe ki ngā pakeketanga rerekē e toru, ā, ka mārama ake ki ngā kōwhiringa puna moni whiwhi i ia pakeketanga;

- Te Ihu Hūpē (Ka Whakaputaina i te Kura)
- Te Ihu Oneone (Ngā Tauoranga-Waenga)
- Ka Puta te Ihu (Whakatānga)

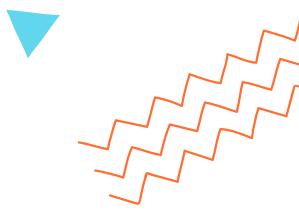
Ngā pukapuka Te whai hua, kia ora! Whai panga

- [Māui Auaha - Te Whakamahere](#)
- [Māui Ātea - Ngā Haumītanga](#)
- [Māui Ihumanea - Te Whakatāng me te KiwiSaver](#)



Ihu Hūpē

Ko tēnei te hunga kua whakaputaina i te kura tuarua, ā, mō te nuinga he wā tēnei e whai ai tā rātou mātauranga matua; heoi kāore te katoa o ngā ihu hūpē e pēnei. Ko te mātauranga matua e kōrerotia nei, ko ngā whare wānanga, ko ngā wānanga, ko ngā kuratini, ko ngā pia me ērā atu momo whakangungu ahumahi rānei. Ko ētahi atu Ihu Hūpē, pērā i a Hina, ka kōwhiri ai kia ako a tōna wā, i taua wā ka whai mahi rānei, ka whai tautoko kē rānei i ngā tahua pūtea āwhina a te kāwanantanga.



Ihu Oneone

Ko Ngāi Ihu Oneone ērā kua whai wheako tūmahi, ā, he whakaaro ō rātou mō te ara hei ahunga mā rātou i te ao. Tērā pea e timata ana te tangata i tana mahi tuarua, mahi tuatoru rānei, e tīmata ana te whakatipu whānau, te hāereere, e tīmata ana rātou ki te mātauranga matua rānei, pēnei i a Hina. I te nuinga o te wā e kōrerotia ana te hunga kei te 30 ki te 50 te pakeke.



Ka Puta te Ihu

Ko te hunga Ka Puta te Ihu ērā kua whakatau kia mutu te mahi nā runga i te nui o ngā moni whiwhi kia ora ai inā kāore e mahi. Ahakoa kāore te pakeketanga whakatānga i te toka i Aotearoa, ka whakatau te nuinga kia whakatā i te 65 te pakeke, i te mea koinei te pakeke ka whakaaea te tono mō Te Pūtea Penihana o Aotearoa. Hēoi, mo ētahi pērā i a Māui rāua ko Hina, koinei pea te wā e tino pirangitia ana rāua e ū rāua iwi, hapū, whānau. Tērā pea me:

- Tiaki i ngā tamariki mokopuna i ā rātou ake tamariki e mahi ana
- Whai tūnga i tētahi ohu, i tētahi kaunihera
- Whai tūnga whakahaere i te marae
- Mahi tonu i ngā mahi kirimana i ūna wā
- Noho hei pou reo, hei pou tikanga mō tētahi kura, mō te hapori.

I ēnei rā, ka kī ētahi, ko te hunga 65 ki te 80 te pakeke, he ‘kaumātua-noa’, ā, ko te hunga pakeke atu i te 80 he ‘tino-kaumātua’. He tohu tēnei o te pakari tonu o ērā e 65 te pakeke ki te mahi tonu.



Ngā puna moni whiwhi i ia pakeketanga

Ka pakeke haere ana tātou, ka panoni ngā puna moni whiwhi. Waihoki, ko ētahi puna moni whiwhi e hāngai ana ki ngā pakeketanga maha; hei tauira, ka whakatau pea a Hina ki te ako anō a tōna wā, arā, i te wā he Ihu Oneone ia. Ka māraurautia tonuhia pea tana tono mo ētahi moni tārewa ākonga, tērā pea ka whakaaea hoki te tono tahua tauira.

Mō te nuinga, e rua neke atu ngā puna moni whiwhi. Ko Māui hei tauira, e rua neke atu ana mahi hei ngā rā kei te heke mai, ka whiwhi moni rānei ia i tana mahi, i ana haumitanga hoki. Kei te tūtohi i raro iho nei ētahi tauira puna moni whiwhi i ia pakeketanga.

Mēnā he tauhou ēnei puna moni whiwhi ki a koe, tēnā tirohia te paetukutuku Sorted.org.nz mō te whānuitanga o ngā whakamārama.

Ihu Hūpē	Ihu Oneone	Ka Puta te Ihu
<ul style="list-style-type: none">• Mahi Waimori• Mahi Wāpoto• Moni Tārewa Tauira• Tahua Tauira• Karahipi• Koha mai i te whānau• Tahua Āwhina Kāwanatanga	<ul style="list-style-type: none">• Mahi Waimori• Mahi Wāpoto• Utu-ā-hāora, Utu-ā-tau, Kōmihana Hoko• Mahi ā-Kirimana• Huamoni KiwiSaver• Moni Tārewa Tauira• Tahua Tauira• Karahipi• Koha mai i te whānau• Tahua Āwhina Kāwanatanga	<ul style="list-style-type: none">• Mahi Waimori• Mahi Wāpoto• Mahi Kirimana• Whiwhinga KiwiSaver• Reti whenua, reti kaipupuru rawa rānei• Penapenatanga• Whānau, hapū & iwi

Mahi Waimori

E kōrero ana te hunga mahi waimori mō te hunga whai mahi, hēoi kāore ā rātou hāora mahi i te pūmau, kāore ngā wā mahi i te ōrite, ā, ehara i te mea he whāinga kia whai mahi tonu. Ka whiriwhiri pea te tangata i ngā hāora pai mōna me tō rātou kaitukumahi. Ehara i te mea me whakaae ki ngā hāora kua tukuna e te kaitukumahi, ehara hoki i te mea me tuku hāora te kaitukumahi ki te kaimahi.

Mahi Wāpoto

Ko te rerekē o te mahi wāpoto ki te mahi waimori, he pūmau ngā hāora mahi o te tangata, ka mutu, he kaimahi pūmau, he kaimahi tūmau pūmau hoki/rānei. I te nuinga o te wā, ka kīa he kaimahi mahi wāpoto te tangata mehemea he iti iho ana hāora mahi i te 30 hāora ā-wiki.

