

Te whai hua - kia ora!

**sorted**  
*in Schools*

**US28089 (Putanga 3)**

Whakaatu māramatanga ki te whakatau  
whāinga ahumoni whaiaro

TAUMATA

**1**

WHIWHINGA

**3**

WĀHANGA AKO

Māui Rautaki  
Māui Auaha

## Pitopito Kōrero

Kua whakaratohia ēnei aratohu kia taea ai e ngā kaiaromatawai te whakahaere i te aromatawai houtupu, ōrite anō hoki mā te whakamahi i tēnei rauemi aromatawai ā-roto.

Me whakarite rawa ngā kaiaromatawai kia motuhēhē ngā aromatawai nō tētahi matatiki tūmatanui nā te mea ka āhei atu pea ngā ākonga ki te hōtaka aromatawai, ngā rauemi tauaromahi ākonga rānei. Ko te mutunga iho pea o te whakamahi i tēnei rauemi aromatawai me te kore e whakarerekē ko te kore motuhēhēnga o ā ngā ākonga mahi. Me panoni te kaiaromatawai i ngā tau, ngā inenga, ngā puna raraunga rānei, ka whakatakoto rānei i te horopaki kē, kaupapa kē rānei.

Ahako te hāngai o ēnei rauemi tautoko aromatawai ki ngā aromatawai ā-tuhi, arā ētahi atu mahi, huarahi rānei kia whāia pea.

Tirohia ngā Rauemi Whānui Noa me ngā Aratohu i

<http://www.nzqa.govt.nz/providers-partners/assessment-and-moderation/assessment-of-standards/generic-resources/>

# NGĀ ARATOHU MŌ NGĀ KAIAROMATAWAI



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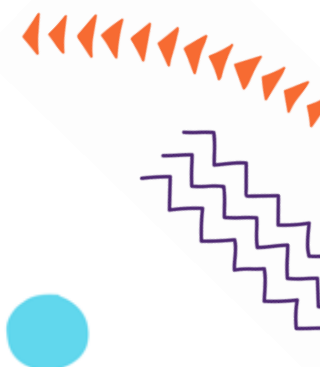
## Ngā Aratohu Kaiaromatawai

Kua whakaratohia ēnei aratohu kia taea ai e ngā kaiaromatawai te whakahaere i te aromatawai houtupu, ōrite anō hoki mā te whakamahi i tēnei rauemi aromatawai ā-roto.

Me āta mārama rawa ngā kaiaromatawai ki te putanga e aromatawaitia ana e te paerewa. Kei roto i ngā whakaritenga taunakitanga me ngā kupu whakamahukihuki ngā mōhiotia, ngā whakamāramatanga, me ngā whakaritenga e tino waiwai ana mō te whakamāori i te paerewa me te aromatawai i ngā ākonga ki taua paetae.

I roto i ngā wiki i mua i tēnei aromatawai, nā te nui o ngā mahi whakaako, ako i a rātou me waia kē ngā ākonga ki ēnei:

- te whakatau whāinga ahumoni whaiaro (ngā mea tauwhāiti, ka taea te ine, ka taea te whakatutuki, he whaikiko, me te wā whakamutu).
- whakamahere pūtea whaiaro.
- ngā pānga o ngā whāinga ahumoni ki te whanonga whakapau moni.
- te aroturuki me ngā rautaki e koke haere tonu ai te tangata ki te whakatutuki i ngā whāinga ahumoni whaiaro.



## Te Whakatau Māka

Kua Tutuki	Kaiaka	Kairangi
E tutuki ai te taumata <b>Paetae</b> , me mahi rawa ēnei e te ākonga: te whakawhanake i te whāinga ahumoni whaiaro mai i tētahi mātai take; te tautuhi kia toru ngā pāpātanga o te whāinga ahumoni ki te whanonga whakapau moni puta noa i te wā o te whāinga; te whakaahua i tētahi mahere mō te aroturuki me te koke tonu i te ara ki te whakatutuki i taua whāinga ahumoni whaiaro.	E tutuki ai te taumata <b>Kaiaka</b> , me mahi rawa ēnei e te ākonga: te whakarato whakaahuatanga āmiki o te whakatau whāinga ahumoni whaiaro mō te whakamahuki ka pēhea ngā panoni i te whanonga whakapau moni, nā ngā pāpātanga kua tautohua, e āwhina ai ki te whakatutuki i taua whāinga ahumoni whaiaro.	E tutuki ai te taumata <b>Kairangi</b> , me mahi rawa ēnei e te ākonga: te whakaatu i te māramatanga hōhonu o te whakatau whāinga ahumoni whaiaro mā te parahau i te tukanga aroturuki me ngā rautaki mō te koke tonu i te ara whakatutuki i taua whāinga ahumoni whaiaro.

