

Te Puka Rauemi Tautoko

Ngā Whakaawe me ngā
Pānga ki taku Ahumoni!

Te whai hua - kia ora!

sorted
in Schools

US 28104 (Putanga 3)

Tātarihia ngā āhuatanga tūraru ā-waho me te kōwhiri
rautaki whakahaere i ngā pānga ki te ahumoni whaiaro.

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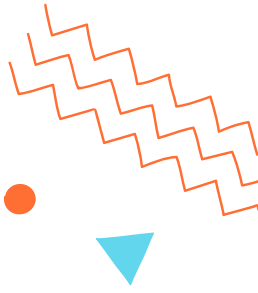
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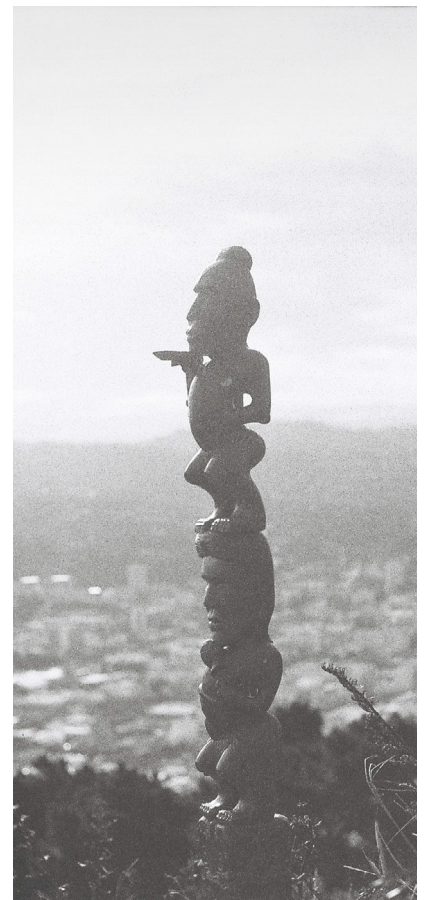
Ngā Pānga ki taku Ahumoni!

**Nau mai rā ki tēnei Puka Rauemi Tautoko;
Ngā Pānga ki taku Ahumoni!**

Ka āwhina te pukapuka nei i a koe ki te;

✓ Tātari i ngā pānga o ngā āhuatanga ā waho ki te ahumoni whaiaro. Ka ako ngā ākonga i te pēhea o ngā takatūtanga ā-rohe, ā-motu, ā-ao e whai pānga ki te ahumoni whaiaro. Ko ngā takatūtanga e kōrerotia ana ko ngā:

- panonitanga pāpātanga huamoni,
- ko te tāmi ahumoni,
- ko ngā panonitanga taiao ōhanga,
- ko ngā ia porihanga, ia tatauanga iwi,
- ko ngā panonitanga huarere,
- ko ngā panonitanga tōrangapū,
- ko ngā take ā-taiao,
- ko ngā ture.



Ngā Taunakitanga/ Whakatau mō te Whiwhinga	Ngā Taunakitanga/ Whakatau mō te Kaiaka	Ngā Taunakitanga/ Whakatau mō te Kairangi
Hei tohu i te Paetae: • Kua tātaritia ngā āhuatanga ā-waho e toru ao whānui, motu whānui, takiwā whānui hoki ka pā ki ngā ahumoni ahumoni a te tangata. Kua whiriwhiri rautaki hei whakahaere i ngā pānga o ngā āhuatanga tūraru ā-waho ki ngā ahumoni whaiaro.	Hei tohu i te Kaiaka: Kua eke koe ki te taumata Paetae, ā: • kua whakatakoto tātaringa o tētahi o ngā āhuatanga ā-waho, ā, kua āpitihia tētahi whakamāramatanga mō ngā pānga ki ngā ahumoni whaiaro a te tangata. • Kua whakamāramahia ngā kōwhiringa rautaki hei whakahaere i ngā pānga o ngā āhuatanga tūraru ā-waho ki ngā ahumoni whaiaro.	Hei tohu i te Kairangi: Kua eke koe ki te taumata Kaiaka, ā: • Kua tātarihia ngā āhuatanga ā-waho ērā i te taumata Kaiaka, ā, kua āpiti parahautanga o ngā pānga ki ngā ahumoni whaiaro a te tangata. • Kua parahautia ngā rautaki i kōwhiria hei whakahaere i ngā pānga o ngā āhuatanga tūraru ā-waho ki ngā ahumoni whaiaro.

Kaupapa 1

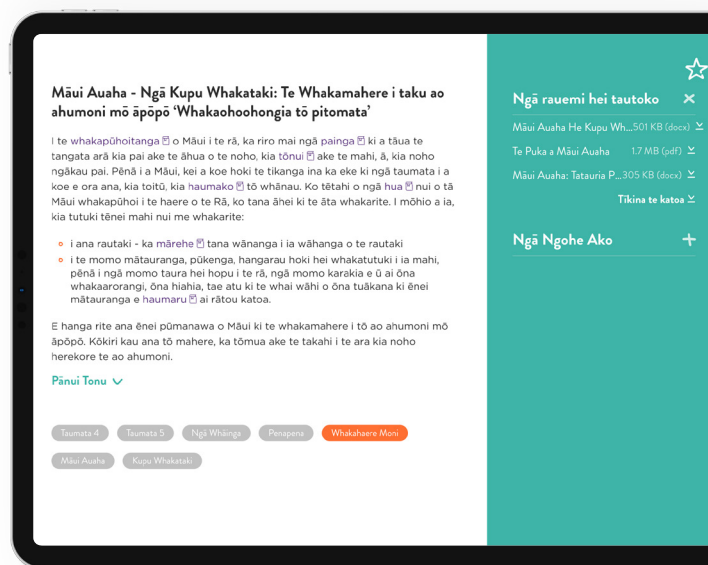
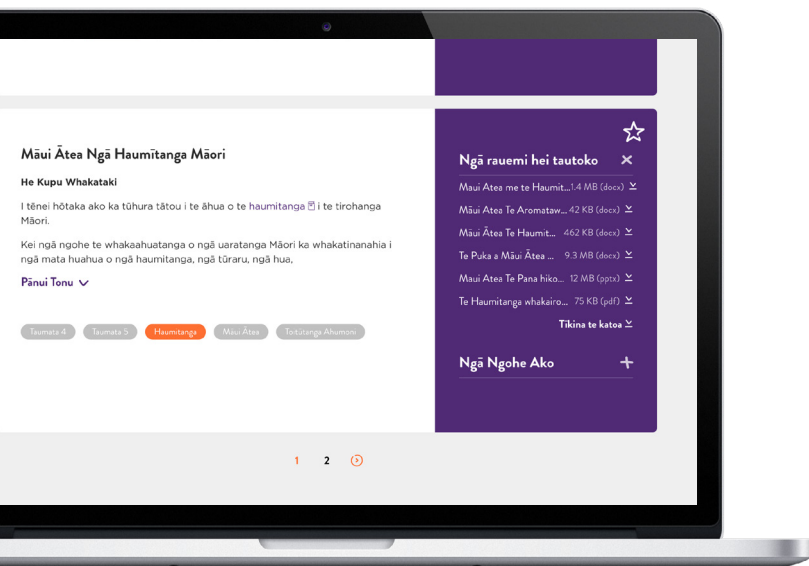
Ngā āhuatanga ā-waho ka pā ki ngā ahumoni whaiaro me ngā whiriwhiringa kaupapa

Ngā Hua Ako

Ka mutu ana te kaupapa ako nei, ka āhei te ākonga;

- ki te tautohu i ngā āhuatanga ā-rohe, ā-mōtū, ā-ao.
- ki te whakamārama poto, ka pēhea pea e pā ki ō rātou ahumoni whaiaro, ki ngā whakataunga ahumoni hoki.

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



Ngā Āhuatanga ā-Waho

He nui ngā āhuatanga ā-waho e whakaawe ai i ō ahumoni whaiaro, i ō whakataunga ahumoni hoki. Kei roto i tēnei wāhanga, ka ako tātou ka pēhea ēnei āhuatanga ā-waho e pā kino mai, ka pā pai mai rānei ki ō tātou ahumoni whaiaro, whakataunga ahumoni hoki.

Ngā Āhuatanga ā-Ao

Ngā Takatūtanga ā-Ao - Ngā Mate Urutā ā-Ao, Ngā Pakanga me ngā Tutūnga o te Puehu ā-Pū, Ngā Mōreareatanga

Ko te tikanga o tētahi takatūtanga ā-ao, 'he takatūtanga mō tētahi wā ka pā ki te ao, me haumi rawa te iwi whānui, ā, ka pā ki te taupori me ngā takiwā whai hanganga' (OECD, 2020)¹ Puta noa te hītori, korekau he āhuatanga whakamate i te tangata i tua atu i ngā huaketo, i ngā huakita, i ngā pirinoa e pā mai ngā tahumaero, ā, ko te mate korona te tauira nō nā tata tonu nei o te mateurutā ā-ao e rongokino ai te miriona tāngata puta noa te ao. He nui te tangata i mate, he nui kei te māuiui tonu, ā, ahakoa he rongoa ārai mate, he nui te tangata i pāngia, e pāngia tonu ana e te ngau ā-ahumoni o te mateurutā nei. Ka kōrero anō mō tēnei hei tētahi wā anō.