Moni Tārewa Tauira me te Tahua Tauira

I a koe e ako ana i tō mātauranga matua, e āhei ana te tauira ki te tono i te moni āwhina i Te Hoto Akoranga. He moni mino te Moni Tārewa Tauira hei āwhina i ngā utu ā-wānanga, i ngā utu o ia rā a te tauira mātauranga matua. Nā reira, e tika ana kia mutu ana te ako, me tāpae i te moni tārewa i te wā ka whai mahi rātou. Ko te Tahua Tauira, he āwhina ahumoni ‘here-kore’ hei tautoko i ngā tauira kāore he hāpai anō ā rātou. Tēnā tirohia a [Te Hoto Akoranga](#) mō ētahi pārongo anō.



Kuputaka

Puna Moni Whiwhi
Source of Income

Mahi Waimori
Casual Work

Mahi Wāpoto
Part-time Work

Moni Tārewa Tauira
Student Loan

Tahua Tauira
Student Allowance



Ngā Karahipi

Ko ngā karahipi, ko ngā takuhe rānei he moni āwhina mō te ako me ngā whēako ako a ngā tauira. Ka ahu mai ngā karahipi i ngā whare wānanga, i ngā hapū, i ngā iwi, i ngā Rōpū Māori, i ētahi atu whakahaere rānei. Ko te mahi matua o ngā karahipi me ngā takuhe, he tautoko i ngā utu ā-wānanga me ngā utu o ia rā. He rerekē te pūnaha tono a ia whakahaere, engari, he paearu tō te nuinga hei whai māu, arā, ka tukuna āu pūrongo mātauranga, ā, ka whakaotī, ka whakaatu pūrongo hoki/rānei o āu akoranga. I ētahi karahipi, pēnā i ngā [Karahipi NZQA](#), me angitū koe i te whakamātautau-ā-waho. Tēnā tirohia [Kāwanatanga o Aotearoa](#) mō te roanga atu o ngā kōrero mō ngā karahipi me ngā pūnaha tono.

Koha

Ko tō whānau, tō hapū, tō hāpori rānei ngā kaikoha, ngā kaituku koha. Ehara noa i te tautoko ahumoni, engari he tautoko pea ā-kai, ā-kākahu, ā-wāhi noho hoki. Kei te kaikoha te tikanga mehemea he mea kotahi, he maha rānei ngā wā ka tuku. Kāore he here o te koha, engari kē he tohu o te aroha, o te manaakitanga.

Tahua Āwhina Kāwanatanga

I Aotearoa, he nui ngā huarahi ki te tahua āwhina kua whakaritea e te Kāwanatanga hei tautoko i ā koe, i tō whānau hoki. Ārā, he whānui ngā momo tautoko, mai i te hunga kore mahi, ki ngā kaitiaki ki ētahi atu, mō ngā whānau rānei kua pāngia e tētahi kaupapa ohorere. Ka tukuna ngā tono ki [Te Hiranga Tangata](#).

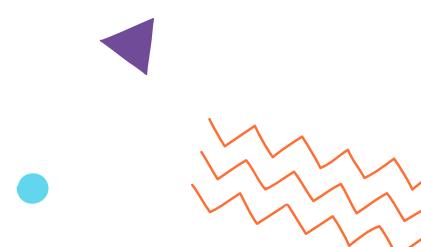


Kuputaka

Takuhe
Grant

Karahipi
Scholarship

Tahua Āwhina
Kāwanatanga
Government Benefit





Hei Mahi 1

I tēnei ngohe mahi, me mahi ā-rōpū ki te whakaoti i ngā pātai e whai ake nei. Me rangahau tonu koe i ētahi o ngā whakautu ki ngā pātai. Kei raro iho nei ētahi paetukutuku, engari ki te hiahia, māu hoki ētahi e tūhura.

- [Hoto Akoranga](#)
- [Karahipi NZQA](#)
- [Te Hiranga Tangata](#)

1. Rārangihia tētahi paearu mō te tono moni tārewa tauira?

2. He aha ngā paearu tono i tētahi tahua tauira?

3. Whakatauiratia ētahi karahipi rerekē e 2?

Tauira 1:

Tauira 2:

4. Mēnā karekau ō mahi, he aha te/ngā tahua āwhina ka whakaaea tō tono i Te Hiranga Tangata?

Ngā Utu-ā-hāora, Utu-ā-tau me ngā Kōmihana Hoko.

Ka timata ana koe te mahi, he rerekē ngā momo moni utu ka riro i a koe e ai ki te āhua o tō mahi.

Mēnā he **utu ā-hāora** tāu, ka utua tō mahi ā-hāora, arā, he utu-ā-hāora. Tērā pea he utu tāpiri, he utu motuhake rānei ka āpiti atu mō ngā mahi motuhake, mō te mahi rānei i ngā rangi motuhake, mō te mahi rānei i waho atu o āu hāora mahi. Ka mana ēnei i roto i tāu kirimana mahi, ka tohea rānei hei whakaritenga-motuhake.

Mēnā he **utu ā-tau** tāu, ka utua tētahi rahi pūmau ki a koe i ia tau mahi. Ka tāpirihia āu hāora mahi i tō kirimana ā-mahi. Ko te rahi ka utua ki a koe mō ia hāora mahi, me ūrite, me nui ake rānei i te utu-ā-hāora mōkito rawa o te motu mō ia hāora mahi.

Ka utua te **kōmihana** e ai ki ngā hokonga, ki ngā whāinga i tutuki i a koe. Hei tauira, mēnā ka hoko waka koe, ka riro i a koe te ūrau o te tapeke utu o te waka i hokona atu e koe. Kei te āhua o te kaitukumahi, ka taupokihia tō kōmihana ki tētahi utu, kāore rānei he aukatinga o te kōmihana ka riro i a koe. Ko ētahi kaimahi ka utua ā-kōmihana anake, ko ētahi atu ka utua-ā-hāora, ā-kōmihana hoki. Ko ērā ka utua ā-kōmihana anake, ka utua tonuhia ki te utu ā-hāora mōkito o te motu.