## Ngā Here Aromatawai

He **aromatawai pukapuka tuwhera** tēnei ka whakahaeretia mō tē roanga wā ka whakaritea e te kaiaromatawai. Ka āhei ngā ākonga ki te whakamahi i ngā mōhiohio ka kōwhiria e rātou hei āwhina i a rātou ki te whakaoti i te ngohe, ngā ngohe rānei. Heoi anō, me tuhi ngā whakautu ki ā rātou ake kupu.

Ko te tūmanako ka pānui te kaiaromatawai/kaiwhakaako i ngā tohutohu ākonga me te whakarerekē ki te hiahia, kia arotau ai ki ōna ākonga. Hei tauira, me whakauru pea ngā mōhiohio mō tētahi rōpū hapori i whakapāngia e koe, tētahi mahi rānei e hiahia ana kia whakatauiratia e ngā ākonga.

## Ngā Ngohe Aromatawai

Kotahi te ngohe o te mahi aromatawai.

E whakarite ana te ngohe kia mahia rawatia ēnei e te ākonga, mō tētahi tauira:

- te whakaahua i tētahi whāinga ahumoni whaiaro i runga anō i tōna āhua tauwhāiti, te āhua e taea ai te ine, mēnā ka taea te whakatutuki, mēnā he whaikiko, ā, mēnā he wā whakamutu tōna
- te tautohu i ngā pāpātanga o te whāinga ahumoni ki te whanonga whakapau moni puta noa i te tauoranga o te whāinga
- te whakarite huringa ki te mahere pūtea ka āwhina ki te whakatutuki i te whāinga
- te whakamahuki ka pēhea ngā panoni i te whanonga whakapau moni e āwhina ai kia tutuki te whāinga
- te whakaahua i tētahi mahere mō te aroturuki, me ngā rautaki mō te koke tonu i te ara ki te whakatutuki i taua whāinga ahumoni whaiaro
- te parahau i te tukanga mō te aroturuki, me ngā rautaki mō te koke tonu i te ara ki te whakatutuki i taua whāinga whaiaro.

## Ngā Tuhipoka

Me whakarato ki te ākonga he tauira kei roto ngā mōhiohio rawaka ki te whakawhanake i te whāinga ahumoni me te mahere pūtea whaiaro e ai ki ngā upane i roto i ngā rauemi kua whakaputaina. Tērā rānei, ka āhei te whakamahi i tōna ake āhuatanga, engari me tiaki rawa i te matatapu o ngā tāngata i roto.

Me whai wāhi ki te whāinga ahumoni he mahere penapena, he hōtaka utu rānei ka taea te whakatutuki i roto i te 12 marama (hei tauira, te hoko mai i te waea pūkoro, tētahi hararei, te hoko tīkiti kōnohete, te utu haerenga hākinakina, ahurea rānei).

Me atamai (SMART) pēnei rawa te whāinga - me tauwhāiti, kia taea te ine, kia taea, me hāngai, me whai wā whakamutu.



## Ngā Rauemi

- Te whai hua - kia ora: [Māui Ihumanea Te Whakatānga me te KiwiSaver](#)
- Te whai hua - kia ora: [Māui Ātea Ngā Haumitanga Māori](#)
- Te whai hua – kia ora: [Ngā Rauemi Pouako](#)
- Tō Aratohu Moni Motuhake o [Sorted](#)
- Sorted Mataora: [Sorted Budgeting Tool](#)
- [Commission for Financial Capability](#)
- [Bamzonia](#)
- [Personal Financial Education](#)
- Tenancy Services [Moni Here](#)
- Te Manatū Whakahiato Ora [StudyLink](#)
- NZQA [Financial Capability Assessment Support Material](#)
- Te Aho Matua [Ngā Mātāpono](#)
- Tū Rangatira [Māori Medium Educational Leadership](#)
- Te Marautanga o Aotearoa [Wāhanga Ako me ngā Taumata](#)
- Te Kāwanatanga o Aotearoa [Ngā Takuhe me ngā Paraihe Mātauranga](#)