Ngā Pāpātanga Whakawhiti

Ko te pāpātanga whakawhiti te wāriu o te moni ā-whenua ki te moni o ētahi whenua ā-takiwā, o ētahi ohanga ā-takiwā. Hei tauira, e hia ngā tāra NZ (NZD) hei hoko i tētahi tāra Amerika (USD)? Mehemea ko te 0.72 heneti te pāpātanga USD, ā, i tāua rangi ko te \$1.00 te pāpātanga NZD; me hoko rawa i te \$1 USD ki te \$1.39 NZD. Kia maumahara, ka auau te huringa o te pāpātanga, nā reira me whakaaro nui ki tēnā i mua i tō hoko tāra nō tāwāhi (Ratonga whakawhiti tāwāhi - FX).

Tāra NZ whakawehe () ki te Pāpātanga USD = ? Arā
 $\$1.00 / 0.72 = \1.39

¹ OECD. Org (2021) Retrieved from www.oecd.org/regional/global-events-recommendation.htm

Ngā Momo Pāpātanga Whakawhiti e Whā

1. Te Taurangi Herekore

Ko te pāpātanga whakawhiti taurangi, te utu moni o tētahi whenua, ka whakaritea e te mākete whakawhiti tāwāhi (Mākete Forex) e pūtake mai ana i te whakarato me te hiahia e hāngai ana ki ērā atu moni. Tāpaetanga o tētahi moni taurewa tūmau pūmau tae noa ki te mutunga.

2. Te Mākete Forex (Te Mākete Whakawhiti Tāwāhi)

Ko te mākete whakawhiti tāwāhi he mākete tuku ā-ao, he mākete whakawhiti-herekore mō te hoko moni. Ka whakatau te mākete i ngā pāpātanga whakawhiti tāwāhi mō ngā moni katoa. Ka hāngai hoki ki ngā āhuatanga hoko mai, hoko atu, whakawhiti moni ki ngā utu o te wā, ki ngā utu kua oti te whakatau rānei.

Kuputaka

Pāpātanga Whakawhiti
Exchange Rate

Taurangi Here-kore
Free Floating



3. Te Tīmau Pūnaha Moni

He kaupapa here te tīmau moni e whakaritea ai e te kāwanatanga o te motu ki tētahi pāpātanga whakawhiti pūmau motuhake i tētahi pūnaha moni tāwāhi, i tētahi huinga pūnaha moni tāwāhi. Hei tauira, kua tīmau te tāra Hong Kong (HKD) ki te USD. Arā, ka noho te wāriu o te HKD ki te ine whānui o te USD.

Ngā huapai, ngā huakino

- Ka whakaheke te tīmau pūnaha moni pono i ngā āhuatanga pāhekeheke, ka whakatairanga tauhokohoko, ka whakapiki moni whiwhi
- Mā te tīmau pūnaha moni iti rawa atu e heke ai te paerewa noho kāinga, e kino ai ngā pakihi tāwāhi, e pupū ake ai ngā kuku-metanga tauhokohoko me ētahi atu whenua.
- Ka tino whai wāhi te tīmau pūnaha moni hangahanga teitei ki te whakapaunga kino o ngā hokonga mai, kāore tona toitūtanga, ā, ka hinga ana ka pā mai te tāmi ahumoni

Kuputaka

**Tīmau
Pūnaha-Moni**
Currency Peg

Tō whenua
Onshore

Tāwāhi
Offshore

4. Tō Whenua Vs Tāwāhi

He rerekē pea ngā pāpātanga whakawhiti mō te whenua ōrite. I ētahi wā, he pāpātanga i tō whenua, he pāpātanga i tāwāhi. I te nuinga o te wā, ka kitea ngā pāpātanga whakawhiti pai ake ki te whenua tonu, kaua ki tāwāhi. Ko Haina te tauira matua mō tētahi whenua e pēnei ana te anga pāpātanga.

Te Whakarato me te Hiahia

I te ōhanga, ko te whakarato me te hiahia te hononga i waenga i te nui (rahinga) o tētahi taonga (taonga hoko) e hiahia ana ngā kaiwhakaputa ki te hoko atu mō ngā **utu** rerekē me te nui (rahinga) e hiahia ana ngā kiritaki ki te hoko. Koinā te tauira matua e whakatauria ai ngā utu i te ariā ōhanga.

Ko te utu o te taonga (taonga hoko) e whakatauria ana e te whanaungatanga o te whakarato (e hia te nui o te taonga e wātea ana) me te hiahia (e hia ngā tangata e hiahia ana ki te hoko i te taonga) i te **māketē**. E kī ana, i te mutunga iho ko te utu te utu taurite, ā, he tohu o tētahi whakaaetanga i waenga i te kaiwhakaputa me te kiritaki mō taua taonga

He whakamāramatanga:

- He taonga hoko, he hokonga, he rawa (wāriu ā-moni), he hua, he rawa (kaipupuru) te taonga e hoko atu ai, e tauhokohoko ai, e hoko mai ai.
- E kōrero ana te māketē mō ngā hokonga me ngā ratonga ka whakawhiti e hua mai ai i ngā tūtakitakitanga o tētahi kaihoko ki tētahi kaihoko.
- Ko te utu taurite te tūhonotanga o te whakaratotanga o te taonga ki te hiahia o te kiritaki. Hei tauira, i ngā hararei raumati o Aotearoa he iti iho te utu o ngā rōpere i te wā e maoa ana, nā reira he pai te whaka-ratonga. E āhei ana te hoko i te hōtoke i te mea e hoko mai ana i tāwāhi, nā reira he nui rawa te utu



Te Kaimino

He tangata, he rangatōpū rānei e whakarite moni tārewa ana mai i tētahi tangata, i tētahi pēke, i tētahi rōpū ahumoni me te tumanako ka tāpaetia te moni tārewa, ā, i te nuinga o te wā he huamoni hoki.

Te Kaiwhakatārewa

He tangata rānei, he rangatōpū rānei ka whaka-tārewa pūtea ki tētahi atu tangata, ki tētahi atu rōpū rānei, me te tumanako ka tāpaetia te moni tārewa, ā, i te nuinga o te wā he huamoni hoki.

Te Pāpātanga Ōrau ā-Tau (APR)

Ko te tikanga o te kupu pāpātanga ōrau ā-tau, e kōrero ana mō te utu ki ngā kaimino mō te pāpātanga huamoni ā-tau, ā, ka utua ngā kai-whakatārewa. Ka whakaaturia te APR hei ōrau e whakaahua ana i te utu o ngā tahua ā-tau tonu mō te tūmau o te moni taurewa, mō te moni whiwhi rānei ka riro i tētahi haumitanga.

Kuputaka

Kaimino
Borrower

Kaiwhakatārewa
Lender

Pāpātanga ōrau ā-tau
Annual Percentage Rate

Pāpātanga huamoni
Interest rate

Ngā Pāpātanga Huamoni



Ko te pāpātanga huamoni te nui o te utu ka āpitihia e te kaiwhakatārewa mā te kaimino ki te tahua more mō te mahinga o ngā rawa. I te nuinga o te wā he ōrau o te tahua more e tohua ā-tau ai, e mōhioia ana ko te pāpātanga ōrau ā-tau (APR).

Hei tauira, mehemea ko te \$300,000 te rahinga tahua more o te moni tārewa, ā, e 5% te pāpā-tanga huamoni. Ko te utu APR ki te kaimino, ā, ko te utu ka riro ki te kaiwhakatārewa ko te \$15,000 pa (ā-tau).

$$\text{\$300,000} \times 5 \div 100 = \text{\$15,000 pa}$$

Ka tino kitea i te tauira nei te āhua o te pānga o ngā pāpātanga huamoni ki ngā ahumoni whaiaro. Ka teitei ake te pāpātanga huamoni, ka nui ake te moni hei utu mā te kaiwhakatārewa ki te moni tārewa, ka iti iho te moni hei tuku ki ngā penapenatanga, ki te hoko hokonga rānei. Ka iti ana te pāpātanga huamoni, ka iti iho te moni a te kaiwhakatārewa hei utu i te moni tārewa, ka nui ake te moni a te kaiwhakatārewa hei tuku ki ngā penapenatanga, ki te hoko hokonga rānei, ki te tāpae i ngā moni tārewa āpiti hoki.



Te Utu Tahua

He pānga o te utu tahua ki te pāpātanga huamoni ka utua e ngā rōpū ahumoni mō ngā tahua ka whakamahia e rātou i ō rātou pākihi. E whakaahua ana te hora utu i te rerenga kētanga o te utu tahua me ngā utu pāpātanga huamoni mā ngā kaimino i te puna hua matua mō ngā rōpū ahumoni tini.

Te Utu Hora

I te ao ahumoni, e kōrero ana te hora utu mō te rerenga kētanga i waenga i ētahi utu e rua, arā ngā pāpātanga, ngā hua rānei. Koinā te āputa i waenga i te piti me ngā ritenga utu o tētahi taituarā, o tētahi rawa rānei e hiahiatia ana, pēnei i ngā taputapu, i ngā taonga rānei.

Mehemea ka whakatau ki te hoko, ki te piti rānei i te \$400,000 mō tētahi kāinga e \$410,000 te wāriu rēhita, ko te \$10,000 te utu hora i konei.