Te Mahi ā-Kirimana

Ko te kaimahi kirimana, i te nuinga o te wā ka kīia he tangata mahi ā-kiritanga, he tangata ka tonoa kia mahi i tētahi mahi motuhake mo tētahi wā, me ētahi hāora kua whakaritea kētia. Ka utua ā-hāora, ā-rangi, a tūmahia rānei ēnei tangata, ā, ka mutu i a rātou te mahi, ka tuku nama.



Te Reti Whare, Te Reti whenua

Mēnā he kaipupuru whenua, he kaipupuru whare rānei koe, e āhei ana tō hoko atu i tō whenua, i tō whare rānei mō tētahi wā, ki ētahi ki te mahi pāmu, ki te noho rānei i tō whare. Ka kīa tēnei he reti whare, he rīhi whenua. Hei tauira, ka noho pea a Hina ki te kāinga o te whānau o Māui, ka tono pea a Māui kia utu reti a Hina i ia wiki rānei hei āwhina i te tāpae i te mōkete. Kua tāpaetia kētia ētahi tangata i tō rātou mōkete, nā reira ko te reti hei utu i ngā utu o ia rā.

Te Penapenatanga

Ko ngā penapenatanga, he tahua pūtea nāu i tiaki i ngā tau mahi mō te whakatānga, mō te hoko waka, mō te hoko whare rānei, mō te aha atu. Mēnā ka penapenatia ū moni ki tētahi pēke, ka tere ake te tipu o tēnei moni i te mea he huamoni ka āpitihia atu e te whare pēke. Ka nui ake tō moni ka tukuna ki tēnei pūkete, ā, ka roa ake hoki te noho o ēnei penapenatanga, ka nui ake te tipu o īau penapenatanga. E hāngai ana ki te huamoni ka āpitihia e te whare pēke.

Te KiwiSaver

He momo haumitanga, he momo penapenatanga aronui tūao te KiwiSaver mō te whakatānga. He āhua ūrite ki ngā penapenatanga, arā, ka tiaki tahua mō tētahi wā mai i īau moni whiwhi. He mea tūao, ā, māu anō e whiriwhiri i te rahi ka utu mai i ū moni whiwhi ā-hāora, i ū moni whiwhi ā-tau rānei i mua i te tāke, ki te pūkete KiwiSaver. He rerekē ki ngā penapenatanga, i te mea ka utu hoki tō kaitukumahi, me te kāwanatanga ki tō pūkete. Mēnā kua pai tō roa i te aronui, ka whakaaea tō hoko whare, tō hoko whenua rānei hei hanga whare me tō tahua KiwiSaver. Ka whai huamoni hoki tēnei pūkete, kia pai ai te tipu o tō pūtea.





Hei Mahi 2

I tēnei ngohe mahi, me mahi ā-rōpū ki te whakaoti i ngā pātai e whai ake nei. Me rangahau tonu koe i ētahi o ngā whakautu ki ngā pātai. Kei raro iho nei ētahi paetukutuku, engari ki te hiahia, māu hoki ētahi e tūhura.

- [Hoto Akoranga](#)
- [Karahipi NZQA](#)
- [Te Hiranga Tangata](#)
- [Māui Ihumanea: Te Whakataanga me te KiwiSaver](#)

1. Whakaingoatia tētahi puna moni whiwhi mō ia pakeketanga?

Pakeketanga	Puna Moni Whiwhi
Ihu Hūpē	
Ihu Oneone	
Ka Puta te Ihu	

2. He aha tētahi o ngā paearu hei whakatūwhera i tō KiwiSaver ake?

Kaupapa 2

Ngā puna moni whiwhi me ōna panonitanga

Ka pakeke haere tātou, i ētahi wā ka panoni ngā āhua noho, ka panoni hoki te ahunga whakamua. Tērā pea, ka panoni ā tātou mahi, ka whiriwhiri rānei ki te whai whānau, ā, kāore he wā ki te mahi mai tawhiti i te kāinga. Ka pāngia pea ō tātou puna moni whiwhi e ēnei āhuatanga e rua. He nui ngā take nā reira i panoni ai ngā puna moni whiwhi, ka tino kitea tēnei i ngā pakeketanga rerekē. Anei ētahi take i panoni ai:

- Ō wheako mahi
- Ō tohu
- Tō wātea ki te mahi
- Ō whanaungatanga me ngā āhuatanga noho
- Ō mōhiotanga haumitanga
- Tō hauora me tō ora
- Tō hāpai e wātea ana ki a koe ahakoa te pakeketanga

Ka whakawhānuitia ēnei take mō ngā panonitanga i ia pakeketanga ki raro iho nei.



Ihu Hūpē

I tēnei pakeketanga, he iti iho ngā puna moni whiwhi mō te tangata ki ērā kei te pakeketanga Ihu Oneone:

- Ka whāiti pea ō hāora wātea i ngā tikanga ako o ngā akoranga, e whāiti hoki ai ō puna moni whiwhi ki ngā mahi wāpoto, ki ngā mahi waimori rānei me te iti iho o te utu.
- He pānga nui o āu hāora mahi ki tō māraurau-tanga mō te tahua tauira, nā reira i te nuinga o te wā ka rapu mahi te tangata e iti ana ngā hāora mahi ā-wiki.
- He iti iho ngā wheako mahi o Ngāi Ihu Hūpē me ngā tohu hāngai ki ngā ara mahi, nā reira kāore i tēnei hunga ngā pūkenga hāngai ki taua mahi, ko tana utu rānei ka iti iho i te utu ā-hāora a te pia. E toru ngā utu ā-hāora ā-pia:
 - Te utu ā-hāora mōkito mā te pakeke, \$21.20 ā-hāora.
 - Te utu ā-hāora ā-pia, te utu ā-hāora tīmatanga rānei, \$16.96 ā-hāora.

The current minimum wage rates (before tax) are as at 1 April 2022. They apply to employees aged 16 years or over.

