

Te Puka Rauemi Tautoko

Ko te pae tawhiti whāia kia tata,
ko te pae tata, whakamaua kia tina!

Te whai hua - kia ora!

sorted
in Schools

US 28089 (Putanga 4)

Whakaatu māramatanga ki te whakatau
whāinga ahumoni whaiaro.

Ingoa:

Tohutoro Rauemi
Āheitanga Ahumoni

Taumata

1

Whiwhinga

3

Rārangi Kaupapa

04 Tutaki mai!

Ko Māui rāua ko Hina

07 Kaupapa 1

Te whakamahere pūtea

12 Kaupapa 2

He matea mārika, he pīrangi noa rānei?

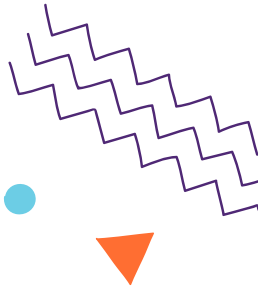
18 Kaupapa 3

Te whakarite kia hoko motokā

28 Kaupapa 4

Te arowhai me te aroturuki i ō moni

Tēnā koe!



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

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

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

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

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

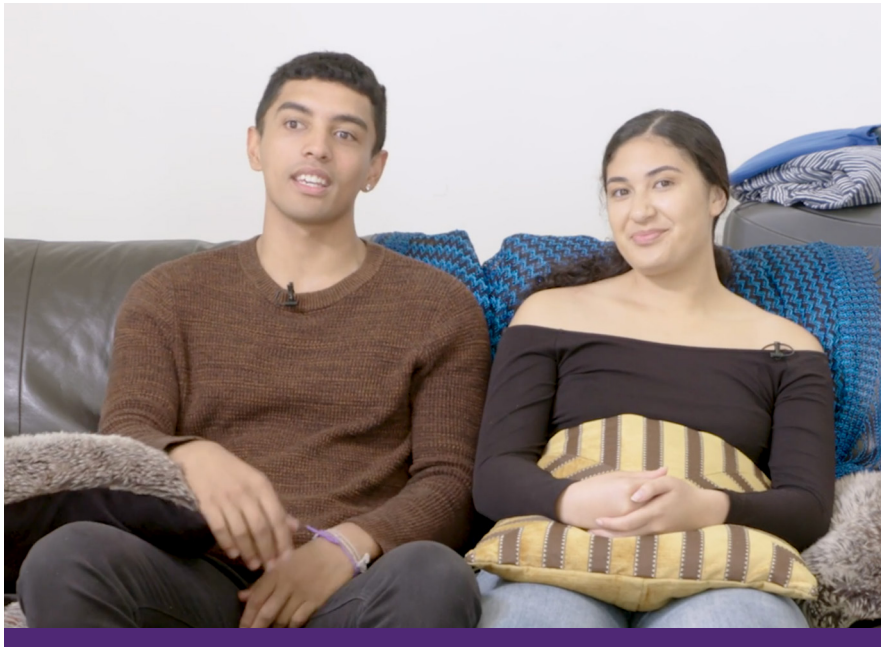
He wāhanga nui tēnei o te māramatanga ka pēhea te āheinga ahumoni e aweawe ai i te orange pai.

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

Paetae	Kaiaka	Kairangi
Hei tohu i te Paetae : <ul style="list-style-type: none">me whakaatu māramatanga o te whakatau whāinga ahumoni whaiaro.	Hei tohu i te Kaiaka : <ul style="list-style-type: none">me whakaatu māramatanga āmiki, māramatanga hōhonu hoki o te whakatau whāinga ahumoni whaiaro mō te whakamahuki ka pēhea ngā panoni i te whanonga whakapau moni, nā ngā pāpātanga, e āwhina ai ki te whakatutuki i taua whāinga ahumoni whaiaro.	Hei tohu i te Kairangi : <ul style="list-style-type: none">me whakaatu māramatanga āmiki, māramatanga hōhonu hoki 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.

Tūtaki mai!

Ko **Māui** rāua ko **Hina** tēnei, ā, he ākonga Tau 13 rāua tahi.



He mahere nunui ā rāua mō tō rāua anamata!

Kua whakaaetia a Māui rāua ko Hina mō te whakauru ki te whare wānanga ki te whai i ngā tohu paetahi mō te whakaako me te ako i ngā tūmomo kura Māori.

Kia rite mai mō te tau kei te heke mai, kua tīmata a Māui rāua ko Hina ki te penapena i ngā pūtea hei āwhina i a rāua. E tino mōhio ana rāua he uaua pea mā ō rāua whānau te tautoko ā-putea nei.