Kuputaka

Tahua More
Principal

Utu Tahua
Cost of Funds

Utu Hora
Spread



Kaupapa 2

Ngā momo takatūtanga

Te Ōhanga Tipu

- Ngā Take, ngā Māharahara Taiao
- Ngā Take Taiao ā-Tangata
- Ngā Take Tōrangapū



Ngā Take ā-Mōtū

Ngā Takatūtanga ā-Ao

Ngā Mate Urutā ā-Ao, ngā Pakanga me ngā Tutūnga Puehu, ngā Mōrearea Ahumoni

Te tāmi ahumoni

Ko te tāmi ahumoni te pāpātanga e heke ai te wāriu o te moni, ā, e piki ana te nuinga o ngā utu mō ngā taonga me ngā ratonga. Ko te Namatohu Utu Kaihoko (CPI) me te Namatohu Utu Waenga (WPI) ētahi namatohu tāmi ahumoni e rua.

Kāore pea te tāmi ahumoni e pai ki te hunga e mau moni ukauka nā te mea ka heke te wāriu o ngā purunga moni ukauka. Heoi anō, mō te hunga whai rawa pēnei i te whenua, he mea pai te tāmi ahumoni ki a rātou nā te mea ka piki te wāriu o ā rātou rawa. E toru ngā momo; Ko te tāmi ahumoni Kume-Hiahia, ko te tāmi ahumoni Pana-Utu, ko te tāmi ahwumoni Tauira-Ōmua.

Ngā take tōrangapū

Ka whai wāhi ngā take tōrangapū ā-rohe, ā-ao ki te ōhanga o Aotearoa e whakaawe pai ai, e pā kino ai rānei ki ngā ahumoni whaiaro.

Ko te whakapikitanga o te utu ā-hāora mōkito o te wā nei i whakaritea e te Kāwanatanga te tauira tino pai. Mō te nuinga o te tangata, ka whakaawe pai te whakapikinga nei i te utu ā-hāora mōkito i te mea ka nui ake te moni mō te kāinga. E mata- pae ana, ka hiki tēnei whakapikitanga i te ōhanga. Heoi anō, e matapae hoki ana, ka nui te hunga kore mahi i ngā kaitukumahi e whakatinana ana i te rautaki nei kia pai ai tā rātou aro ki tēnei whakapikinga mō ā rātou kaimahi.

Kuputaka

Tāmi ahumoni
Inflation

Namatohu Utu Kaihoko
Consumer Price
Index (CPI)

**Namatohu Utu
Kaihoko Waenga**
Wholesale Price Index
(WPI)

**Tāmi Ahumoni
Kume-Hiahia**
Demand-Pull Inflation

**Tāmi Ahumoni
Pana-Utu**
Cost-Push Inflation

**Tāmi Ahumoni
Tauira-Ōmua**
Built-In Inflation

Utu ā-Hāora Mōkito
Minimum Wage

Ngā take tāke

E kōrero ana ngā take tāke mō ngā panonitanga tāke e whakaawe pai ai, e pā kino ai ki te ōhanga me ngā ahumoni whaiaro. Ko te tauira tino pai mō tēnei ko ngā poronga tāke. He whakahekenga ēnei i te rahinga o ngā moni kaiutu tāke e ahu atu ana ki ngā whiwhi kāwanatanga.

Ngā huapai, ngā huakino

- Ka whakaheke ngā poronga tāke i ngā pīkau a te kaiutu tāke, engari ka piki te nama o te motu
- Ka whakapiki ngā poronga i te tipu, engari me uaua ka pai rawa hei whakahoki i te whiwhinga ka ngaro
- He pānga pai o ngā poronga tāke mehemea e teitei ana ngā pāpātanga tāke, he paheketanga ohaoha rānei
- He pai rawa ngā poronga tāke ki te hunga pōti

Kuputaka

Tāke
Tax

Poronga Tāke
Tax Cut

Kaiutu tāke
Taxpayer

Paheketanga Ohaoha
Recession

Manarite-Kore
Inequality

Ngā māharahara taiao

Ka whakamāramahia i ngā take ā-rohe

Ngā whakaahu whakamua hangarau

Ka whakaawe pai ngā whakaahu whakamua hangarau ki ngā ahumoni whaiaro. I te wā o te Mate Korona, i heipū mai tētahi huringa hangarau matihiko, ka riro ko ngā taupānga hui ā-ipurangi, pēnei i te Huirangi, i te Huitopa, i te Puku Kukara hei ara ngaio matua, hei ara whaiaro matua ki te whakawhitiwhiti kōrero, i te wā e noho rāhui rawa ana. E whakaawe pai tonu ana ēnei hua ki ngā ahumoni whaiaro, pēnei i te whakapakari i te āhei o te tangata ki te mahi mai i te kāinga. He mea tiaki pūtea tēnei mō te tangata haere ki te mahi, ka tiaki pūtea rānei te hunga i te korenga i reti whare mahi.

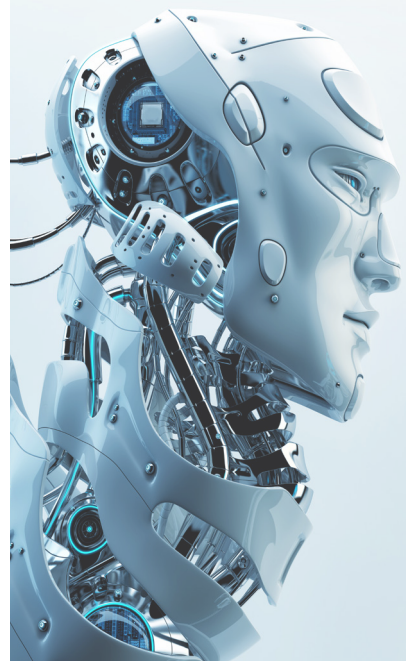
Ngā whanaketanga waka tūmatanui

Ka whakaawe ngā whanaketanga waka tūmatanui i ngā ahumoni whaiaro. Hei āpiti ki ngā hua o ngā waka tūmatanui, ka tiakina tō pūtea i ngā waka tūmatanui i te mea kāore koe e utu i te penehinu, i ngā whakatikatikahanga me te whakapaipaitanga rite tonu o te motokā.

Kuputaka

**Whakaahu
Whakamua Hangarau**
Technological
Advancement

Waka Tūmatanui
Public Transport



Ngā Āhuatanga ā-Rohe

Ngā Takatūtanga ā-Ao

Ngā Mate Urutā ā-Ao, ngā Pakanga me ngā Tutūnga Puehu, ngā Mōrearea Ahumoni.

Ngā ture

Ka whakaawe pai, ka pā kino rānei ngā ture ki tō moni whiwhi whaiaro. I te mutunga o te tau 2020, ka whakatakotoria tētahi ture hou mō te pāpātanga tāke 39% mā te hunga e riro moni nui ake i te \$180,000.00 ā-tau. Tīmata ai tēnei whakapikinga hei te Paengawhāwhā o te tau 2021. I mua atu, ko te 33% te pāpātanga tāke. He pāpātanga tāke ā-taumata i Aotearoa, arā, ka piki ana tō tāke i te pikinga o tō moni whiwhi.



Mō ia tāra moni whiwhi	Pāpātanga Tāke
Tae rā anō ki te \$14,000	10.5%
Nui ake i te \$14,000 tae rā anō ki te \$48,000	17.5%
Nui ake i te \$48,000 tae rā anō ki te \$70,000	30%
Nui ake i te \$70,000 tae rā anō ki te \$180,000	33%
Nui ake i te \$180,000	39% (Paengawhāwhā 2021)

Hei tauira mahi:

E \$200,000 te moni whiwhi ā-tau, me te pāpātanga tāke hou:

Ko Moana te Manahautū, e \$200,000 tana utu ā-tau (i mua i te tāke). E ai ki ngā pāpātanga tāke mō te tangata i te wā nei (tirohia i runga ake nei) e \$56,920 tana utu tāke, nā reira e \$143,080 te moni ka riro i a ia.

Nō te whakatakotoranga o te pāpātanga tāke hou 39%, e \$58,120 tana utu tāke i nāianei. He \$1,200 te rerenga kētanga i tērā o te ture pāpātanga tāke o nāianei, arā kāore tērā moni i te utu ā-tau o Moana i nāianei.

Ngā māharahara taiao/Ngā take Taiao i pūtakemai i te tangata

He pānga kino ngā māharahara taiao ki ngā ahumoni whaiaro. Hei tauira o ngā pānga ōhanga ko ngā arawai parahanga. Ka raru te tipu o te ōhanga, ka kino ngā āhuatanga hauora, ā, ka heke te mahinga kai. Ko te pānga pea ki tō ahumoni whaiaro ko te pikitanga o ngā utu mō ētahi kai.

Ngā whanaketanga waka tūmatanui

Kua kōrerohia kētia i mua rā.



He Kaupapa i Pāngia e te Ahumoni ā-Ao, ā-Mōtū, ā-Takiwā

Pā mai te rarī i te mate urutā Mate Korona. I tuhinga o te pukapuka nei, tata tonu ki te 2 miriona tangata ka mate, ka takakino hoki te ōhanga huri noa te ao.

I whakatōhenehenetia ngātahitia te pānga mai o tēnei ueuetanga ōhanga ā-ao ki ngā whakaratonga me ngā hiahia i te ōhanga whātuitui ā-ao. Ki te taha whakarato, i heke te whakarato mahi, te whakarato whakaputaranga. I te wā o te noho rāhui, i whakatōhenehenetia ngā whakaratonga e te katinga o ngā pākihi, me te tū tīrara.