Type of minimum wage	Per hour	8 hour day	40 hour week	80 hour fortnight
Adult	\$21.20	\$169.60	\$848	\$1,696
Starting-out	\$16.96	\$135.68	\$678.40	\$1,356.80
Training	\$16.96	\$135.68	\$678.40	\$1,356.80

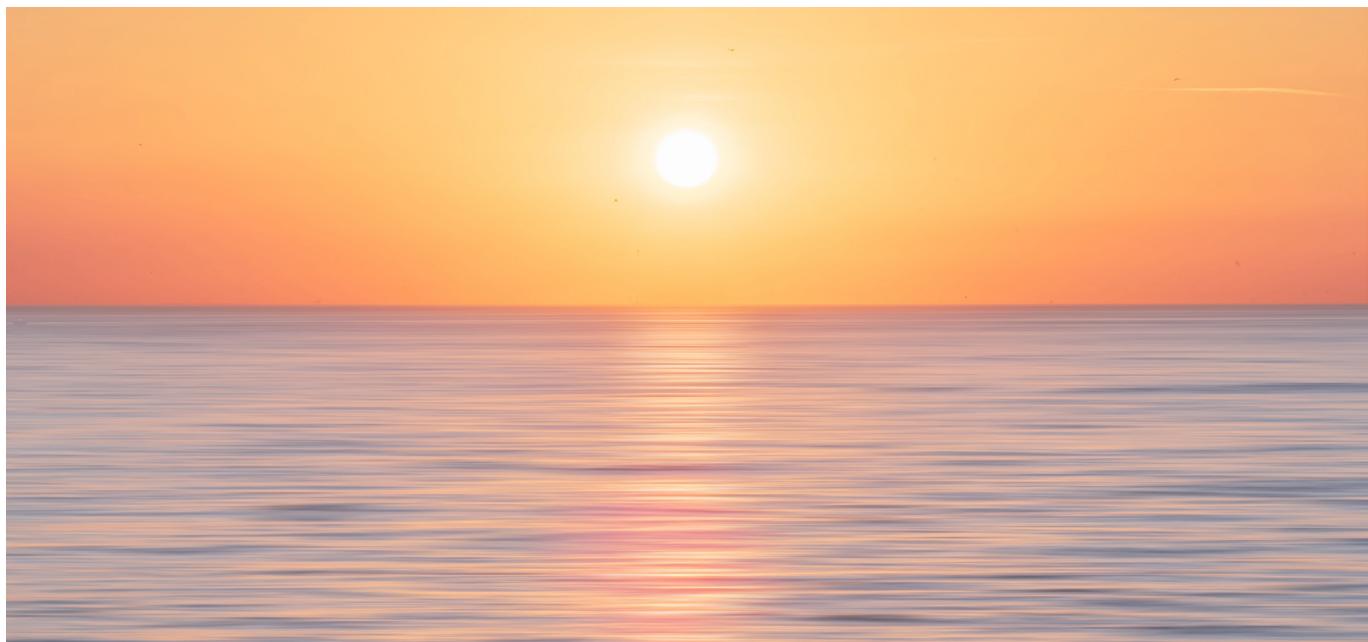
Employees must be paid at least the minimum hourly wage rate for every hour worked. Anyone who thinks they are being paid less than the minimum wage should report this to us by calling 0800 20 90 20, where their concerns will be handled in a safe environment.

Migrant workers have the same minimum employment rights as New Zealand workers. This includes being paid at least the minimum wage. You can report it to us if you or someone you know is being exploited in the workplace.

Ihu Oneone

I te nuinga o te wā, mō te nuinga o ngā tāngata koinei te pakeketanga tino nui te moni whiwhi. Mō ētahi tangata he wā tēnei kia whai whānau, kia hāereere rānei.

- He nui ngā wheako mahi, ā, kotahi te tohu, e maha rānei ngā tohu o te hunga he 30-50 te pakeke, nā reira e ngāwari ana tā rātou tono mahi, me ngā hāora mahi.
- Ngā ngākaunuitanga ā-whānau, pēnei i te whakatipu tamariki, nā reira i te korenga i wātea, he uua te kimi mahi me ngā hāora e hiahiatia ana.
- Mēnā ia he mahi pūmau a tēnei hunga, he nui ake te tūpono ka haumitia ngā moni whiwhi mō te whakatānga, te hoko whare, te hoko whenua, te hoko hea, te whai rānei i ērā atu momo haumitanga.
- Ka whiriwhiri hoki ētahi kia rua ngā mahi e āhei ai tā rātou haumi, kia wawe ake rānei tā rātou tāpae mōkete, kia nui ake rānei te pena-pena mō te whakatānga.



Ka puta te Ihu

He rerekē te whakatānga mō tēnā, mō tēnā. Mō te nuinga o te hunga whakatā, ka tino heke te puna moni whiwhi ki a rātou o Ngā Ihu Oneone. E ora ana rātou i ngā puna moni whiwhi o te wā i tēnei pakeketanga, pēnei i ā rātou penapenatanga me ngā tautoko a te Kāwanatanga, arā, ko [Te Pūtea Penihana o Aotearoa](#). Ko ētahi kāore he mahi ka whai wā ki te hāereere, ki te toro ki ngā whanaunga, ki ngā hoa rānei.

Heoi anō mō ētahi he wā pukumahi kē nā te mea ka tipu pea ngā ngākaunuitanga mō ō rātou whānau, hapū, iwi hoki. E pono ana tēnei kōrero mō ngā kaumātua-noa e whakatā ana, ka tonoa pea rātou hei māngai mō ngā ohu marae, ka tonoa rānei e te iwi i te mea he pūkenga ā rātou kei te pirangitia.

- Kia eke koe ki te pakeke 65, ka whakaaea tō kuhu ki ō haumitanga [KiwiSaver](#). Ka tipu tonu hoki tēnei, kei te rahi o te moni ka tangohia e koe, arā te katoa, he wāhanga iti noa rānei.
- Ko ngā haumitanga ā-hea, ko ērā atu momo haumitanga ūmua rānei, ka noho tonu hei moni whiwhi ūnaianei.
- E āhei ana tō hoko atu i ō haumitanga ā-whare, kia iti iho tō kāinga, ā, ko ngā hua moni i riro ka whakamahia mō tō whakatānga. Heoi anō, ehara tēnei i te āheinga mō te katoa ka eke ana rātou ki te whakatānga.

Kuputaka

Haumitanga
Investments

Ngākaunuitanga
Commitment

Te Pūtea Penihana
o Aotearoa
New Zealand
Superannuation

Whakatānga
Retirement



Hei Mahi 3

I te tūtohi kei raro nei, tēnā whakautua ngā pātai e whai ake nei;

1. Whakaingoatia tētahi tauira o te panonitanga moni whiwhi ka pā i ia pakeketanga. Whakamahia ngā tauira kei runga nei.
2. Mō ngā rārangi panonitanga e rua nei whakamāramahia te take i pēnā ai.