Nā, e whai whakaaro ana a Māui rāua ko Hina ki te whiriwhiri i ngā mahi ka taea e rāua.





Kuputaka

Pūtea Taurewa Ākonga
Student Loan

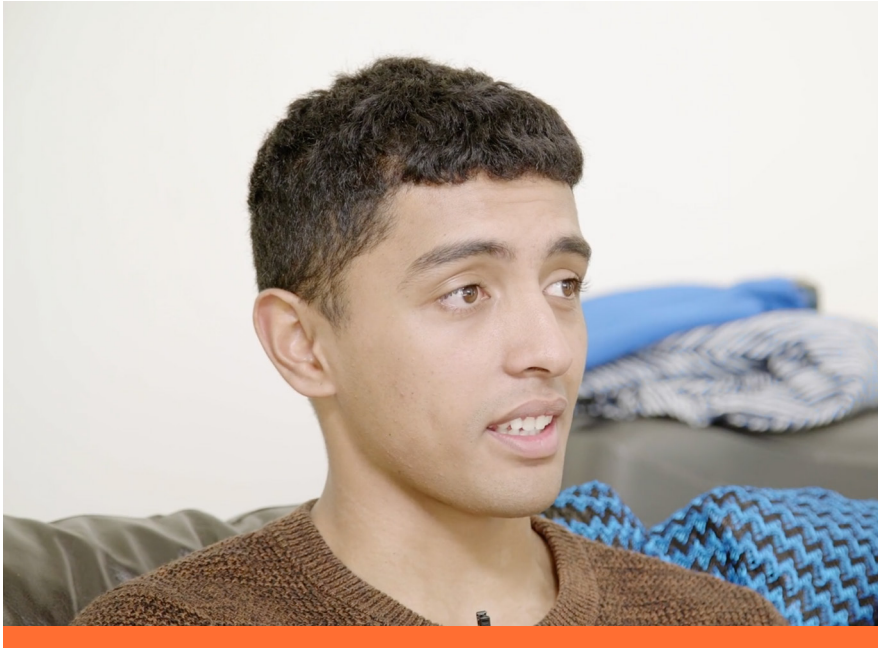
Mahi Hamanga
Part-time Job

Hina

Kātahi tonu ka oti i a **Hina** i Te whai hua - kia ora, te hōtaka tuihono mō te whakaako me te ako i ngā āheinga ahumoni me te toitūtanga ahumoni. E āwangawanga ana a Hina kei uaua rawa ki a rāua ko Māui te utu i te rēti, me te whakaoti i ō rāua anō tohu.

Kua taea e Hina te \$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. Ka whiwhi a Hina i te pūtea taurewa ākonga o te \$150 i te wiki.

I te taha o aua mea, ka mauria anō 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. He pahikara hoki tō Hina.



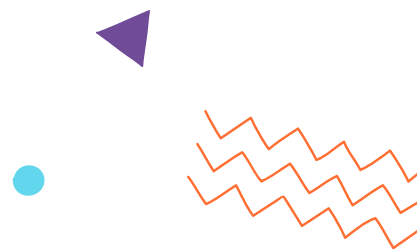
Māui

He kaha ki a **Māui** te whakapau moni, ka mutu, kua taea te penapena te \$400 noa iho, ahakoa tana mahi hamanga tahitahi i tētahi kura i muri i ngā haora tuwhera.

Ki tō Māui whakaaro, i te mutunga ka pai te haere o ngā mea katoa. Kāore ōna raru. Engari, ka āhua pōuri a Hina i tōna mōhioanga kua taea e Māui te penapena noa i te \$400, ina koa i taea kētia e Hina te penapena te \$2000.

Ko tōna māringanui, i whakawhiwhia he karahipi (\$5000) ki a Māui hei āwhina i tana whai tohu ki te whare wānanga. Ka utu a Māui i te \$1600 hei utu i te rēti i i tō rāua whare noho. Ka whiwhi hoki a Māui i te pūtea taurewa ākonga o te \$150 i te wiki.

He pahikara hoki tō Māui, nōreira kāre e nui ngā utu mō te huri haere ki te whare wānanga, ki hea rānei a tērā tau.



Kaupapa 1

Te whakamahere pūtea

Ngā Putanga Ako

Hei āwhina i a Māui rāua ko Hina ki te whakamahere i tā rāua hunukutanga atu ki te whare wānanga a te tau e tū mai nei, ka aro koe ki te:

- ✓ tāutu i ngā tūmomo utu mō te rēti whare noho
- ✓ tāutu i ngā puna pūtea, puna moni rānei



He aha ngā tūmomo utu mō te rēti whare noho?