Ki te taha hiahia, he nui te hunga i panaia i te mahi, he nui te pūtea i ngaro i te whakapōuri (e ai ki te kōrero, he wāhanga o te iwi e noho haumate ana), ngā nohonga taratahi, te koremahi, ā, e kino ake ana te tirohanga ōhanga ka heke te kōhi ā-whare me te haumitanga.

He huakore te pāngia mai o te Mate Korona ki te oranga tinana, hinengaro, wairua o ngā whānau me ngā pākihi puta noa te ao. Ka rāngona tonuhia ngā pānga ahumoni o Mate Korona i nāianeī, hei ngā tau e tū tonu mai nei.

Kuputaka

Waka Tūmatanui
Public Transport

Mahi Waimori
Casual Work

Mahi Wāpoto
Part-Time Work

Pāpātanga Tāke ā-Taumata
Progressive Tax Rate

Arawai Parahanga
Polluted Waterway

Whakatōhenehene
Disruption

Ōhanga whātuitui ā-ao
Interconnected World Economy

Whakaputaranga
Productivity

Tū Tīrara
Social Distancing

Nohonga taratahi
Quarantines

Kōhi ā-Whare
Household Consumption



Hei Mahi 2

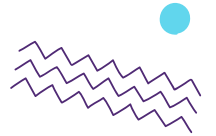


Ki te tūtohi e whai nei, whakamāramahia mai ngā momo takatūtanga e hāngai ana te Mate Korona, me tētahi tauira o tētahi āhuatanga i pā nā te Mate Korona, ka mutu, he aha ngā pātanga ki te ahumoni ā-ao, ā-mōtū, ā-takiwā hoki.





Hei Mahi 2



Ngā whakatōhenehenetanga Mate Korona i ngā Wehenga e 3

	Te Momo Takatūtanga	Ao Whānui	Motu Whānui	Takiwā Whānui
Ngā pānga ki te Takatūtanga		Te noho rāhui Kāore e whakaae te kuhu mai ki Aotearoa hei whakaiti i te hora o te mate urutā Korekau, he iti rānei te hāereere haere i te ao	Te noho rāhui Ka whakahekea ngā rerenga kia torutoru noa iho hei whakaiti i te hora o te mate urutā	Te noho rāhui Ko ngā ratonga mātuatua anake e mahi ana
Ngā Pānga Ahumoni		Ka whakahekea ngā tūruhi; ka kāti ngā pākihi i te korenga o te mahi	He tokomaha te hunga ahumahi ripoi ka kore ā rātou mahi	Tokomaha ngā tāngata kāore e āhei ki te mahi - kore moni whiwhi
Ngā Pānga ki te Takatūtanga				
Ngā pānga ahumoni				

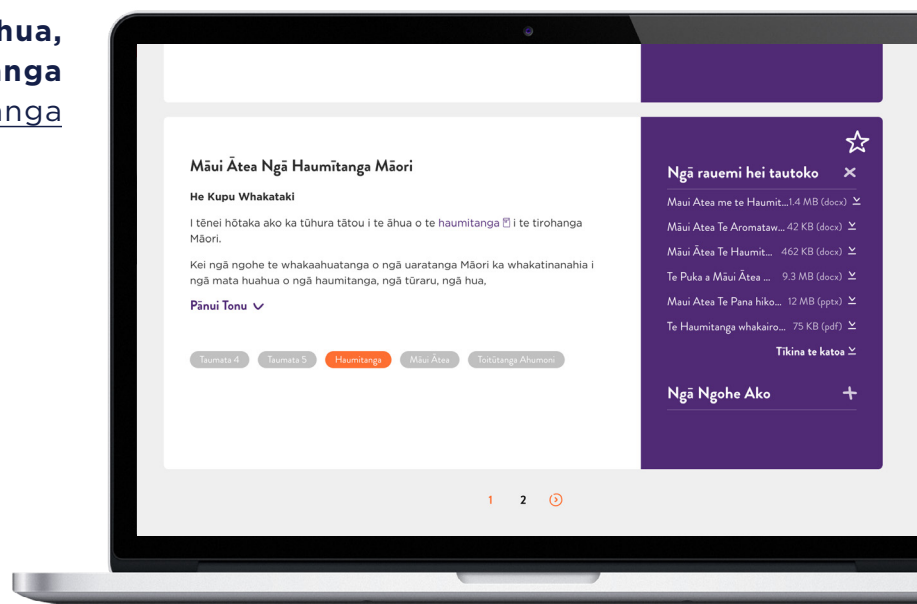
Kaupapa 3

He aha te Ahumoni Whaiaro?

E kōrero ana te kupu ahumoni whaiaro mō te whakahaere i ō moni tae atu ki te penapenatanga me te haumitanga. Ka awhe mai te kaute tahua, te mahi pēke, te inihua, ngā mōkete, te haumitanga me te whakamahere whakatānga. Ka kōrero tonu te kupu nei mō te ahumahi katoa e whai ratonga ahumoni ana mō te tangata me ngā whare, ā, ka tautoko i ō rātou kōwhiringa mō te ahumoni me te haumitanga.

Mō te whakatutukinga o ngā whāinga ahumoni whaiaro te ahumoni whaiaro, ahakoa he matea ahumoni tūmau-poto, he whakamahere mō te whakatānga, he penapena mō te akoranga kura tuarua a tō tamaiti. Kei te āhua tonu o tō moni whiwhi, ngā whakapaunga, ngā āhuatanga noho e tika ana, ngā whāinga me ngā hiahia takitahi - me te āta whakarite i tētahi mahere hei whai i aua hiahia i roto i ngā tauārai ahumoni. Kia tino whai hua tō moni whiwhi me ō penapenatanga, he mea nui kia matatau ki te ahumoni, kia mōhio pai koe ki ngā tohutohu pai, tohutohu kino hoki, ā, kia tino pai ō whakatau.

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



Te Penapenatanga me te Haumitanga

Te Penapenatanga

Ko te penapenatanga he moni ka āta tiaki, kāore e pau i a koe mō ngā take ohorere, mō tētahi hokonga anamata. He moni e tino hiahia ana kia ngāwari te tiki, he tūraru-iti, he tūraru-kore rānei, ā, he iti rawa te rahi o te tāke. He nui ngā kōwhiringa penapenatanga rerekē o ngā rōpū ahumoni.

Hei tauira, mehemea e penapena ana mō tētahi kaupapa pēnei i te haerenga kapa haka, te hae-renga ā-kura ki tāwāhi, te whakataetae hākinakina, te wehe rānei i te kāinga, me whakarite whāinga mō te rahinga pūtea e hiahiatia ana, te rangi, te rārangi wā rānei hei whakatutukinga māu.

Te Haumitanga

Ko te haumitanga he hokonga rawa, pēnei i ngā hea-pūmau, i ngā moni here, i ngā tahua hea-toha, i ngā rawa pūmau rānei me te whāinga ka hua mai te moni i tō haumitanga. I te nuinga o te wā ka whiriwhirihia ngā haumitanga kia angitu ngā whāinga tūmau-roa. I te nuinga o te wā ka kīia, e rua ngā momo rōpū haumitanga, ko ngā haumitanga moni whiwhi, ko ngā haumitanga whakatipu rānei.

Ka tīmata ana tō ako ki te haumi, he mea nui kia ako ki te āta haumi. Te mōhio ki ngā kauwaka haumitanga rerekē, mō te aha, ka pēhea tana whakamahinga he āwhina nui kia angitu ō whāinga.

Kuputaka

Rawa
Asset

Hea-Pūmau
Stock

Moni Here
Bonds

Tahua Hea-Toha
Mutual Bond

Rawa Pūmau
Real Estate

Ngā Haumitanga Tūmau

I te nuinga o te wā ka haumi kia angitu ngā whāinga ahumoni tūmau-pūmau. He haumitanga ka whai mō tētahi tūmau pūmau. Ko te Moni Kuhu Tūmau, ko te Tahua PIE rānei ētahi haumitanga tūmau.

Ngā Moni Kuhu Tūmau

He haumitanga moni ukauka te moni kuhu tūmau e puritia ana e tētahi rōpū ahumoni. Ka haumitia ō moni mō tētahi pāpātanga ā-huamoni kua whakaaetia, mō tētahi wā pūmau, mō tētahi tūmau. E āhei ana te haumi i ngā moni kuhu tūmau ki tō pēke, tō whare manatōpū, tō ohu moni tārewa rānei.

He aha te Kōpaki Hinonga Haumitanga (PIE)?

Ko te kōpaki hinonga haumitanga, te PIE rānei, tētahi hinonga e haumi ai ngā utanga o āna kaiwhakarato mā ngā momo haumitanga pā-kore rerekē. Ka hiahia pea ki te haumi ki tētahi PIE. Mehemea he pākihi, he kaitiaki, he kaupapa penihana rānei tāu, ka whiriwhiri pea ki te tū hei PIE. E hia kē ngā momo PIE, he rerekē ngā āheitanga, ngā whakaritenga tāke, me ētahi ture tāke motuhake e hāngai ana ki te moni whiwhi ka riro nā te PIE.