Ngā Utu Pūrongo

	Ihu Hūpē	Ihu Oneone	Ka Puta te Ihu
Panonitanga Moni Whiwhi	1. Ka whai mahi hei tauira kaimahi hiko.		
Te Take i Panoni ai	1. He ngākaunui tōna ki ngā ara iahiko i a ia i te kura.		

Kaupapa 3

Ngā Pānga Huapai me ngā Pānga Huakino

Pakeke ana te tangata, ka panoni haere āna puna moni whiwhi, ā, ka whai pānga tēnei ki te rahi o te pikinga ahumoni ka riro i a tātou. Mō te nuinga, he iti i ho ngā moni whiwhi i te wā e Ihu Hūpē ana ki te wā he Ihu Oneone. Hēoi anō, ka tino heke ngā moni whiwhi ahumoni kia eke te tangata ki te pakeketanga Puta te Ihu.

Engari tonu, ehara i te mea ka here noa ngā pānga o te panonitanga puna moni whiwhi ki tētahi o ngā pakeketanga anake. Hei tauira, ko ngā moni tārewa tauira nō te wā e Ihu Hūpē ana a Hina, me tāpae tonu i a ia e Ihu Oneone ana. Kei raro iho nei ētahi pānga huapai me ētahi pānga huakino o ngā panonitanga moni whiwhi ahumoni.



Ngā Pānga Huapai

Ko ētahi huapai mēnā he nui ō moni whiwhi ahumoni, ka āhei tō:

- Tautoko i tō whānau, me ērā nāu te mana tauwhiro.
- Whai i tā te ngākau i hiahia ai.
- Noho pātata ki tō whānau, ki te mahi rānei.
- Penapena tahua mo ngā take ohorere.
- Tāpae i ō nama, i tō mōkete rānei.
- Whai haumitanga hea, penapenatanga, KiwiSaver rānei.
- Noho ora, tō noho hauora (Whare Tapawhā).

Ngā Pānga Huakino

Ko ētahi huakino mēnā he iti ō moni whiwhi ahumoni, kāore e kore ka:

- Nui kē atu ō nama, i tō korenga i āhei te utu ngā mea mō ia rā.
- Nui kē atu ngā hāora mahi, nā whai anō, ka iti tō noho ki tō whānau.
- Uaua te noho ū ki ngā ngākaunuitanga ā-whānau.
- Panonitia te āhua o tō noho kia rite ki ō moni whiwhi.
- Ahotea i tō kaha aro ki te mahere pūtea, i te korenga o te moni mō ia rā.



Kuputaka

Huapai

Positive

Huakino

Negative

Pānga

Effect

Hua

Consequence

Māui rāua ko Hina

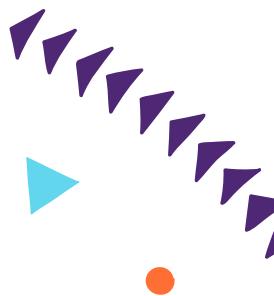
I tō aromatawai, mō te tauira, me whakamahuki koe:

- I ētahi āhuatanga hua e rua (pānga) o ngā panonitanga puna moni whiwhi;
- Ka pēhea ēnei hua e pā ai ki ngā āhuatanga ahumoni o tētahi tangata i tētahi tauira.

Kātahi anō a Māui rāua ko Hina ka mutu i ā rāua mātauranga matua, ā, ahakoa i rerekē tā rāua hoe ki uta, kua eke tahi rāua ki tētahi pakeketanga hou.

Mutu ana tana tau tuatahi, ka wehe a Hina i te whare wānanga i te rerekē o ōna whakaaro ki ōna whēako i reira. Waimaria ana a Hina i tana Whaea kēkē, i a Whaea Wai, nāna a Hina i whai mahi ai, ki te Māra Kai a Aunty Wai, he toa kai whaiwaro. Ka tere kite a Whaea Wai i te pitomatao Hina, ka kuhuna a ia ki tētahi tohu Kaitiakitanga. Ināianei, he kaimahi māra, he kaitiaki hoki a Hina.

Kua tutuki i a Māui tana tohu kaiako, ā, kei te kura o te rohe hei kaiako hangarau matihiko; he korokoro tūī, he ringa toi a ia. Ka noho tahi a Māui rāua ko Hina ki te kāinga o te whānau o Māui, kia ngāwari te taha moni.





Hei Mahi 4

He mahi-ā-rōpu tēnei, me mahi tahi ki te whakautu i ngā pātai e whai ake nei. He āwhina, he aratohu māu kei te tūtohi hei whakautu i ngā pātai.

1. I ngā tauira o tēnei ngohe, he aha tētahi puna moni whiwhi mō Hina rāua ko Māui?
2. He aha ki a koe ētahi huapai, huakino rānei tērā pea ka puta i ēnei puna moni whiwhi?

Tukuna ō whakaaro kia rere, i te mea he tūāhua pohewa noa tēnei. Kei te tūtohi he tauira māu.

	Puna Moni Whiwhi	Huapai	Huakino
Tauira	He kaiwaiata ronganui a Māui i te ipurangi, 1,000,000 neke atu āna apataki. He moni whiwhi āna mai i ngā whakatairanga poto ka whakaaturia i Pukamata.	He pai te moni whiwhi pā-kore.	He nui te wā ka moumou i a Māui ki ana hangarau kia tūhono ki ana apataki, kāore tēnei i te pai mō tōna hauora, otirā mō tōna aro ki a Hina.
Hina			
Māui			



Hei Mahi 4

He mahi-ā-rōpu tēnei, me mahi tahi ki te whakautu i ngā pātai e whai ake nei.

3. Whakaaro hia kia rua ngā panonitanga mō te wā kei te heke mai e whai pānga ai ki ngā puna moni whiwhi a Hina rāua ko Māui.
4. Whakamahukitia ngā huapai, ngā huakino ā-ahumoni, ā-oranga rānei ka hua mai i ēnei panonitanga ā-pakeketanga.