# Mahere Aromatawai

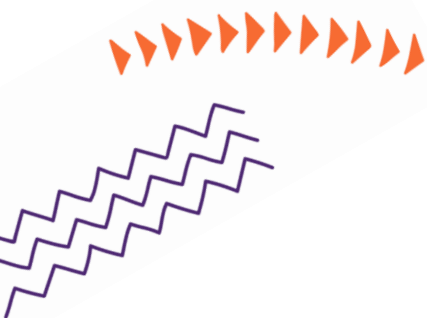
	Ngā Taunakitanga mō te Paetae Tutuki	Ngā Taunakitanga mō te Kaiaka	Ngā Taunakitanga mō te Kairangi
Ka whakatauria ngā taumata whakamutunga mā te whakawā ngaio e pūtakea mai ana i te mātai torowhānui i ngā taunakitanga kua homai, ki ngā paearu i roto i te paerewa.			
<b>Ngohe 1</b>	E whakaahuatia ana te whāinga ahumoni whaiaro hei mea tauwhāiti, ka taea te ine, ka tutuki, he whaikiko, ka whai wā whakamutu hoki, ā, kei roto pea he mahere pūtea. Tirohia ngā whakautu tauira ki te ngohe 1 kua whakaratohia.	E whakaahuatia ana te whāinga ahumoni whaiaro hei mea tauwhāiti, ka taea te ine, ka tutuki, he whaikiko, ka whai wā whakamutu hoki, ā, kei roto pea he mahere pūtea. Tirohia ngā whakautu tauira ki te ngohe 1 kua whakaratohia.	E whakaahuatia ana te whāinga ahumoni whaiaro hei mea tauwhāiti, ka taea te ine, he whaikiko, he tūturu, ka whai wā whakamutu hoki, ā, kei roto pea he mahere pūtea. Tirohia ngā whakautu tauira ki te ngohe 1 kua whakaratohia.
<b>Ngohe 2</b>	Kua tautohutia kia toru ngā pāpātanga whaikiko o te whāinga ahumoni ki te whanonga whakapau moni puta noa i te tauoranga o te whāinga. Tirohia ngā whakautu tauira ki te ngohe 2.	Kua tautohutia kia toru ngā pāpātanga whaikiko o te whāinga ahumoni ki te whanonga whakapau moni puta noa i te tauoranga o te whāinga. Tirohia ngā whakautu tauira ki te ngohe 2.	Kua tautohutia kia toru ngā pāpātanga whaikiko o te whāinga ahumoni ki te whanonga whakapau moni puta noa i te tauoranga o te whāinga. Tirohia ngā whakautu tauira ki te ngohe 2.
<b>Ngohe 3 me te Ngohe 4</b>		Ka whakaaturia he māramatanga āmiki mā te whakamahuki ka pēhea ngā panoni i te whanonga whakapau moni, nā ngā pāpātanga kua tautohua, e āwhina ai ki te whakatutuki i taua whāinga ahumoni whaiaro. Tirohia ngā whakautu tauira ki ngā ngohe 3 me te 4.	Ka whakaaturia he māramatanga āmiki mā te whakamahuki ka pēhea ngā panoni i te whanonga whakapau moni, nā ngā pāpātanga kua tautohua, e āwhina ai ki te whakatutuki i taua whāinga ahumoni whaiaro. Tirohia ngā whakautu tauira ki ngā ngohe 3 me te 4.
<b>Ngohe 5</b>	E whakaahuatia ana tētahi mahere mō te aroturuki me te koke tonu e ai ki te whakatutuki i ngā whāinga ahumoni whaiaro. Kia 2 ngā rautaki i te iti rawa i roto mō te whakarite i te koke tonu. Tirohia te whakautu tauira ki te ngohe 5.	E whakaahuatia ana tētahi mahere mō te aroturuki me te koke tonu e ai ki te whakatutuki i ngā whāinga ahumoni whaiaro. Kia 2 ngā rautaki i te iti rawa i roto mō te whakarite i te koke tonu. Tirohia te whakautu tauira ki te ngohe 5.	E whakaaturia ana te māramatanga hōhonu mā te parahau i te tukanga aroturuki, me ngā rautaki me te koke tonu i te ara ki te whakatutuki i taua whāinga ahumoni whaiaro. Tirohia te whakautu tauira ki te ngohe 5.



## Te whakamahere pūtea a Māui rāua ko Hine ki te noho tahi i te whare noho

He ākonga tau 13 a Māui rāua ko Hina. He mahere nunui ā rāua mō tō rāua anamata. Kua whakaaetia rāua tahi mō te whakauru ki te whare wānanga ki te whai i te tohu paetahi mō te whakaako me te ako. Kua whakatau anō rāua ki te noho i tētahi whare noho tata ki te whare wānanga, nā te mea kāore tā rāua moni i te nui mō tētahi nohonga roa ake i te kaupeka kotahi i roto i ngā nōhanga ākonga, e āta mōhio ana rāua kāore e taea e ō rāua whānau te whakarato āwhina ā-putea.

Nā whai anō me atamai rāua ki ā rāua whakapaunga ā muri atu. Kua tono te kaihana o Hina ki te hono atu i a rāua i tō rāua whare noho i te tau ka whai ake. Me te aha, tokoono rātou e rēti ana i tētahi whare me ngā rūma moe e whā. E rima marama te wā ki a rāua mō te penapena mō tō rāua whare noho tuatahi.