I waihangahia ngā PIE i te Whiringa-ā-nuku i te tau 2007 whai muri i te tūwheratanga o KiwiSaver. I mua atu i tēnā, ko te tikanga o ngā ture tāke mā ngā kaiwhakarato i Aotearoa e whakahaere pūtea ana, ka nui ake te tāke hei utu mā rātou ki tērā mehemea rā i haumi tōtika rātou mā ngā hea - he take nui tēnā nā reira i kore ai te tangata i hono ki te KiwiSaver. Ko te tikanga o ngā ture PIE, ka utua te tāke a ngā kaiwhakarato ki tō rātou ake pāpātanga tāke (ko te Tūtohunga Pāpātanga Kaiwhakarato Pūtea, te PIR rānei), e paku iti iho ana i tā rātou pāpātanga tāke moni whiwhi.

Kuputaka

Pāpātanga ā-Huamoni
Rate of Interest

Whare Manatōpū
Building Society

Ohu Moni Tārewa
Credit Union

Hei tūhura anō i ētahi kōrero mō te
Tūtohunga Pāpātanga Kaiwhakarato Pūtea
(PIR), tirohia ēnei hononga;

→ [Inland Revenue](#)

→ [Kiwi Wealth](#)



Te Whakamahere Whakatānga/KiwiSaver

E kōrero ana te whakamahere whakatānga ki ngā rautaki ahumoni mō te penapenatanga, mō te haumitanga, mō te whakaratonga o te moni e tika ana mō tō oranga, mō tō whānau i te wā o te whakatānga. Ka aro nui ki ngā whakapaunga, ki ngā nama, ki te matapae oranga, kaua ki ngā rawa me te moni whiwhi anake. Karekau he wā tōmua rawa, tōmuri rawa rānei (ahakoa he pai kē kia tōmua) - ki te tīmata ki te whakamahere i te whakatānga. Hei whakawhanake i tō māramatanga mō te whakamahere whakatānga me te KiwiSaver, Te Kete 2 - Te Toitūtanga Ahumoni kei roto i a [Māui Ihumanea](#). Hei āwhina i tō māramatanga, arotakengia te [Sorted Retirement Planner](#).

Te Whakamahere Ahumoni Tūmau Poto

Te Penapenatanga & Moni Kuhu Tūmau

Te Whakamahere Ahumoni Tūmau Pūmau

Ngā Penapenatanga, te Whakatānga, te Kiwi-Saver, ngā Pūtea PIE, ngā Hea Pūtea Namatohu, ngā Moni Kuhu Tūmau, ngā Moni Here.

Ngā Rautaki Whakahaere i ngā pānga

Kua rārangihia ki raro iho nei rautaki āwhina i te tangata ki te whakahaere i ngā pānga o ngā āhuatanga tūraru ā waho. Kua ratohia ki tēnei rārangi he whakamārama ngāwari, he rauemi rānei hei toronga māu e pā ana ki taua rautaki me tana āwhina ki te whakahaere i ngā pānga. Kua kōrerotia kētia te whakamahere ahumoni i tēnei kaupapa.

Ko ngā rautaki whakahaere i ngā pānga ahumoni whaiaro pea ko ēnei;

Whakahaere Pakihi

- Tirohia
 - Hīkina Whakatutuki [Ministry of Business, Innovation Employment], tikina atu i www.mbie.govt.nz

Mahere Ahumoni

- Kei te Kaupapa 3 o tēnei pukapuka he tauira

Ārai Moni Whiwhi

- Tirohia
 - www.kiwicover.co.nz/income-protection-insurance

Inihua Mataora

Inihua Hauora

- Mō te inihua hauora tirohia ēnei
 - www.ami.co.nz
 - www.lifedirect.co.nz/article/what-is-health-insurance
 - He nui kē atu ngā kamupene nō Aotearoa hoki, tēnā tirohia hoki ērā.

Inihua Whare

Inihua Rawa Rōwhare

Inihua Mōkete

- Mō ētahi anō pārongo inihua whare, tirohia
 - Te Paerewa TAAO whai pānga, 28103
 - Sorted - Māui Mataara me te Inihua
 - AMI - www.ami.co.nz
 - AA - www.aainsurance.co.nz

Inihua Waka

- Tirohia
 - AMI - www.ami.co.nz/car-insurance
 - AA - www.aainsurance.co.nz/car-insurance

Ko ngā rautaki whakahaere i ngā pānga ahumoni whaiaro pea ko ēnei;

Ngā Haumarū a Ipurangi Tuihono

- Ko te haumarū a ipurangi tuihono te whakamahinga Adapt tbox and content as neda o ngā hangarau me ngā tukanga kia whakaiti, kia tauwhiro hoki i ngā whatunga, ngā pūnaha, ngā papatono, me ngā pūrere i ngā whakahekeke ipurangi. Mā te tauwhiro ka heke te tūpono ka raweketia ō mōhiohio muna, o pūnaha rānei.
- Tirohia
 - www.gcsb.govt.nz/our-work/ncsc
 - www.ncsc.govt.nz

Te Kaiwhakamaru Whenua me te Pūnaha Mataara

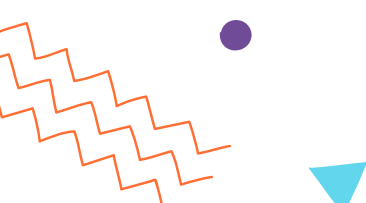
- E āhuarite ana ki te haumarū a ipurangi tuihono tō whakamaru i ō rawa me ngā haumitanga ōkiko, kia whakaiti te tūpono ka tāhaetia. Ka whakaiti hoki pea tō utu inihua mā te 5%, mēnā he pūnaha mataara tāu, heoi kei tō kaiwhakarato inihua ngā here me ngā whakaritenga..

Ngā Haumitanga Rerekē

- Tirohia
 - Ngā Paerewa TAAO whai pānga, 28090, 28095

Te Kōpaki Penapena Whaiaro

- Tirohia
 - Ngā Paerewa TAAO whai pānga, 28089, 28090

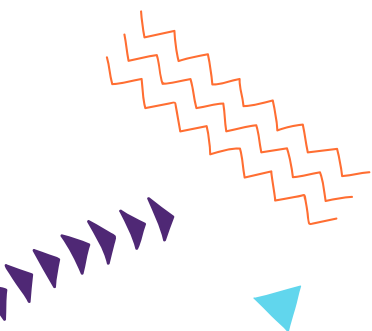




Hei Mahi 3

Ka pēhea te Penapenatanga e āwhina i tō Oranga Ahumoni?

I tēnei o ngā ngohe, me whakaaro koe ki ngā whakaawe pai mō tētahi pūkete penapena. Ki te taha o ia tauira, ka tuhi ai ō whakaaro ka pēhea e whakaawe pai i tō pūkete penapena.



Ka pēhea te Penapenatanga e āwhina i tō Oranga Ahumoni?

	Te Tauira	Ngā Whakaawe Pai o te Pūkete Penapena
1.	He 'kaiwhakangahau taiea' a Māui i Tiriata, i Pukamata hoki. Ka riro i a ia te \$5 mō ia whakatairanga ka mātakitakihia i tana whārangi Pukamata. Ka riro i a ia te \$3000 i te marama kotahi nei.	Ka whakauru ki tētahi pūkete penapena, nā reira ka riro huamoni ana moni,
2.	Kātahi anō a Hina ka rongu e hapū ana a ia.	
3.	Kātahi tonu a Hina rāua ko Māui ka riro moni i te inihua ora o tō rāua whaea kēkē i hinga nō nā kua nei.	
4.	Kātahi anō te rāhui e pā ana ki te Mate Korona ka tau ki Tāmakimakaurau. Kāore tētahi e noho ana i Tāmakimakaurau e whakaaetia te wehe i ō rātou kāinga, hāunga te hunga ratonga mātuatua.	
5.	Kei te pīrangi hanga papakāinga a Hina, engari me utu i ngā utu tīmatanga, pēnei i te raihana noho whare. Me haere a ia ki ia kaitiaki kia whakaae mai rātou i mua i tana whai raihana noho whare. He whakapaunga ohore tēnei.	

Kaupapa 4

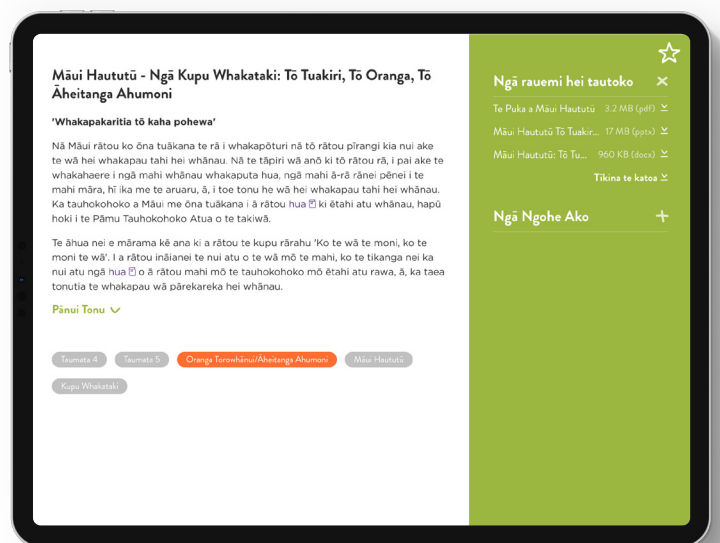
Te Orangatanga Ahumoni

E kōrero ana te orangatanga ahumoni mō te āhua o ngā kāre ā-roto o te tangata e pā ana ki tō rātou ahumoni mō āpōpō me tō rātou whanaungatanga ki te moni. E kōrero hoki ana mō tō rātou āhei ki te aro ki ngā āhuatanga ahumoni whanokē me ngā whakapaunga ohorere hoki. Ko tōna kaupapa he

- ✓ noho taituarā, he rongō ka nui te moni mō ngā matea,
- ✓ whakahaere i te ahumoni o ia rangi,
- ✓ noho wātea i ngā here ahumoni kia pai ai ngā kōwhiringa mō tō oranga.