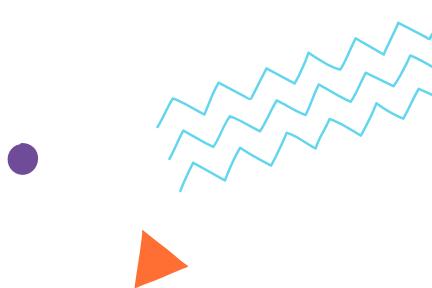
Tukuna ō whakaaro kia rere, i te mea he tūāhua pohewa noa tēnei. Kei te tūtohi he tauira māu.

	Panonitanga Pakeketanga	Huapai	Huakino
	Ka whānau mai tā Hina rāua ko Māui pēpi.	He mokopuna rerehua mō te whānau. Kua timata tā Hina rāua ko Māui whānau te tipu.	Tae ana te pēpi ka heke ngā puna moni whiwhi ki te moni whiwhi kotahi mō tētahi wā.
1.			
2.			

Kaupapa 4

Ngā Tino Takatūtanga Tauoranga

Ka tino pāngia ētahi puna moni whiwhi e ngā tino takatūtanga tauoranga. Ko ngā tino takatūtanga tētahi āhuatanga ka puta, ka pā mai ki tō oranga, ki te āhua o tō tauoranga. He tūpono nui ka pupū ake ētahi tino takatūtanga tauoranga i tētahi pakeketanga, kaua i ētahi atu. Tērā pea ka whai pānga mo tētahi wā poto, mō ake tonu rānei. E whai ake nei ētahi tino takatūtanga, heoi anō he nui noa atu.



Te hoko whare

Ka pāngia pea ō moni whiwhi i ō whakaaro kia hoko whare ki te moni tārewa kāinga mō tētahi tūmau roa. Ka pēnā, mai i te wā ka tīmata tō penapena mō te moni kuhu me te roa o te wā hei tāpae i te moni tārewa. Heoi anō, i te nuinga o te wā ka tau pea ō whakaaro i te mōhio, i te mea he haumitanga tūmau-roa tino rawe te hoko kāinga.

Te whakawhānau tamariki, te whakatipu whānau

He pānga tūmau-roa ngā utu ahumoni o te whakawhānau tamariki, o te whakatipu whānau rānei ki tō moni whiwhi. Ka 18 tau rā anō te ngākaunuitanga o ngā mātua ki te whāngai, ki te whakakākahu, ki te whakarite mō ā rātou tamariki.

Ka ngaro ō rawa i tētahi pāpono ā-taiao taikaha

I te nuinga o te wā he pānga tūmau-poto tēnei ki tō moni whiwhi, mehemea rānei he inihua rawa tāu e tiaki ai koe i ngā pāpono ā-taiao. Heoi anō, ka 2 tau pea, neke atu rānei te whakahoutanga o ngā taonga ka riro i te pāpono ā-taiao, nā reira e hāngai ana te pānga tūmau ki tō moni whiwhi ki te ngā pūnaha tautoko e wātea ana ki te tiaki i a koe.



Te kore-mahi, ka whakamutua rānei tō mahi

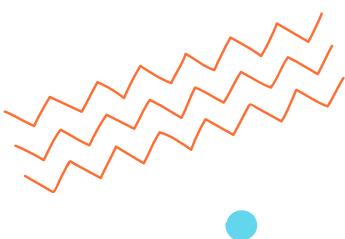
I te nuinga o te wā he pānga tūmau-poto tēnei ki tō moni whiwhi, mehemea rānei he inihua moni whiwhi rawa tāu hei tiaki i a koe mō ngā take ngaro mahi whānui. He pāngia tūmau-poto hoki pea te whakamutu mahi ki tō moni whiwhi, i te mea he tahua tāu tae atu ki te wā ka whai mahi hou. Heoi anō, i tēnei takatūtanga ka nui ngā āhuatanga rerekē o ngā pānga tūmau ki tō moni whiwhi.

Te whai mātauranga

I te nuinga o te wā, he pānga tūmau-āhua roa ka pā ki tō moni whiwhi i a koe e ako ana. He uaua rawa atu te mahi pūmau mehemea e ako pūmau ana. Heoi anō he nui ngā tauira o ngā ākonga e mahi tonu ana me te ako hoki. Ahakoa tēnā ko ngā pānga tūmau-roa ki tō moni whiwhi e hāngai ana ki te tohu e whāia ana me te kaha o te tangata ki te ako. He haumitanga tino nui te whai tohu me te whakapiki i tō mātauranga mō tō anamata.

Te māwehe i tō hoa rangatira

He pānga tūmau wā-poto, tūmau āhua-roa, tūmau tino-roa rānei o te māwehe i tō hoa rangatira ki tō moni whiwhi. He nui ngā āhuatanga e tohu ai te roa o te tūmau tērā ka pā ki tō moni whiwhi. Ko ētahi āhuatanga ko te taumata o tō mātauranga, o tō moni whiwhi, o te taituarā o tō mahi, o te tokomaha o ngā tamariki hei whakatipu tahi, i ngā rawa kei a kōrua tahi.



Kuputaka

Tūmau-āhua roa
Medium-term

Tūmau-roa
Long-term

Tino
Significant

Mahi
Employment

Te matenga o tō hoa rangatira

E āhua ūrite ana tēnei takatūtanga ki te māwehenga i tō hoa rangatira. Engari, kāore i tino rite ki ngā āhuatanga i kōrerotia i mua rā i te mea mehemea he inihua oranga, he inihua uhunga tō te hoa rangatira he pānga tūmau poto rawa ki ngā moni whiwhi.

Te kawe tangihanga

Tōna tikanga he pānga tūmau-poto tēnei momo takatūtanga ki tō moni whiwhi, mehemea he inihua oranga, he inihua uhunga rānei i tōna matenga. Heoi anō, he nui ngā āhuatanga ka pā ki te roa o te tūmau o te moni whiwhi o te tangata.

Te hāereere

He pānga tūmau poto, tūmau roa rānei te hāereere ki te moni whiwhi o te tangata. Kei te roa tonu o te hāereere, te take o te hāereere, ā, mehemea he mea whakarite, he mea ohorere rānei, ā, ko te moni whiwhi me ngā penapenatanga o te tangata i te wā o te hāereere. Mehemea e hāereere ana mō tētahi mahi hou, tōna tikanga he pānga tūmau poto tēnā ki ā rātou moni whiwhi.