Te Utu Rēti

Ko te utu rēti tētahi utunga nui rawa, ā, ka taea te utu ia te wiki, ia te rua wiki, ia te marama rānei.

Kei te paetukutuku o [Tenancy Services](#) ka kitea ngā taipitopito me ngā taura o ngā [utu rēti noa mō ngā rohe rerekē](#) o te motu.

Moni Here

I mua i te noho i te whare noho, ka āhei te kaiwhakarēti te tono kia utua he moni here e ngā kairēti.

Ko te tikanga, tae atu ki te 4 wiki te moni here noa, i te taha o te 2 wiki hei rēti tōmua.

Nā reira, mēnā he \$200 to rēti, ka taea te utu i te \$1200 i mua i tō noho i te whare noho. Mō ngā mōhihio anō mō te moni here, pāwhiria tēnei hono: [Moni Here](#).

Ngā Utu Tuku me ngā Moni Kī

Ko ngā utu tuku me ngā moni kī he utu tāpiri tē whakaaetia kia utaina kia utua e ngā kairēti.

Mō ngā mōhihio anō, pāwhiria tēnei hono: [Ngā utu tuku me ngā moni kī](#).

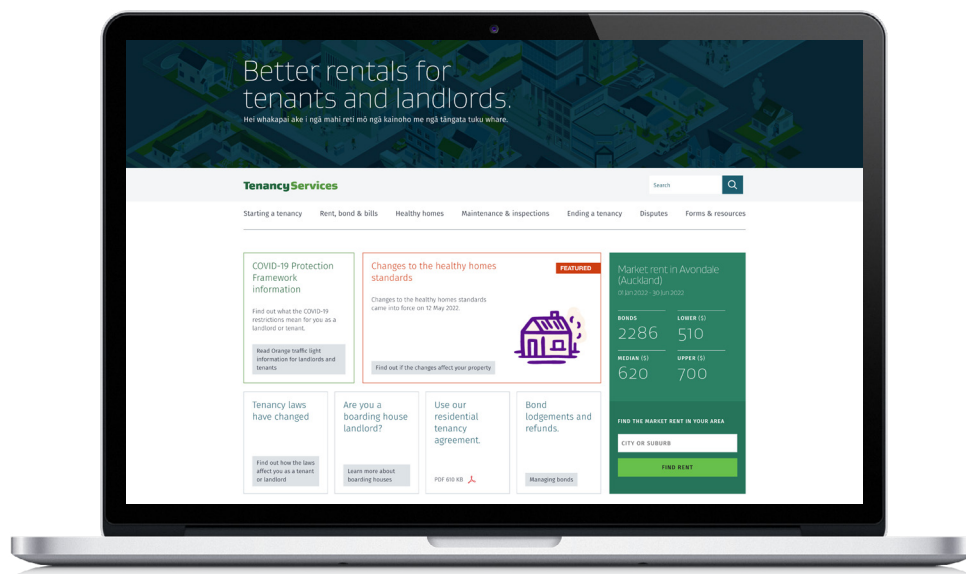
Kuputaka

Utu Rēti
Rent Payment

Moni Here
Bond Money

Utu Tuku
Letting Fee

Moni Kī
Key Money



Te Hiko, te Kapuni, te Wai me ngā Utu Para

I te taha o ō utunga pērā i te hiko, te kapuni me te kai. I ētahi takiwā o Aotearoa, me utu anō hoki i te wai e whakamahi ana koe, me ngā utu para, hangarua rānei. Pānuihia ngā mōhiohio e pā ana ki ēnei [tūmomo utu](#).

Inihua

Kua āta whakaaro a Hina rāua ko Māui ki te hiranga o te inihua.

Kei a rāua ō rāua paihikara i tēnei wā, ā, ka whiwhi rorohiko kawekawe i tō rāua wharekura i tō rāua pōtaetanga raukura.

He Ī-Waea tino hou rawa tā Hina, ā, i kohaina tētahi Ī-Waea ki a Māui e tōna whaea kēkē.

Hei ākongā whare wānanga, he mea tino hira aua taonga. Ka āwhina i a rāua ki te whakaoti mahi akoranga, te whakapāngia hoki e ngā hoa, te whānau, me ngā kaitukumahi.

I tua atu, mēnā ka ngaro aua mea, ka whānakohia rānei, me te kore whiwhi inihua, kāore i a rāua te moni ki te utu anō i ēnei mea i te wā tika. Nōreira, kua whakatau rāua he utu whare noho matua te inihua.



Kuputaka

Inihua
Insurance

He aha ētahi o ngā puna pūtea ka taea e rāua?

Tahua Tautoko Ākonga

He tahua ā-wiki te tahua tautoko ākonga ka āwhina pea ki te whakaea i ō utunga noho i a koe e ako ana.