E āhei ana te tangata orangatanga ahumoni pai ki te ū ki tō rātou whāinga ahumoni tūmau-pūmau, ā, he māramatanga o ngā kōwhiringa ka whakatauria e pā ai tana oranga, i nāianeī hei āpōpō hoki. Waihoki, he āwhina pai te orangatanga ahumoni ki tō oranga katoa, ki te oranga katoa o te whānau hoki. Ka āwhina i tō āhei ki te eke panuku i ngā aupiki, ki te angitu i roto i ngā āhuatanga e hiahia ana koe i tō oranga.

**Ngā pukapuka Te whai hua,
kia ora! whai pānga**
Māui Haututū - Tō tuakiri, tō oranga



Ngā Whakataunga Ahumoni

Ka hāngai ngā wheako, ngā waiaro, ngā tirohanga o mua ki te orangatanga ahumoni e pā ana ki ngā whakataunga ahumoni tōtika, arā e tika ana kia angitu te orangatanga ahumoni. He pūnaha whakatairite ngā whakataunga ahumoni i ngā huapai, i ngā huakino o aua whakataunga e hāngai ana ki te whakapaunga o te moni.

E angitu ai tētahi āhuetanga ahumoni wāriu nui i tō oranga, me tino tōtika ngā whakataunga ahumoni. Ka taea tēnei ina wāwāhingia e koe ki ngā wāhanga iti, ā, ka tīmata te whakatinana i ngā rautaki whakatau ahumoni pai, tīmata ki;

1. Mā ngā whāinga te mahere e arataki, e puta ai ngā mahinga atamai, e puta ai ngā hua mō tētahi wā. Me whai whāinga ahumoni tūmau-poto, tūmau-pūmau hoki.

2. Te whai māramatanga i tō momo waiaro moni.

Ina mārama ake koe ki tō momo waiaro ahumoni, ka matatau ake koe ki ō āhua- tanga whakapaunga, ki ō āhuetanga penapena hoki.

Ka āwhina te hononga paetukutuku e whai ake nei; [Money Personality quiz » Sorted](#)

3. Te whai māramatanga i ō hokonga HIAHIA, i ngā hokonga MATEA.

Me mārama ki te rerenga kētanga o ngā hokonga HIAHIA ki ngā hokonga MATEA (US28089 He Puka Rauemi Tautoko), ka āwhina i tō ekenga ki te orangatanga ahu- moni, ki te whakaheke hoki i te anipā me ngā māharahara ahumoni.

Kuputaka

Āhuetanga
Ahumoni Whanokē
Financial Unpredictability

Whakapaunga Ohorere
Unexpected Expenses

Taituarā
Security

Hiahia
Want

Matea
Need

4. Te tautuhi i ngā āhuatanga e rongo ana te ngākau i ngā hokonga.

Me mōhio he aha te pānga o ēnei āhua- tanga ki tō ngākau, he aha, hei āhea, ka pēhea tō hoko hei āwhina i tō aukati i ngā hokonga kia pai ai tō orangatanga ahumoni. Kei tēnei rangitaki o Sorted, [Ka Tākiri te Ate, Ka Heke te Tapeke](#) ētahi tino kōrero.

5. Te āta haere i te wā e whakatau ana. Whāia te raupapa e whai nei i a koe ka whakaaro ki te hoko.

E TŪ

E tū, kaua e neke, āta haere, āta whakaarohia tō hokonga.

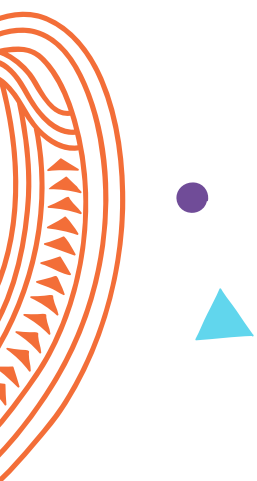
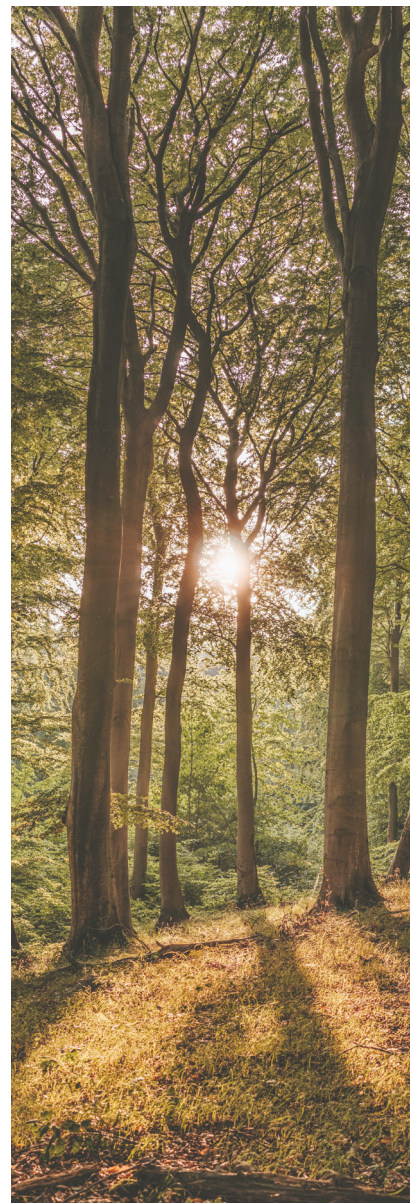
TAIHOA

Taihoa, āta haere, āta whakaarohia tō hokonga.

KEI TE TIKA

Whakaarohia ngā take e hiahia ana ki te hoko i tāua taonga, whakaarohia tō hokonga.

6. Penapena & Haumi





Hei Mahi 4

Kei tēnei ngohe, me waihanga kiriata rangitaki hei āwhina i tō whānau kia mārama ake rātou ki ngā kōrero mō tō rātou orangatanga ahumoni. Hei mahi māu.

1. Tūhuria ngā kōrero e whai ake nei, ā, ki ō ake kupu ka tuhi ai te tikanga o ēnei kupu.
2. Hopukia ēnei kupu, ēnei whakamārama hei kiriata rangitaki hei āwhina i ngā whānau ki te māramatanga ahumoni.

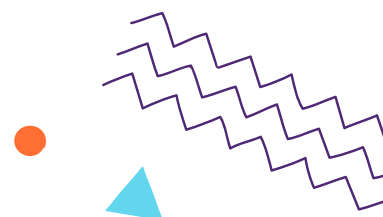
Ngā kupu	Te māramatanga
Orangatanga Ahumoni	
Ngā Whakataunga Ahumoni	
Ngā Mahere Penapenatanga	
Ngā Hiahia Kī ngā Matea	
Te Waiaro Moni	
Te Hoko ā-Ngākau	



Hei Mahi 4

3. Toro atu ki te Utauta Uiui Waiaro, ka whakaoti ai: [Sorted Personality Quiz](#) hei whakautu i ngā pātai kei te tūtohi i raro nei?
4. Whakatairangahia a [Sorted Personality Quiz](#) i tō kiriata rangitaki ki Tiriata, ā, ka tonoa tō whānau ki te tuari i tō kiriata rangitaki ki ētahi atu, me te hunga e rite nei te momo waiaro.

Te Pātai	Te whakautu
He aha tō momo waiaro?	
He aha ētahi tīwhiri moni ka riro i a koe?	



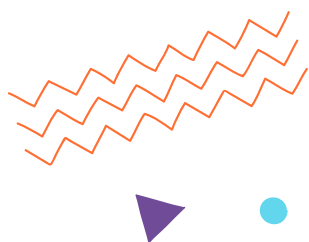


Hei Mahi 4a

Ngā Tīwhiri 10 tino pai mō te Ahumoni Whaiaro

Arotakengia ngā tīwhiri 10 tino pai mō te ahumoni whaiaro. Whiriwhirihia kia 3, ka tuhi ki ō anō kupu tētahi whakamārama ki tōna tikanga.

1. Me whakarite mahere pūtea. Whakaritea ētahi whāinga ahumoni motuhake, ngā nama motuhake, ngā rangi motuhake. Ko te mahi matua e pai ai te whakahaere i tō orangatanga ahumoni ko te whakarite mahere pūtea, ka ū ai.
2. Me whai inihua hei tiaki i a koe, i tō whānau, i ō whairawa.
3. He wā, he moni. Ka ine i te whairawa - te nui o te wā ka taea e tō moni te hoko. He moni penapena, he moni whiwhi.
4. Ko te ture 50-30-20 o te mahere pūtea. Hei muri i ngā tāke, me aro te 50% o tō moni ki ngā matea, me aro te 30% ki ngā hiahia, ā, me aro te 20% ki ngā utu nama, tāpaetanga haumitanga rānei.
5. Me iti iho ngā hokonga i tō moni whiwhi.
6. Toro atu ki ngā pūkenga haumitanga mō ētahi whakamārama, ā, kia iti ngā utu haumitanga.
7. Hei tuatahi ake, me penapena mō tō whakatānga, kia kaua e riro mā ngā tamariki ō utu.
8. Me whai KiwiSaver, i tēnei wā mā tō kaitukumahi me te Kāwanatanga ētahi pūtea e tuku i tētahi wā i ia tau.
9. He tino whakahirahira te whakawhiti kōrero mō tō moni whiwhi ā-tau, mō tō ao ahumoni. Ka piki ana tō moni whiwhi, ka tautokohia tō orangatanga ahumoni.
10. He ako, he utu. E 5x te kaha o te pānga o te mātauranga ki ngā utu ā-mahi i ngā tatauranga taupori.