He whakareretanga

Kei te rahi, te momo whakareretanga hoki/rānei me te whakapaunga o te whakareretanga e tohu ai i te roa o te tūmau ka pā ki te moni whiwhi o te tangata.

He whara nui

Ko te kino o te aituā, ko te momo mahi o te tangata, ko te roa kāore e taea te mahi, ko te inihua moni whiwhi me ētahi atu momo inihua hāngai a te tangata, ā ko tō rātou āhei ki te mahi tonu ka tohu i te pānga tūmau poto, tūmau āhua-roa, tūmau roa ki te moni whiwhi o te tangata.

Ka pāngia tō tātou oranga, ā tātou ahumoni e ēnei tino takatūtanga tauoranga mō ētahi roanga rerekē, mō tētahi ‘tūmau’ rānei. He pānga wā poto i ētahi wā, arā, ka pā mō tētahi tau, tēnā pea he pānga wā tūmau āhua roa, arā, ka pā mō tōna toru tau, ā, tēnā pea he pānga tūmau tino roa, arā, ka pā mō tētahi wā roa ake i te toru tau.





Hei Mahi 4

**He mahi-ā-rōpu tēnei, me mahi tahi ki te whakautu i ngā pātai e whai ake nei.
He āwhina, he aratohu māu kei te tūtohi hei whakautu i ngā pātai.**

1. Whakatauiratia mai tētahi tino takatūtanga tauoranga?
2. He aha tētahi pānga o te takatūtanga ka pā pea ki te tangata?
3. Whakamahia te tūtohi kei raro iho nei ki te whakatau i te pakeketanga e pupu ake ai ngā Tino Takatūtanga Tauoranga e rārangī mai ana. (kia kotahi anake te pakeketanga mō ia takatūtanga).
4. Mō ia pakeketanga, whakamāramahia ngā huapai me ngā huakino o tētahi o ēnei tino takatūtanga tauoranga.

Kua whakataurahia tētahi māu.

	Tino Takatūtanga Tauoranga	Huapai	Huakino
Ihu Hūpē			
Ihu Oneone	1. Te Hoko Whare	1. He kaipupuru whare, rawa	1. He rawa nui te utu
Ka Puta te Ihu			

Kaupapa 5

Te whakaiti, te whakanui i ngā pānga o ngā tino takatūtanga

Ka pāngia tō oranga e ngā tino takatūtanga tauoranga katoa. I tēnei kaupapa ako, me whakatauira koe i ētahi tū hīraurau. Ka whakaiti pea ngā hīraurau i ngā huakino, ka whakanui kē rānei ngā hīraurau i ngā huapai.



Ko ētahi hīraurau pea:

- He rapu, he whai i ngā mahere pūtea a tētahi kaitohutohu ahumoni.
- Ka panoni tō tauoranga, arā, ka mutu tō whakapau pūtea ki ngā taonga whai rawa.
- Ka whai huarahi e kore ai o nama e nui ake.
- Ka whakatōpū ai ō nama, arā ka whakakotahi mai i ngā nama iti ki tētahi nama nui, mā tēnā e iti ake ai ō utu me ngā pāpātanga huamoni.
- Me whakatau i te āhua o tō whare tapawhā, hei tauira, tō ngākaunuitanga ki ō mahi, ki tō whānau.
- Ka panonitia tō kāinga, arā, kia iti ake.
- Ka rapu āwhina i te kāwanatanga.
- Ka whakamahere, ā, ka haumi ki te KiwiSaver.
- He tahua take ohorere, ka nui mō te 3 marama.

Kei raro iho nei ētahi rauemi me te roanga atu o ngā kōrero me ngā hīraurau.

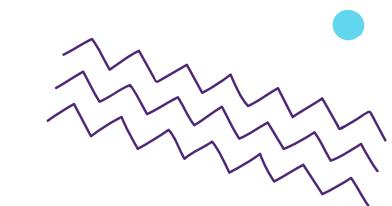
- Tirohia te “takatūtanga tauoranga” ki te [paetukutuku sorted.org.nz](http://paetukutuku.sorted.org.nz).
- He kōrero āwhina anō kei [Te Puka Ora Ahumoni 2019 o Te Whare Wānanga o Wikitōria](#) mō ngā huarahi whakahaere i āu moni. Ka āwhina pea tēnei i tō whakaiti nama i a koe e tauira ana.
- Kei te paetukutuku [Te Kaporeihana Āwhina Hunga Whara](#) ētahi kōrero āwhina anō mō te hunga kāore e taea te mahi i te mea i whara.
- [Te Paetukutuku o Hoto Akoranga](#).





Hei Mahi 5

Māui rāua ko Hina



Kātahi anō a Māui rāua ko Hina ka mutu i ā rāua mātauranga matua, ā, ahakoa i rerekē tā rāua hoe ki uta, kua eke tahi rāua ki tētahi pakeketanga hou.

Mutu ana tana tau tuatahi, ka wehe a Hina i te whare wānanga i te rerekē o ūna whakaaro ki ūna whēako i reira. Waimaria ana a Hina i tana Whaea kēkē, i a Whaea Wai, nāna a Hina i whai mahi ai, ki te Māra Kai a Aunty Wai, he toa kai whaiwaro. Ka tere kite a Whaea Wai i te pitomata o Hina, ka kuhuna a ia ki tētahi tohu Kaitiakitanga. Ināianei, he kaimahi māra, he kaitiaki hoki a Hina.

Kua tutuki i a Māui tana tohu kaiako, ā, kei te kura o te rohe hei kaiako hangarau matihiko; he korokoro tūī, he ringa toi a ia. Ka noho tahi a Māui rāua ko Hina ki te kāinga o te whānau o Māui, kia ngāwari te taha moni.



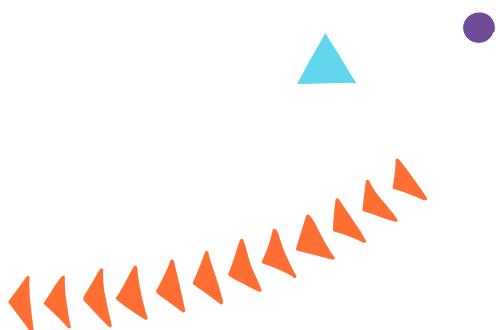


Hei Mahi 5

Me mahi ā-rōpū ki te whakaoti i ngā pātai e whai ake nei. Kātahi nā ka whakarite, ka whakaatu takitahi i ō kitenga ki tētahi rangitaki kiriata, ki tētahi kiriata TiriAta rānei mā tō whānau. Kei ngā tūtohi i raro nei ētahi whakautu mōu. Mēnā kāore koe i te mārama, e hoki ki ngā kōrero ūmuā kātahi anō ka mutu.