Kāore koe e mate ki te utu anō. Kia mōhio atu anō ki te Tāhua Tautoko Ākonga me te mōhio mēnā ka māraurau koe, pāwhiria tēnei hono: [Hoto Akoranga](#).

Pūtea Taurewa Ākonga

Mā te Pūtea Taurewa Ākonga e āwhina ki te whakaea i ō utunga akoranga (ngā utunga whakature e utaina ana e tō kaiwhakarato mātauranga), ngā rauemi ako (hei tauira, ngā pukapuka, te rorohiko, te haere) me ngā utu noho, engari me utu anō ā muri atu.

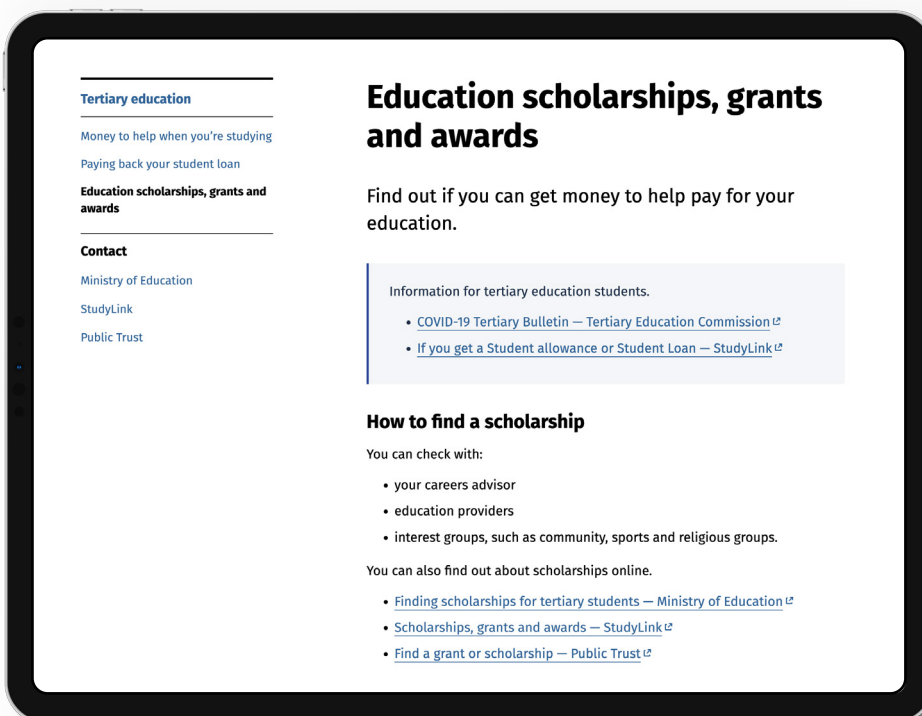
Ki te taea te whiwhi akoranga kore utu, kāore e hiahiatia pea tētahi Pūtea Taurewa Ākonga hei utu utunga akoranga. Mō ngā mōhiohio anō, pāwhiria tēnei hono: [Hoto Akoranga](#).

Kuputaka

Tahua Tautoko Ākonga
Student Allowance

Pūtea Taurewa Ākonga
Student Loan

Hoto Akoranga
Tenancy Services



Ngā Karahipi

E āhukahuka ana ngā karahipi i te kairangi me ngā pūmanawa mātauranga mā te whakarato i ngā ākonga i te whai wāhi ki te whakawhanake atu i ō rātou mōhiotanga, pūkenga anō hoki.

E tukuna ana ngā ākonga e te whiwhinga karahipi te whai i ngā wero me ngā wheako hou kāore pea e wātea me te kore karahipi. Whakarato karahipi ai ētahi hapū me ētahi iwi, ngā whakahaere mātauranga matua, me te maha atu o ngā whakahaere.

Me āta whakarite kia rangahau ngā momo karahipi ka taea. Anei tētahi hono: [Ngā Karahipi me Ngā Pūtea Tautoko a te Kāwanatanga o Aotearoa](#).

Ngā hoa noho

Ka āwhina ngā hoa noho ki te whakaiti i ngā utu noho, engari me maumahara ka tiria pea tō whare noho ki te hunga tauhou.

Ka pēhea te mahi hamanga e āwhina ai i a koe e ako ana?

He uaua rawa te whai i ngā akoranga me te mahi i te mahi hamanga i taua wā anō. Me ine i ngā haora kāore e taea te ako ki ngā moni e tino hiahia ana ka whiwhi i ō mahi hamanga.