## Hina

Kātahi tonu ka oti i a Hina Te Whai Hua - Kia Ora, te hōtaka tuihono mō te whakaako me te ako i ngā āheinga ahumoni me te toitūtanga ahumoni, ā, e āwangawanga ana ia kei uaua rawa ki a rāua ko Māui te utu i te rēti, me te whakaoti i ō rāua anō tohu.

Kua taea he \$2000 te penapena i tana mahi hamanga, engari e mōhio ana ka tere whakapaua tērā. Kua kī hoki ki tōna whānau e rēti ana ia i te whare noho ā te tau e whai ake ana. Nō konei, i hokona e tōna whānau katoa he pūrere horoi kākahu, he pouaka whakamātao me te pūrere ngongo mō te whare noho ā te tau e heke mai nei. I te taha o aua mea, ka mauria anō hoki e Hina tana moenga me tōna hautōtō kākahu.

E mōhio ana a Hina kāore e taea te mino moni i tōna whānau, nō reira me āta whakamahere ka tika. I tēnei wā e utua ana ia he \$120 ia wiki mō te tahitahi i tētahi kōhanga reo ina mutu i reira ngā mahi mō te rā.



## Māui

He pai ki a Māui te whakapau moni me te pāti haere, ka mutu, kua taea te penapena te \$400 noa iho ahakoa tana mahi hamanga tahitahi i tētahi kura i muri i ngā haora tuwhera, me te kamupene ko ōna mātua ngā rangatira.

I whakanau ki te whai i Te Whai Hua - Kia Ora i te taha o Hina, ā, ki ōna whakaaro, i te mutunga ka pai te haere o ngā mea katoa. Ka āhua pōuri a Hina i tōna mōhioanga kua taea e Māui te penapena anake i te \$400, ina koa i taea kētia e ia te penapena te \$2000.00.

Māringanui, i whakawhiwhia he karahipi ā-iwi o te \$5000 ki a Māui, ā, ka whakapau i te \$1600 hei takoha ki tō rāua noho i te whare noho. Ka whiwhi a Māui i te \$160 i te wiki i tana mahi tahitahi hamanga.

## Ngā Utu Moroki me ngā Utu Whare Noho Ā Muri Atu a Māui rāua ko Hina

Ka noho tahi a Māui rāua ko Hina me te tokowhā o te whānau me ngā hoa i tētahi whare noho. Tokoono rātou katoa ka noho tahi i roto i te whare noho rēti me te wā rūma moe. Ka wehea ngā utu tōpū i waenga i ngā tāngata e ono. Ka kitea koe i ngā utu i raro nei me penapena mō te moni here whare noho, ngā utu mō te haere ki te wāhi hou, me te whai moni rawaka ki te tautoko i a rāua mō te 4 wiki i te iti rawa i mua i te whiwhi i te tahua tautoko ākongā me ngā utu pūtea taurewa ākongā.

Kua whakaritea e rāua ā rāua anō mahere pūtea moroki me te mahere pūtea whai matapae ki anamata. E mōhio ana rāua tahi mēnā ka whai i te mahere pūtea whai matapae ki anamata, me whiwhi mahi hamanga e whiwhi ai rāua i te \$80 ia wiki. Ka whakaarohia e rāua he mahi e māraurau ai rāua i tēnei wā.

## Māui rāua ko Hina – Mahere Pūtea Moroki

MONI WHIWHI			
Māui		Hina	
Mahi tahitahi hamanga - pakihi whānau	\$160.00	Mahi tahitahi hamanga – Kura	\$120.00
<b>Tapeke</b>	<b>\$160.00</b>	<b>Tapeke</b>	<b>\$120.00</b>
Penapenatanga Onāiane			
Māui	\$400.00	Hina	\$2000.00

NGĀ UTU			
Māui		Hina	
Ngā utu-tōmua waea pūkoro	\$10.00	Ngā utu-tōmua waea pūkoro	\$10.00
Ngā kākahu me ngā kēmu	\$110.00	Mematanga Whare Whakakori Tinana	\$6.99
Tina	\$20.00	Tina	\$10.00
<b>Tapeke</b>	<b>\$140.00</b>	<b>Tapeke</b>	<b>\$26.99</b>

## Māui rāua ko Hina – Ngā Matapae Utu Whare Noho Ā Muri Atu

MONI WHIWHI			
Māui		Hina	
Ngā pūtea taurewa ākongā	\$150.00	Tahua tautoko ākongā	\$150.00
Tuari Makitānara	\$80.00	Hāwini	\$80.00
<b>Tapeke (ia wiki)</b>	<b>\$230.00</b>	<b>Tapeke (ia wiki)</b>	<b>\$230.00</b>

NGĀ UTU MATAPAE TŌPŪ I MUA I TE NOHO I TE WHARE NOHO	
Moni here (mō whā wiki) me te rēti tōmua (mō te rua wiki)	\$1800.00
Ngā utu ki te hūnuku whare	\$400.00
<b>Tapeke</b>	<b>\$2200.00</b>