1. Tautohu tētahi tino takatūtanga tauoranga kua pā kē ki a Hina rāua ko Māui?
2. Tautohu tētahi hua o tēnei pānga ki ngā moni whiwhi a Hina, a Māui hoki / rānei. Whakaaro hia ngā pānga taupoto (kotahi tau roa), ngā pānga tauwaenga (kotahi ki te toru tau te roa), ngā pānga tauroa rānei (toru tau neke atu).
3. Tautohu, ā, whakamahukitia kia rua ngā tū hīraurau pea ka āwhina ki te whakaiti, ki te whakanui rānei i te pānga i tautohu.

Kua oti tētahi tauira māu.





Hei Mahi 5

Tino Takatūtanga	Pānga Taupoto	Pānga Tauwaenga	Pānga Tauroa	Hīraurau (Whakaiti/Whakanui)
Ka tīmata a Māui ki te ako ki te whare wānanga.		He iti ngā moni whiwhi hei hoko i ngā rawa e matea ana, ki ngā rawa e pīrangī ana.		Ka titiro ki ētahi aramahi anō hei whiwhi moni. E-hoko.
1.				
2.				

Āpitihanga 1 - Kupu Moni Whiwhi Whaiaro

Mahere pūtea	He whakamtau o te pūtea whiwhi me te whaka-paunga moni mō tētahi angawā.
Mahi waimori	He mahi i ngā wā rerekē, kāore he here kia whiwhi mahi tonu te kaimahi, i tōna nuinga, he mahi i ngā wā me whiwhi kaimahi,
Kōmihana	He tahua, arā, he ūrau o te uara kua whakaritea kētia, ka utua ki tētahi kaimahi i tētahi tauwhitinga tauhoko-hoko.
Ngākaunuitanga	He kaupapa, he mahi rānei e mahi ana, e ū ana te tan-gata.
Whakatōpū	He whakakotahi (i ētahi nama) ki tētahi utu arorau kotahi.
Mahi ā-kirimana	He kaiwhiwhi mahi tētahi tangata ka whiwhi mahi kia whakaoti i ētahi mahi ka utu, he hua rānei i tētahi ki-rimana mahi, whakaaetanga whiwhi mahi rānei.
Hua	Ko ngā pānga o ngā tino takatūtanga ki te tangata. He aha ngā pānga nā ngā panonitanga moni whiwhi, nā ngā tino takatūtanga rānei?
Tahua take ohorere	He haumarutanga ahumoni mō ngā take ohorere i te wāheke, mō ngā utu whawhati tata hoki rānei.
Mahi	Te āhei ki te mahi mō te utu.
Kaitohutohu Ahumoni	He tangata ko tana mahi he tautoko ahumoni i āna kiritaki.
Tahua Āwhina Kāwanatanga	He āwhina, he ratonga ahumoni mai i tētahi rohenga, kāhui, ope tūmatawhānui atu rānei.
Takuhe	He tahua moni ka hoatu e te kāwanatanga, e tētahi atu whakahaeere mō tētahi aronga.
Whakareretanga	He rawa, he tahua rānei kua tukuna iho i ō mātua, kaitiaki, whānau rānei (he whakahekenga o mua).
Haumitanga	Te mahi, te tukanga haumi moni rānei mō te hua moni.
Tūmau Roa	I tēnei horopaki he takatūtanga ka rongo, he pānga rānei ki a koe mō te 3 tau nuku atu.
Tūmau Āhua-roa	I tēnei horopaki he takatūtanga ka rongo, he pānga rānei ki a koe mō te tau ki te 3 tau.

Huakino	Kāore e pirangitia, kāore rānei i pai, he pānga kino ki te tangata.
Mahi wāpoto	He tangata ka mahi mō ētahi haora kua tau kē i ia wiki, ko tōna whānui ko ētahi hāora tae atu pea ki te 30 hāora.
Huapai	He whaihua, he ngākau rorotu, he māiatanga rānei he pānga pai ki te tangata.
Rēti	Ko ngā tāpaetanga auau ki tētahi kairēti whare, when-ua rānei.
Whakatānga	Te wehenga o tētahi i tōna mahi, te whakaoti mahi rānei. Ko te pakeketanga whakatānga i Aotearoa i tēnei wā ko te 65.
Utu-ā-tau	He utu-pūmau auau, ka utua i ia rua wiki, i ia marama rānei, engari ka whakamāramatia hei utu-ā-tau, mai i te kaituku mahi ki tētahi kaiwhiwhi mahi.
Penapenatanga	Te moni kua penapena e tētahi, mā te pēke rānei mā tētahi kaupapa kua mana rānei.
Karahipi	He takuhe, he utu rānei kia tautoko i te mātauranga tauira, ka whakawhiwhia nā ūna hua akoranga, nā ūna tutukitanga atu rānei.
Tūmau Poto	I tēnei horopaki he takatūtanga ka rongo, he pānga rānei ki a koe mō te tau.
Tino	He whai take, nā reira me aro.
Puna Moni Whiwhi	Te ratonga moni auau nā te mahi, pēnei i te whiwhi mahi, te haumitanga te penihana, te aha atu rānei.
Tahua Tauira	He utu-ā-wiki ka tautoko i ngā utu ora i ā koe e ako ana.
Moni Tārewa Tauira	He whakaaetanga nā reira i mino moni te tauira kāreti, whare wānanga rānei i tētahi pēke kia utu i tā rātou ako. Ka mutu te akoako, ka timata te mahi, ka utua taua minonga moni.
Te Pūtea Penihana o Aotearoa	He penihana ka utua ki tētahi kaiwhiwhi mahi whakatā kua tāpae ki tētahi tahua.
Utu-ā-hāora	He utu-pūmau auau, ā-rangi, ā-wiki, ā-rua wiki rānei mō tētahi mahi, ratonga rānei,