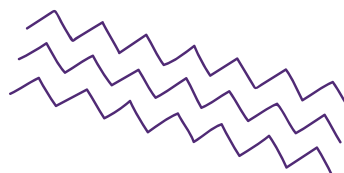
Ko te tūtohutanga me whakapau te 37.5 ki te 40 haora i te wiki e mahi ana i ō mahi ako ki te whare wānanga.

Kuputaka

Hoa Noho
Flatmates

Mahi Hamanga
Part-time Work

Tūtohutanga
Recommendation



Kaupapa 2

He matea mārīka, he pīrangi noa rānei?

Ngā Putanga Ako

Kia taea e Māui rāua ko Hina te penapena i te pūtea mō tā rāua anamata ahumoni, he mea nui hoki te āta titiro ki ngā tūmomo whakapaunga moni.

I tēnei wāhanga, ka aro koe ki:

- ✓ te whai whakaaro mō ngā matea me ngā mea e pīrangi noa ana
- ✓ ngā āhuatanga ka whakaaweawe i ngā tāngata e hiahia ana ki te hoko.



He whakamārama

E mōhio ana a Māui rāua ko Hina ā tō rāua nohonga i te whare noho, me āta kōwhiri i waenga i ngā mea e pīrangi ana ki te hoko mai me ērā me hoko i te mea ka matea mārikiatia mō te āhua noho pai ake.

Kei roto i ngā mea ka matea kia hokona ko ērā mea ka āwhina i tō ora – pērā i te kai, te hiko, te kapuni, te wai (i ētahi wā), me ngā kākahu kia mahana ai tō tinana.



Kuputaka

Matea
An Essential Need

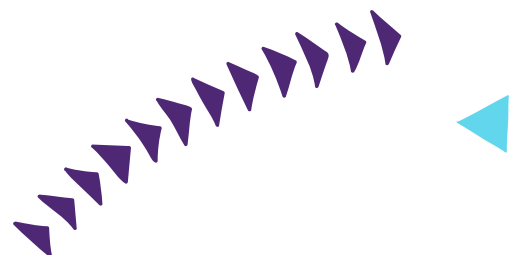
Ikiiki
Transport

Ahotea
Stress

Anipā
Anxiety

Ahakoia he hira ngā hiahia whare noho, he pērā hoki te hira o ngā whakaritenga mō te ako. Ka whai wāhi ki ēnei ko ngā pukapuka ako, ko te Wi-Fi hoki hei āwhina i āu mahi ako, me te moni ikiiki anō hoki.

Mēnā kei te utua tō oranga e te pūtea taurewa ākonga, ehara i te mea he nui te moni e toe ana kia whakapaua ki wāhi kē, engari he āwhina kei roto mō te utu i ō nama noho o ia rā. Mā te atamai ahumoni ka iti iho te ahotea me te anipā ina utu utunga noho.



He aha ka aweawe pea i ō kōwhiringa hoko mai?

Whanonga Kiritaki

He wāhanga o ngā whanonga kiritaki ko ngā whakataua me ngā mahi ka aweawe i te whanonga hokohoko a te kiritaki.

He pātai hira te mōhio ki ngā mea ka whakawhere i ngā kiritaki ki te kōwhiri i tētahi hua me te kore kōwhiri i ētahi atu. Ka whai wāhi ngā kare ā-roto me ngā whakaaro ki te tīpako mea.

Te Whakamataaratanga Māketē

He wāhi tino nui rawa tō ngā pānui whakatairanga ki te aweawe i ngā whakataunga hokohoko. Ka taea e ēnei te whakaputa ngā nekenga nunui i ngā hea māketē mā te aweawe whakataunga hokohoko.

E pērā ana te kaha aweawe o ēnei, ka kōwhiri pea te kiritaki i tētahi ingoahua me te waiho i tētahi atu, te hoko rānei hei whakawaireka noa iho ahakoa kāore anō ia e whai rawa ki te hoko mai.

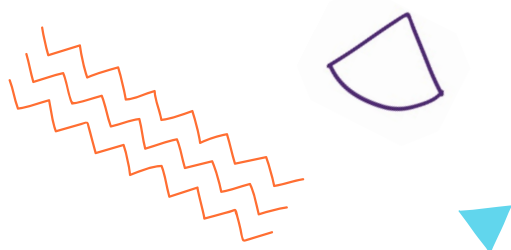
Kuputaka

Whanonga Kiritaki
Consumer Behaviour

Aweawe
Influence

Whakamataaratanga
Campaign

Ohaoha
Economic



Ngā Āhuatanga Ohaoha

Ka aweawe nuitia pea ngā whakataunga hokohoko a te kiritaki e te āhuatanga o te ōhanga.

Hei ngā wā e pai ana te taiao ohaoha ka māia haere ngā kiritaki ki te hokohoko mea mō te whakawaireka noa iho.