NGĀ UTU MATAPAE TŌPŪ I MUA I TE NOHO I TE WHARE NOHO	
Rēti	\$100.00
Kai	\$100.00
Hiko	\$17.50
Kapuni	\$8.50
WiFi	\$6.80
<b>Tapeke (ia wiki)</b>	<b>\$232.80</b>

NGĀ UTU WHAIARO MATAPAE			
Māui		Hina	
Ngā utu-tōmua waea pūkoro	\$10.00	Ngā utu-tōmua waea pūkoro	\$10.00
Inihua taonga whare	\$2.90	Inihua taonga whare	\$2.90
Ngā iPuka	\$3.00	Rangikiriata (Netflix)	\$3.80
Ngā tina	\$10.00	Irapuoro (Spotify)	\$3.25
Mematanga Whare Whakakori Tinana	\$5.00	Mematanga Whare Whakakori Tinana	\$5.00
Ngā kākahu	\$5.00	Ngā kākahu	\$7.70
		Ngā tina	\$10.00
<b>Tapeke (ia wiki)</b>	<b>\$35.90</b>	<b>Tapeke (ia wiki)</b>	<b>\$42.65</b>

# Whakautu Taurira: Ngohe 1 – Whāinga Atamai

E whakaahuatia ana te whāinga ahumoni whaiaro hei mea tauwhāiti, ka taea te ine, ka tutuki, he whaikiko, ka whai wā whakamutu hoki, ā, kei roto pea he mahere pūtea.

<b>A. Inā ka whakaarohia ngā mōhiohio i te taurira o Māui rāua ko Hina kua whakaratohia, tautohutia tētahi whāinga ahumoni pea.</b>	
He aha te whāinga ahumoni?	Ka whakamahere ā-pūtea a Māui rāua ko Hina ki te noho tahi i te whare noho.
<b>E. Whakaahuatia te āhua e atamai ai te whāinga a Hina rāua ko Māui ki raro iho nei.</b>	
<b>Tauwhāiti</b> Specific I pai rānei te tautuhi i te whāinga? I marama ki tētahi tangata he waitau tonu i ōna mōhiotanga ki tēnei kōrero?	E tūhurahura ara ana a Māui rāua ko Hina e pai ake ai ā rāua penapena mō te noho i te whare noho
<b>Ka Taea Te Ine</b> Measurable Ka taea te whāinga? Ka pēhea te roa mō te whakatutuki?	Te penapena i te \$1,000
<b>Ka tutuki</b> Achievable I whakaaetia e ngā kaiwhaipānga katoa he aha te/ngā whāinga?	Kei ā rāua penapena tōpū te nui ka hiahiatia ki te noho i te whare noho mō rāua anō, engari arā he kōwhiringa kē atu o te hono ki te kaihana o Hina, me tōna whare noho, ka mutu, kāore he utu tīmata mō rāua. I te roanga o te wā, ka penapena moni rāua mā taua kōwhiringa.
<b>He Whaikiko</b> Realistic I whai kiko te whāinga ina whai whakaaro koe ki te wātea o ngā rauemi, te mōhiotanga me te wā?	Tino whaikiko rawa. Kua nui ā rāua penapena ināianei ki te rēti i tō rāua whare noho, engari ka taea te whakaiti ake i ngā utunga mēnā ka noho rāua me tō rāua kaihana. Ki te pērā ka tino nui ake ā rāua penapena.
<b>He Wā Whakamutu</b> Time-Bound He rawaka te wā mō te whakatutuki i te whāinga, kāore rawa e nui te wā, tērā ka aweawe i te whakatutukinga o te kaupapa?	Kua nui te rahinga i penapenatia mō tō rāua anō whare noho, engari e rua ngā marama e toe tonu ana kia kōwhiri rā anō i tētahi kōwhiringa.
<b>Ngā Huritaonga **</b> He aha i kitea e au/tātou? Ka pēhea taua mōhiohio e āwhina ai ā muri atu? He aha ētahi mea me whai whakaaro e au/tātou mō te whakamahere whāinga ahumoni?	He tino māmā ake te kite kōwhiringa ki te penapena i te moni kei a koe ināianei, i te penapena mā ngā moni o āpōpō kāore i a koe i tēnei wā.

\*\* Ka whakarato whakaharatau pai tēnei wāhanga, engari kāore e whai wāhi ki te hōtaka māka aromatawai.

## Whakautu Tauira: Ngohe 2 – Pāpātanga

Mā te whakamahi i te tauira kua whakaratohia me te mahere pūtea a Māui rāua ko Hina, tautuhia kia toru ngā pāpātanga pea o te whāinga ahumoni ki te whanonga whakapau a Māui rāua ko Hina puta noa i te tauoranga o te whāinga.