Hei Mahi 4a

Ngā Tīwhiri 10 tino pai mō te Ahumoni Whaiaro

	Te Kupu Whakamahiri Tika	To Whakamārama
1.		
2.		
3.		

Hina rāua ko Māui

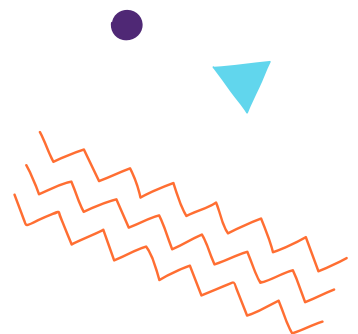
He pūkenga kaitiaki a Hina i te whare wānanga, ā, kātahi anō rāua ko Māui ka mōhio e hapū ana a ia, e 5 marama. He kaiako a Māui i tētahi kura o te rohe. He hōngere e-tauhokohoko tāna e rongonui haere ana i te mea ko tōna tino pūmanawa ko te waiata. Ka tau ana te rāhui Mate Korona ka tino āwangawanga rāua.

He kaiako rīwhi anake a Māui i te kura, kāore i hiahiatia i te wā o te rāhui, nā reira kāore i riro i a ia tēnei puna moni whiwhi i te wā o te rāhui. I tere whakangungu a Hina i a ia anō kia āhei tana whakarite hōtaka māra kai ā-ipurangi, hei whakarite i ngā whānau kia pai ai tō rātou ako ā-ipurangi.

Kātahi anō a Māui rāua ko Hina ka tīmata i ngā tāpaetanga mō tō rāua mōkete papakāinga ki tō rāua whare pēke, ā, i nāianei kotahi anake te moni whiwhi matua.

E mahi tonu ana a Hina ki tana māra kai i te mea he wāhanga nui o ana mahi. Nā tēnei i pai ai ngā huawhenua i te wā o te rāhui.

I te kaha o tana māuiui i te tīmatanga o tana hapūtanga, e torutoru noa iho ngā rangi māuiui e toe mai ana ki a ia, ā, te tikanga ka wātea a ia i te mahi hei tōna eke ki te 8 1/2 marama e hapū ana. E tino pōkaikaha ana rāua ko Hina i te āhua o te ahumoni i tēnei wā.





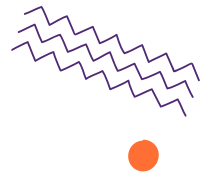
Heoi anō, e tino whakawhetai ana rāua mō ngā mea pai i tō rāua ao. He rēhita matea tō te hapū o ngā whānau, ā, kei tēnei rārangi a ia i te mea e hapū ana. I te wā o te rāhui Mate Korona, i manaakitia, i kawea haeretia e te hapū ētahi pūhera kai ki te hunga tino matea. Ki ō Hina whakaaro ka nui ā rāua moni mō te kai me ngā tāpaetanga mōkete, nā reira ka kī atu a ia, me hoatu kē ki ngā whānau e tino matea ana. Heoi anō, i tino rongorongo i tō rāua waimarie i te takoha wāhine a te hapū me ērā atu i te rēhita, he mea tiaki i te \$400 mō rāua mō te hōtoke katoa.

Engari ka pā tētahi aituā ki a rātou i te wā o te rāhui Mate Korona, ka mate te whaea o Hina i te mate korona, ā, kotahi anake te tangata i whakaaea te tae ā-tinana ki te tangi. Ka pāngia te whānau katoa e te ngaukino i te taenga atu o te karere, ā, i tino rongorongo te hunga e noho ana ki tāwāhi. He Inihua Oranga tō Wai, te whaea o Hina, nā reira ka tau ō rātou ngākau, i te mea ka utua katoahia te tangihanga o whaea Wai, ā, i whakatau kia whakaritea tētahi whakamaumaharatanga mōna ka hikitia ana te rāhui. Ka mahue mai te inihua oranga e \$200,00 te rahi ki a Hina.





Hei Mahi 4e



He mahi ā-rōpū tēnei

Me mahi tahi me tētahi tokorua o tō akomanga ki te whakaoti i tēnei hei mahi.

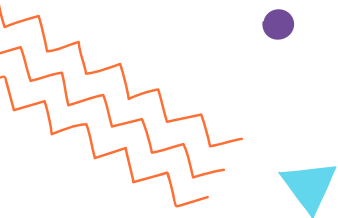
Ka mahi ā-rōpū ki te whakautu i ngā pātai kei te tauira mō Māui rāua ko Hina. Me whakamārama, me taunaki hoki i ō whakautu.

Arotakehia ngā kaupapa ako o mua, ā, māu, mā koutou tonu e rangahau kōrero hei tohutohu.

E tuihono ana ia tauira, nā reira me hāngai ō korero (whakautu) ki ngā kōrero o mua.

Kei ngā hononga e whai nei ētahi kōrero rangahau hei āwhina;

- [Te Tai Ohanga](#)
- [Te Hiranga Tangata](#)





Hei Mahi 4e



I te wā o te noho rāhui Mate Korona, i pāngia kinotia a Māui rāua tahi ko Hina.

Te Tauira

He pūkenga kaitiaki a Hina i te whare wānanga, otirā he whārangi ipurangi WIX tāna hei tuku tohutohu ki ana kaiohauru mō te kaitiakitanga, Ahakoa ka riro i a ia te \$500 hei moni whiwhi tuarua mai i te whārangi nei, ko tana utu pūkenga tō rāua moni whiwhi matua.

He kaiako a Māui i tētahi kura o te rohe. He hōngere e-tauhokohoko tāna e rongonui haere ana i te mea ko tōna tino pūmanawa ko te waiata. Ka riro i a ia te \$1500 hei moni whiwhi tuarua mō ngā whakatairanga i ia marama. Kātahi anō a Māui rāu ako Hina ka mōhio e hapū ana, e 5 marama.

1. Ki ōu whakaaro, me aha rāua ki te moni whiwhi tāpiri ka riro i a rāua?

Te Ripa Tohutohu & Whakamārama



Hei Mahi 4e

I te wā o te noho rāhui Mate Korona, i pāngia kinotia a Māui rāua tahi ko Hina.

Te Tauira

I tere whakangungu a Hina i a ia anō kia āhei tana whakarite hōtaka māra kai ā-ipurangi i te wā o te rāhui mate korona, hei whakarite i ngā whānau kia pai ai tō rātou ako ā-ipurangi. Ahakoa kua mutu te rāhui mate korona, kei te haere tonu tana hōtaka, he ako ā-ipurangi te nuinga o te mahi.

2. Ki ōu whakaaro me ahatia tana \$250 e tiaki ana i te korenga a ia e hāereere ana?

Te Ripa Tohutohu & Whakamārama



I te wā o te noho rāhui Mate Korona, i pāngia kinotia a Māui rāua tahi ko Hina.

Te Tauira

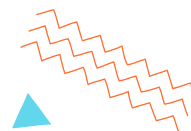
I te kaha o tana māuiui i te tīmatanga o tana hapūtanaga, e torutoru noa iho ngā rangi māuiui e toe mai ana ki a ia, ā, te tikanga ka wātea a ia i te mahi hei tōna eke ki te 8 1/2 marama e hapū ana. E tino pōkaikaha ana rāua ko Hina i te āhua o te ahumoni i tēnei wā.

Kātahi anō rāua ka tīmata i ngā tāpae-tanga mō tō rāua mōkete papa-kāinga, ā, e mōhio ana ka whānau mai ana e pēpi, kotahi anake te moni whiwhi matua

3. Whakaarohia ngā 'Hiahia ki ngā Matea' o [US28089](#) (Kaupapa 2), he aha pea ō taunakitanga ki a rāua mō ā rāua nama ā-ruawiki hei whakaheke i ngā utu (Sky, Mematanga Whakapakari, te mea, te mea)

4. He aha hoki ō whakaaro hei hiki i ā rāua ahotea ahumoni? Whakaarohia tā rāua kōrero ki tō rāua pēke, te kōrero ki tō rāua whānau, me ētahi atu kōwhiringa e whakaaro ana koe.

Te Ripa Tohutohu & Whakamārama



I te wā o te noho rāhui Mate Korona, i pāngia kinotia a Māui rāua tahi ko Hina.

Te Tauira

He rēhita matea tō te hapū o ngā whānau, ā, kei tēnei rārangi a ia i te mea e hapū ana. I te wā o te rāhui Mate Korona, i manaakitia, i kawea haeretia e te hapū ētahi pūhera kai ki te hunga tino matea. I tino rongō i tō rāua waimarie i te takoha wāhie a te hapū me ērā atu i te rēhita, he mea tiaki i te \$400 mō rāua mō te hōtoke katoa.