Ngā Manakohanga Ohaoha

Mo te tangata ake, ka aweawea te whanonga kiritaki e te whānuitanga o ngā hiahia, matakawa, whakaarotau, whakaaro matatika me ngā uara.

Ka nui ake te aweawe o ngā hiahia me ngā matakawa whaiaro o te kiritaki ki te mea ka hokona mai i tō tētahi atu aweawe.



Awenga ā-Rōpū

E kitea ana hoki te awenga ā-rōpū ki ngā whakataua a te kiritaki. He nui ake te awenga o te rōpū awe matua kei roto ko ērā o te whānau, ngā hoa kura, ngā whanaunga tata me te rōpū awe tuarua kei roto ko ngā kiritata me ngā hoa ki ngā whataua hokohoko a te kiritaki.

Te Kaha Hokohoko

He wāhi hira tō te kaha hokohoko o te kiritaki ki te aweawe whanonga kiritaki. Ko te tikanga noa, tātari ai te kiritaki i tōna kaha hokohoko i mua i te whakataua ki te hoko hua, ratonga rānei. Ka rawe pea te hua, engari mēnā kei tua atu i tō te kaihoko kaha hokohoko, e kore e hokona mai.

Kuputaka

Awenga Ā-rōpū
Peer/group Influence

Kaha Hokohoko
Purchasing Power

Hua
Products

Ratonga
Services





Hei Mahi 2

1. I te tūtohi utunga i raro nei, rārangitia ia utunga hei mea e matea mārikatia ana, hei pīrangi noa iho rānei.
2. Mō ia utunga, me whakamārama i ngā pūtake mō tō kōwhiringa.

Ngā Utunga

- Irapuoro
- Waea pūkoro
- He inu wai
- Kākahu māhana
- Whare kori tinana
- Te inihua
- He hiko me te kapuni
- Rangikiriata
- Tiakarete
- WiFi
- Te utu rēti
- He kai
- Sky

E āta matea ana	Te pūtake	E pīrangi noa ana	Te pūtake

Kaupapa 3

Te whakarite kia hoko motokā

Ngā Putanga Ako

Nā te kaha o Māui rāua ko Hina ki te āta whakamahere i ā rāua anamata ahumoni, e whakaarohia ana ināiane i hokona tētahi motokā. Ko te hoko motokā tētahi tino kawenga nā runga i te whānuitanga o ngā tūmomo utu.

Nōreira, ka aro koe ki:

- te āhua o te wetewete whakaaro kia kite ai ngā huapai, ngā huakino me ngā mahi ka taea hei whakaiti i aua huakino
- te whakatakoto i ngā pūtea me ngā utu kia tau ai ngā mahi whakamahere whāinga.



Me hoko motokā? Kāore rānei?

Kua nui ngā penapena a Māui rāua ko Hina ki te noho i tētahi whare noho i te taha o te whānau me ō rāua hoa i te whare wānanga ā te tau e heke mai nei.

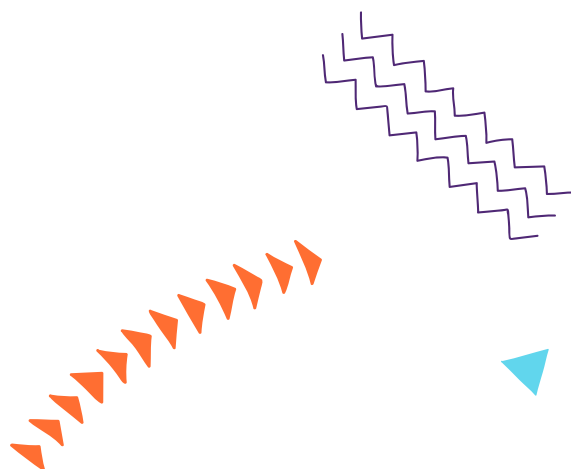
He āhua pai ā rāua moni whakaruruhau tērā e utu i ā rāua nama noho whare mō te rua marama mēnā ka pā mai he āhuatanga ohorere.

E whakaaroaro ana a Māui rāua ko Hina ināianei ki te hoko mai i tētahi motokā mō tā rāua haere ki te whare wānanga, ahakoa kei a rāua ō rāua anō paihikara.

E kī ana a Māui mā te whai motokā e māmā ake ai tā rāua toro i te whānau, ā, ka pai hoki mō te haere ki te mahi ahakoa i te ata hāpara, i te pō rānei me te kore e āwangawanga mō te pēhea o te hokinga mai ki te kāinga i runga i te haumaruru me te wā tika.