<b>Pāpātanga Tuatahi</b>	<p>Ka taea e Māui te whakaheke i te nui e whakapau ana ki ngā kākahu, kēmu me te tina. E mārāma ana, ka taea te whakaheke aua utunga kia huarua nā te mea ko ērā he mea e PĪRANGI ana ki te hoko mai, engari ehara i te mea ka MATEA mārikatia e ia. Mā te pērā ka tāpiri i te \$70 anō ia wiki ki tana pūtea penapena, ka mutu, he whakapikinga hira tērā ki ana penapena.</p> <p>He iti te wā e toe tonu ana ki te whakarite kua rawaka te tapeke kua penapenatia mō ōna utu where noho tuatahi, me tētahi rahinga anō hei whakaruruhau mō te 4 wiki ki ōna utu where noho tōpū. Ahakoa ko te āhua nei, e whai ana a Māui rāua ko Hina i te ara tika, ka whakahekea te hiahia ki tētahi pūtea taurewa ākonga rahi mā te rahinga ka taea e rāua te penapena i tēnei wā tonu.</p>
<b>Pāpātanga Tuarua</b>	<p>Ka āhei pea a Hina te tono i ētahi haora mahi tāpiri i roto i te mutunga wiki.</p> <p>He tino pai ia ki te penapena. Mā te mahi i ētahi haora tāpiri i te wiki ka hira te pikinga ake o ana penapena. Pērā i a Māui, ahakoa kua rawaka ana penapena mō te noho i tētahi where noho, ko te nui atu ka taea te penapena ināianei te iti iho o te hiahia ki ētahi pūtea taurewa ākonga nui.</p>
<b>Pāpātanga Tuatoru</b>	<p>Me auau tā Māui whai haere me te aroturuki i ana whakapaunga mā tētahi taupānga hāngai.</p> <p>Ko ana whakapaunga moroki e pā ana ki ngā mea e PĪRANGI ana ki te hoko mai, engari rawa ngā mea ka MATEA mārikatia e ia. He pai ki a ia te whakapau moni, ā, ka āta kitea tērā i ōna ritenga whakapau. Me tikiake ka tāuta i tētahi taupānga whai haere me te aroturuki ka whakaatu ki a ia te rahi e whakapaua ana ia i te mutunga o ia wiki. Me aro ki te āta whakaheke i te rahinga o ana whakapaunga mā te \$15 ia wiki, ka tāpiri kē i tērā ki tana pūtea penapena. Kia haere tonu tana whai haere me te aroturuki i taua whāinga mā te taupānga ka tīkina ake, ā, ka whakakipakipa tērā i a ia i te kitenga atu i te tupu tere ake o ana penapena.</p> <p>He whāiti te wā ki a Māui ki te penapena tonu, ā, mā te whai haere me te aroturuki tonu i ana whakapaunga e āwhina a ia kia nui ake te kuhu moni ki ana penapena.</p>

# Whakautu Taura: Ngohe 3 – Mahere Pūtea

Whakakā te tūtohi i raro nei hei whakaatu i ngā panoni e toru i te iti rawa ka taea e Hina rāua ko Māui ki tēnei mahere pūtea e taea ai e rāua te penapena i te \$70 anō i te iti rawa i ia wiki.

Moni whiwhi ināiane		Ngā panoni
<b>Mahi tahitahi hamanga</b> Hina (Kura) Māui (Pakihi whānau) <b>TAPEKE MONI WHIWHI IA WIKI</b>	\$120.00 \$160.00 <b>\$180.00</b>	Ka āhei pea a Hina te tono i ētahi haora mahi tāpiri i roto i te mutunga wiki (haora tāpiri). Mā te mahi i ētahi haora tāpiri ka hira te pikinga ake o ana penapena. \$30 haora tāpiri ia wiki ki roto i te pūtea penapena.
Ngā whakapaunga ia wiki		Ngā panoni
<b>Hina</b> Whare whakakorikori Ngā utu-tōmua waea pūkoro Tina <b>WHAKAPAUNGA KATOA</b>	\$6.99 \$20.00 \$10.00 <b>\$36.99</b>	
<b>Māui</b> Ngā kākahu, ngā kēmu hoki Tina <b>WHAKAPAUNGA KATOA</b>	\$120.00 \$20.00 <b>\$120.00</b>	E taea e Māui te whakaheke i te nui o te pūtea e whakapau ana ki ngā kākahu, kēmu me te tina. Ko tāna e whai ai pea ki te whakaheke te rahinga o ana whakapaunga (\$70) o nāiane mā te haurua, ā, ka pahawa tērā mā ngā upane iti āpiti noa. Te whakaheke whakapaunga mā te \$15 ia wiki me te kuhu i tērā rahinga ki roto i tana pūtea penapena. Ina tae ana takoha penapena ki te \$65 i te wiki i tana pūtea penapena, ka taea te aromātai anō ana hiahia penapena ā taua wā. Nāwai ā, ka whakapaua te \$70 i aua mea, me te penapena kē i te \$70.
Ngā penapenatanga ia wiki		Ngā panoni
<b>Hina</b> \$2000 i penapenatia	\$60.00	Mai i te panoni 1, ko te tūponotanga o te whakapiki i te \$60 i te wiki ki te \$90 kē i te wiki.
<b>Māui</b> \$400 i penapenatia	\$15.00	Whai muri i te whakaheke i ana whakapaunga, ka tīkina ake e Māui he taupānga tōtika hei āwhina ki te whai haere me te aroturuki i ana whakapaunga me ana penapena. E ū ana ia ki te whakaheke i ana whakapaunga mā te \$15 ia wiki me te kuhu i tērā rahinga ki roto i tana pūtea penapena. Mā te aroturuki me te whai haere i tāna e whakapau ai, ka whakarite kia tere ake tana whakatutuki i tana whāinga. Ka nui atu anō tōna kipakipa mā te tiro i te pikinga ake o tana pūtea penapena. Nāwai ā, ko te \$85 i te wiki te hua.