5. Me haumi, me penapena rānei rāua i tēnei rahinga \$400? I tō whakamāramatanga, whakaarohia te hapūtanga, me ā rāua matea o te wā.

Te Ripa Tohutohu & Whakamārama



Hei Mahi 4e

I te wā o te noho rāhui Mate Korona, i pāngia kinotia a Māui rāua tahi ko Hina.

Te Tauira

Engari ka pā tētahi aituā ki a rātou i te wā o te rāhui Mate Korona, ka mate te whaea o Hina i te mate korona, ā, kotahi anake te tangata i whakaaea te tae ā-tinana ki te tangi. Ka pāngia te whānau katoa e te ngaukino i te taenga atu o te karere, i tino rongu te hunga e noho ana ki tāwāhi. He Inihua Oranga tō whaea Wai, te whaea o Hina, nā reira ka tau ō rātou ngākau i te mea i utua katoahia te tangihanga o whaea Wai, ā, i whakatau kia whakaritea tētahi whakamaumaharatanga mōna ka hikitia ana te rāhui. Ka mahue mai te inihua oranga \$200,000 ki a Hina.

6. Tukuna ētahi kōwhiringa mā rāua, arā he penapena, he haumi hoki / rānei i tēnei tahua. Kia maumahara, e hapū ana a Hina, ka kotahi anake te moni whiwhi, nā reira he ranunga pea tō kōrero (whakautu), arā, he penapenatanga, he tāpaetanga ā-moni tahua ki tā rāua mōkete, he haumitanga hoki i te tahua \$200,000.

Te Ripa Tohutohu & Whakamārama

Āpitihanga 1 - Ngā Kupu Ahumoni Whaiaro



Pāpātanga Ōrau ā-tau	Ko te pāpātanga ōrau ā-tau ka āwhina i ā koe ki te tātai i te utu mino tika mō tētahi wā. Ka whakaatu hei ōrau, ā, ka whakaatu te utu ā-tau o te minonga.
Rawa	He rawa he uara ohaoha tōna ka pupuri, ka whakahaere e tētahi tangata, rangatōpū, whenua rānei me te mōhio he painga ōna a te wāheke.
Moni Here	He rauemi moni whiwhi ka whakaatu i te tārewa a tētahi kaiwhakarato ki te kaimino.
Kaimino	He tangata, he manatōpū ka tono tārewa, ka tono rawa rānei i tētahi pēke, i tētahi whakahaere rānei me te whakaaetanga kia whakahokia taua minonga a tōna wā, me te huamoni.
Whare Manatōpū	He manatōpū (e pupuri ana e ōna mema) ratonga āwhina ahumoni mō ōna mema.
Tāmi Ahumoni Tauira Ōmua	Ko te tāmi ahumoni tauira ōmua ka hua ake i te whakaaro a ngā kaimahi kia piki ngā utu-ā-tau, ngā utu-ā-hāora, nā te pikinga utu o ngā rawa me ngā ratonga, kia āwhina i ā rātou utu ora.
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,
Namatohu Utu Kaihoko (NMK)	He inenga o te panoni utu toharite i te takanga o te wā o ngā hokonga a ngā kaihoko i tētahi kete rawa, ratonga māketete hoki.
Utu Tahua	He tohu i te pāpātanga inihua ka utu e tētahi whare ahumoni mō ngā tahua ka whakamahia mō tā rātou pakihi.
Tāmi Ahumoni Kume-Utu	Tāmi Ahumoni nā te piki o ngā utu mahi, taonga taketake, aha atu rānei.
Ohu Moni Tārewa	He rōpū mahi tahi moni huakore ko ōna mema ka mino i tētahi tōpūnga moni kuhu, ā, he iti ngā pāpātanga huamoni.

Tīmau Pūnaha Moni	He kaupapa here mō te pāpātanga whakawhiti pūmau ka whakaritea e tētahi kāwanatanga mō tōna pūnaha moni ki tētahi pūnaha moni tāwāhi, ki tētahi kete pūnaha moni rānei.
Tāmi Ahumoni Kume-Hiahia	Te pēhanga whakarunga o ngā utu nā te iti o ngā rawa.
Tutūnga	He tutūnga, he raru rānei ka whakapōrearea i tētahi takatūtanga, i tētahi mahi, i tētahi tukanga rānei.
Pāpātanga Whakawhiti	Te uara o tētahi pūnaha moni kia whakawhiti ki tētahi atu.
Āhuatanga Ahumoni Whanokē	Te uaua ki te matapae i ngā putanga nā te iti, nā te kore o ngā kōrero i tikq.
Māketete Whakawhiti Tāwāhi	He māketete hea-toha e hoko mai, e hoko atu rānei i ngā pūnaha moni o ētahi atu whenua.
Taurangi Here-Kore	He rautaki tātai i te pūrawa māketete o te tauine tauhokohoko hea toha o ngā kamupene pūtakenga.
Kohi-ā-whare	Ngā utu katoa ā ngā kainoho i tētahi whare kia tūtaki i ngā hiahia o ia rā.
Manarite-Kore	He rerekētanga a rahi, a tohu, a āhuatanga aha atu rānei. He taurite-kore.
Tāmi Ahumoni	Ko te tāmi ahumoni te piki o ngā utu toharite nā te ohaoha, ka iti iho te mana hoko o tō moni.
Tuinga Ohaoha ā-Ao	He whakaahua ka pēhea te wehenga mahi ā-ohaoha ki te whakaputa rawa me ngā ratonga, ka pēhea hoki e piki te tapeke whakaputa rawa me ngā ratonga.
Pāpātanga Huamoni	Koia te ōrau huamoni ka utaina ina mino moni koe, ka whiwhi kē rānei ina penapena moni. Ka whakaaturia hei ōrau-ā-tau..
Kaiwhakatārewa	Kaiwhakatārewa He manatōpū, he tangata rānei ka mino atu i te moni.
Utu ā-Hāora Mōkito	Te utu mōkito rawa e whakaaetia ana e te ture, e tētahi whakaaetanga motuhake rānei.
Tahua Moni Here	He tahua ka haumi anake ki ngā moni here.
Matea	E matea ana ki tētahi mea nā te waiwai, nā te hirahira, kāore nā te pirangi noa.
Whenua tawhiti	He wāhi i waho atu i te whenua kāenga o te tangata.

Tuawhenua	He mahi pakihi, mēnā e whakahaere kamupene ana, e pupuri rawa ana rānei me ngā haumitanga, i tō whenua kāenga.
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.
Arawai Parahanga	Te whakaparu me te whakamōrearea i ngā arawai ki te whakamahi, ki te ora rānei, inarā mā ngā matū paihana, ko te parakaingaki hoki.
Tahua More	Koinei te rahinga e mino ana koe ina tono i tētahi pūtea taurewa, mōkete rānei. Ka tāpiritia he huamoni ki taua rahinga i ngā wā auau (ko te tikanga, ā-marama) kia mutu rā anō te utu anō.
Whakaputa	Te pāpātanga whakaputa rawa hōu, me te kōunga, te tere hoki o te whakaputa.
Pāpātanga Tāke ā-Taumata	He pāpātanga tāke, e piki ai te taumahatanga tāke me te moni whiwhi.
Tūnuku Tūmatawhānui	Ngā ekenga kawē tangata e wātea ana ki te marea, pēnei ki ngā pahi, ngā tereina, ngā utunga haerenga pūmau, ngā ara haere pūmau hoki.
Nohonga Taratahi	He rohenga, he wā, he wāhi noho taratahi rānei, e taratahi ai te kararehe, te tangata rānei kua tae i wāhi kē, kua pāngia rānei e tētahi mate urutā, mate rere rānei.
Pāpātanga Huamoni	Te rahi o te utu mino, me te rahi o ngā hua penapena.
Paheketanga Ohaoha	He wā poto e heke ai te ohaoha, ā, ko ngā tauhokohoko me ngā mahi ahumahi hoki ka heke. Ka tautohua tuatahi tēnei i te hekenga GDP i ngā hauwhātanga pātata e rua.
Taituarā	He tiwhikete, he rauemi ahumoni rānei he uara moni tōna, e taea hoki he hokohoko.
Tū Tīrara	Te ū ki tētahi tawhiti mai i tētahi tangata (tōna 6 pūtu nuku atu).
Hea-Toha	He uara hea, he taituarā e tohu ana i te pupuri i tētahi wehenga o tētahi rangatōpū.
Tāke	He utanga ki te moni whiwhi rohenga e whakatauria ana e te kāwanatanga ki ngā moni whiwhi kaimahi, me ngā hua pakihi, āpiti rānei ki ngā utu o ētahi taonga, ratonga, tauwhitinga rānei.

Poronga Tāke	He hekenga utu tāke mā te tangata nā te kāwanatanga.
Kaiutu Tāke	He tangata utu tāke
Whakaahu Whakamua Hangarau	Te waihanga pārongo, te tūhura rānei i ngā mōhiohio e whanake ai ngā māramatanga ki ngā hononga pūtaiao, hangarau rānei.
Te Rerekē	Te rerekē i waenga i ngā utu, ngā pāpātanga, ngā huanga rānei.
Whakapaunga Ohorere	He whakapaunga kāore i mōhiohia.
Hiahia	He mea e kōingo ana māu, hei mahi māu, e wawatia ana rānei.
Namatohu Utu Kaihoko Waenga	He tauine ka ine me te whai i te utu o ngā taonga i mua i te utu whakamutunga.