Ko tā Māui e marohi ai anō hoki, me hoko atu ō rāua paihikara me te whakamahi i te moni ka riro mai ki te tautiaki i tō rāua motokā.

Hei whakamutunga, ka whakamahara ia i a Hina kua tino pai ake āna ritenga penapena i tēnei wā, ā, e taea ana e ia te whakamatua i ana whakapaunga.



Kia āta whakaarohia i te tuatahi...

Kei te tūpato tonu a Hina, i te mea e mōhio ana ko te hua o te āwangawanga mō te utu nama ko te tau mai o te ahotea me te anipā tē hiahiatia ki runga i a rāua.

Ahakoā tērā e āta mōhio ana mēnā ka whāia taua momo herenga, ka hiahiatia he mahi hamanga ka tika. E pērā ana tōna ngākau kōnatunatu, ka tonu i a Māui ki te tuhituhi i te whārangi huapai me ngā huakino, me tētahi mahere pūtea tōpū hei arotakenga mā rāua ko Māui.

Kei te whakatau anō hoki a Māui ki te whakaiti ngā huakino pea, kia kitea ai e Hina e tino ū ana ki te whai i te mahere ahumoni pakari kia whai rawa ai mō te hoko motokā whai painga tonu. I tua atu, ka toro a Māui i te paetukutuku a Waka Kotahi - [Buying and Selling a Vehicle](#) - kia pai ake ai tana whiriwhiri i ngā utu huna o te whai motokā me te tāpiri i ēnei ki tana mahere pūtea.



Whārangi Huapai/Huakino mō te Hoko Motokā

Ngā Huapai
Ko te rahinga kei roto i ngā pūtea penapena he nui ake i tērā ka hiahiatia.
Ka āwhina wāhi noa ngā Penapena Onāiane me ngā Karahipi ki te utu i ngā utunga tīmata.
Ka kawē i a Māui rāua ko Hina i tētahi wāhi ki tētahi atu i runga i te māmā me te haumarū.
Ka taea e Māui rāua ko Hina te arowhai me te aroturuki i ana whakapaunga me ngā penapena i taea.
Ngā Huakino
Nō rāua ō rāua paihikara
Whakaheke whakapaunga
Ngā tūmomo utu pērā i te Whakamana Waka, Rēhitatanga, Tautiakinga, Penehīni, Inihua, Whakatū Waka
Me whakaoti i ngā whakaritenga tautiaki auau – ngā utu tautiaki
Ngā utu pēnehini me te hinu
Te Whakaiti Huakino
Hokona atu ngā paihikara me te tāpiri i te moni ki te pūtea hoko motokā, te pūtea penapena rānei
Weteohauru i ngā tūmomo pīrangi pērā i te Rangikiriata me Irapuoru
Me penapena ia wiki mō aua utu i te mahere pūtea
Weteohauru i Rangikiriata me Irapuoru kia nui ake ai ngā penapena. Penapena moni i ia wiki mō te whakamana waka, te tautiaki, me te inihua waka
Me whakarite e tuatuhia ana ngā utu katoa i te mahere pūtea

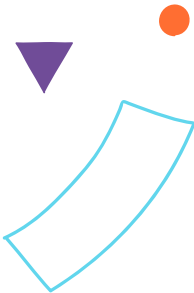
Kuputaka

Huapai
Positives/pros

Huakino
Negatives/cons

Whakaiti Huakino
Mitigate

Tautiaki
Maintenance



He whakamārama - SMART

I ētahi wā, ko tētahi mahi tino uaua rawa, ko te whakamahere whāinga! Inā ka kaha aro te tangata ki ngā paearu SMART nei, ka māmā ake te whakatakoto i ngā whāinga atamai. He painga nui tēnei mō te hunga, pērā i a Māui rāua ko Hina me ō rāua hiahia kia hokona tētahi motokā.

Ko te kupu SMART nei, he kupu Pākehā, engari he kupu rāpoto hoki, ā, e tohu ana ia pū o te kupu SMART i tētahi paearu hei whakaarotanga mā te hunga e whakatakoto whāinga ana. Kua whakamāoritia ngā whakaaro mō ia paearu hei rauemi mō te hunga kōrero Māori.

Tēnā pānuihia te pikitia kei te whārangi e whai mai nei e whakamārama ana i ngā paearu SMART.

Anei anō tētahi **rauemi** e pā ana ki te tukanga whakamahere whāinga, ki ngā paearu SMART hoki, hei mahinga māu.