## Whakautu Taurira: Ngohe 4 – Panoni Whanonga

Whakamārama mai ka pēhea ēnei panoni whanonga e whakaahei ai i tā Hina rāua ko Māui whakatutuki i tā rāua whāinga ahumoni.

He tino pā tā Hina rāua ko Māui koke kia takatū ai mō tā rāua wheako tuatahi e noho ana i te whare noho. I ahu mai tēnei i ngā wāhanga panoni hira e toru ki tā rāua mahere pūtea o nāiane.

1. Te whakaheke whakapaunga mā te whakakore whakapaunga ka PĪRANGITIA anake, me te whirinaki kē ki ngā whakapaunga ka MATEA mārikatia. Me te kuhu tika atu anō i te tuwhene ki roto i te pūtea penapena.
2. Te whai haere me te aroturuki i ngā whakapaunga me te pikinga o ngā penapena. Mā tēnei e whakarite kia ohititia nga whakapaunga, ka mutu ka whakanui i te kipakipa i te pūtea penapena e tipu ana.
3. Te tono haora mahi tāpiri i tētahi mahi hamanga, me te ū ki te penapena i ngā moni tāpiri ka riro mai i tēnei.



# Whakautu Taurira: Ngohe 5 – Aroturuki

Whakamāramahia mai ka pēhea e taea ai e Hina rāua ko Māui te **aroturuki** i te kokenga.

Te tukanga e whakamahia ana e Māui rāua ko Hina ki te aroturuki i te koke ki te whakatutuki i ā rāua whāinga whaiaro	Te parahau i te tukanga aroturuki kua tīpakohia
<ul style="list-style-type: none"><li>Te tono i a rāua anō mēnā kei te pīrangi, kei te matea rānei te mea e whakaaro ana ki te hoko mai. Ki te matea, me whakaroaroa atu te hoko. Mā reira e taea ai te āta whakaaroaro mēnā ka tino tūturu tō pīrangi ki te hoko.</li><li>Whakaritea he rahinga mōkito ki te penapena, engari kia ngāwari tonu ki te rahinga mōrahi.</li><li>Te tikiake i tā rāua taupānga tuihono kia tirohia te tapeke i ia rua rā hei mahi whakapoapoa.</li><li>Te whakanui i te angitu o ā rāua mahi penapena.</li></ul>	<p>He mea waiwai kia aroturukihia e Hina rāua ko Māui tā rāua koke ki te penapena i te rahinga moni ka hiahiatia mō te noho i te whare noho. Ki te kore tēnei, ka tūpono pea te kore rawaka o ngā penapena, me te aha kāore e taea te utu rēti, utu kai rānei.</p> <p>Me auau, me riterite tonu te aroturuki kia taea e Hina rāua ko Māui te huri i tā rāua mahere pūtea, mēnā tē taea te whakaoti i ngā penapenatanga ka hiahiatia i ngā wāhi e whā kua tīpakona. Ko te tere ake o tā rāua huri i te mahere pūtea, te kaha ake o te tūpono ka taea te penapena mō ā rāua utu rēti.</p>

Whakaratohia **kia rua ngā rautaki** ka whakamahia pea ki te whakarite kei te koke tonu i te ara ki te whakatutuki i ā rāua whāinga whaiaro. Parahautia te aroturuki me ngā rautaki a Hina rāua ko Māui.

<b>Rautaki 1</b> Tētahi rautaki mō te whakarite i te koke ki te whakatutuki i ngā whāinga whaiaro.	<p>Me here a Māui ki te whakaiti i ana whakapaunga mā te 50% puta noa i ana utunga, ina koa mō ana kākahu, kēmu me ngā utu kai.</p> <p>Ehara i te mea ka tino taumaha tērā nā te mea kei te wharekura tonu ia, kei te mahi hamanga rānei hei kaihoroi mō tōna pakihi whānau, ā, kāore ōna utunga i tua i ērā,</p> <p>Me whai haere rawa me te aroturuki i aua panoni i runga i te taupānga kua kōwhiri ia.</p>
<b>Rautaki 2</b> Tētahi rautaki mō te whakarite i te koke ki te whakatutuki i ngā whāinga whaiaro.	<p>Me ū a Māui rāua ko Hina ki te whakareri i ā rāua kai awatea ia rā, tērā ka āwhina ki te whakaheke i te moni e utua ana ināiane i te kai awatea. Ka āwhina hoki te kore haere ki te wharekai ki te whakatutuki i tēnei whāinga.</p>



### Te parahau i ngā rautaki kua tīpakona

Ko tā te **rautaki tuatahi** he whakahorapa atu i te whakaheke utu whakawhiti i te mahere pūtea a Māui, he tangata e uaua ana mōna te penapena. Ki te pērā, ka āwhinatia hoki ia ki te whakaharatau i te whai haere me te aroturuki i ana penapena. Mā te whai haere me te aroturuki i ana mahi whakaheke utu ia e āwhina ki te tautohu i ōna ritenga whakapau kino, ka mutu ka whakakipakipa anō i te kitenga atu o te tere tupuranga o te tapeke o ana penapena.

E tohu ana te **rautaki tuarua** i tētahi ara anō e taea ai e Māui rāua ko Hina te whakaheke ngātahi i ā rāua whakapaunga. Ahakoa te pai o Hina ki te penapena, i ngā wā katoa ka kitea he ara anō mō te whakaheke utunga me te penapena moni.

Nā ngā rautaki kua tohua i runga ake nei e koke tonu ana a Māui rāua ko Hina ki te whakarite kei a rāua te nui o te moni whakaruruhau hei tautoko i ētahi tunga anō, i ngā utunga rānei tē tūmanakohia mō te 4 wiki pea te roa. He whaikiko ngā rautaki, ka māmā hoki te tareka, me te kore e āta whirinaki ki ngā mahi tāpiri, engari rawa ka hāngai kē ki te āta mau ki tētahi whāinga me te āta mātau ki ngā whakapaunga e MATEA mārikatia ana, kua ērā ka PĪRANGITIA noa iho.

I tua atu, mā te mārama ki ō rāua āhua whakapau moni, te arotake i ngā mahere pūtea o nāiane me te matapae i ngā utu ā muri atu, me te ako i ngā mea katoa me mōhio rāua i mua i te whakatakoto whāinga ahumoni mō anamata, me te whai haere me te aroturuki i aua whāinga, ka pai ake tō raua kaha ki te whakatutuki i tā rāua whāinga ahumoni, engari i tua atu ka mōhio me pēhea te penapena, te whakahaere i ā rāua moni, me te hanga me te whakaea whāinga ahumoni ka taea tūturutia e rāua.

## Ngā taipitopito e pā ana ki tēnei kaupapa paerewa

<b>Paerewa</b>	28089 Putanga 3
<b>Taitara Paerewa</b>	Whakaatu māramatanga ki te whakatau whāinga ahumoni whaiaro  Demonstrate understanding of personal financial goal setting
<b>Taumata</b>	1
<b>Whiwhinga</b>	3
<b>Te Ingoa o te Rauemi</b>	Ka whakamahere a Māui rāua ko Hina ki te noho i te whare noho
<b>Tohutoro Rauemi</b>	Āheinga Ahumoni
<b>Rā Whakaputa o te Rauemi</b>	Hōngongoi 2016 - Putanga 3 Hei tautoko i te aromatawai ā-roto mai i te 2020
<b>Tūnga Whakaū Kounga</b>	Kei Te Haere
<b>Motuhēhēnga Taunakitanga</b>	Me whakarite rawa ngā kaiaromatawai/kaiwhakaako kia motuhēhē ngā aromatawai nō tētahi matatiki tūmatanui, nā te mea ka āhei atu pea ngā ākonga ki te hōtaka aromatawai, ngā rauemi tauaromahi ākonga rānei.  Ko te mutunga iho pea o te whakamahi i tēnei rauemi aromatawai me te kore whakarerekē ko te kore motuhēhēnga o ā ngā ākonga mahi. Me panoni te kaiaromatawai/kaiwhakaako i ngā tau, ngā inenga, ngā puna raraunga rānei, ka whakatakoto rānei i te horopaki kē, kaupapa kē rānei hei tūhurahura, he kuputuhi rerekē rānei hei pānui, whakamahi rānei.