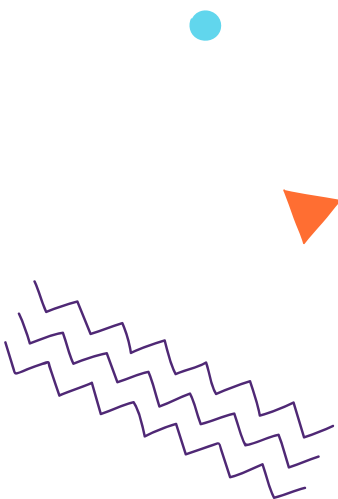
Kuputaka

Whakamahere Whāinga
Goal Setting

Kupu Rāpoto
Acronym

Paearu
Criteria

Atamai
Smart, Intelligent



He Whāinga: ▶ SMART ●

1. Tauwhāiti

I pai rānei te tautuhi i te whāinga?
I mārama ki tētahi tangata he waitau tonu i
ōna mōhiotanga ki tēnei kōrero?

2. Ka Taea

Ka taea te whāinga?
Ka pēhea te roa mō te whakatutuki?

3. Ka Tutuki

I whakaaetia e ngā kaiwhaipānga katoa
he aha te/ngā whāinga?

4. He Whaikiko

I whai kiko te whāinga ina whai
whakaaro koe ki te wātea o ngā rauemi,
te mōhiotanga me te wā?

5. He Wā Whakamutu

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?

Te whai hua - kia ora!

sorted
in Schools



Hei Mahi 3

Mā te whakamahi i te Paearu SMART, whakaahuatia he pēhea e atamai ai te kōwhiringa a Hina rāua ko Māui.

1. Tuhia mai tētahi whāinga ahumoni pea o Māui rāua ko Hina.
2. Whakamāramahia te āhua e atamai ai te whāinga a Māui rāua ko Hina i roto i te tūtohi i nei.

Tuhia mai tētahi whāinga ahumoni SMART hei whai mā Māui rāua ko Hina.

He Tauwhāiti

I pai rānei te tautuhi i te whāinga?
I marama ki tētahi tangata he waitau tonu i ōna mōhiotanga ki tēnei kōrero?

Ka Taea Te Ine

Ka taea te whāinga?
Ka pēhea te roa mō te whakatutuki?

Ka Tutuki

I whakaaetua e ngā kaiwhaipānga katoa he aha te/ngā whāinga?

He Whaikiko

I whai kiko te whāinga ina whai whakaaro koe ki te wātea o ngā rauemi, te mōhiotanga me te wā?

He Wā Whakamutu

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?



Hei Mahi 3a

I roto i tēnei ngohe, me arotake te **Mahere Pūtea mō tā Māui rāua ko Hina Hoko Motokā** kei te whārangi 27 e whai mai nei.

Whakamahia taua mahere pūtea mā te tāuru i ngā taipitopito ki roto i te paetukutuku Sorted Live i te utauta penapena pūtea nei, kātahi ka whakautu i ēnei pātai.



E hia te moni e toe ana ki a Hina i ia wiki?

\$



E hia te moni e toe ana ki a Māui i ia wiki?

\$

Tuhia mai kia rua ngā kōwhiringa mō ngā mahi ka taea e rāua me ngā moni e toe ana.

Kōwhiringa Tuatahi

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Kōwhiringa Tuarua

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Me tahuri ināianeī ki te whakamārama i te painga o aua kōwhiringa e rua, Me whai whakaaro hoki ki te painga o te whakamahere whāinga, o te penapena pūtea, o te whakahaere moni.

Kōwhiringa Tuatahi

He aha te take me aro a Māui rāua ko Hina i tēnei kōwhiringa?

Kōwhiringa Tuarua

He aha te take me aro a Māui rāua ko Hina i tēnei kōwhiringa?

Mahere Pūtea mō tā Māui rāua ko Hina Hoko Motokā

Ngā pūtea/moni ka whiwhi

Māui		Hina	
Momo	Rahinga ā-Wiki	Momo	Rahinga ā-Wiki
Pūtea taurewa ākongā	\$150	Tahua tautoko ākongā	\$150
Tuari kawhe	\$80	Hāwini	\$65
Tapeke	\$230 (ia wiki)	Tapeke	\$215 (ia wiki)

Ngā kaupapa whakapau pūtea/moni

Ngā Utu Whare Noho Tōpū (6 tāngata)			
Momo		Rahinga ā-Wiki	
Rēti		\$350	
Kai		\$240	
Hiko / Kapuni		\$75	
WiFi		\$20	
Tapeke		\$685 ia wiki	
Tapeke mō ia tangata		\$114.20	
Ngā Utu Whaiaro			
Māui		Hina	
Momo	Rahinga ā-Wiki	Momo	Rahinga ā-Wiki
Ngā utu-tōmua waea pūkoro	\$5	Ngā utu-tōmua waea pūkoro	\$5
Whare Kori Tinana	\$5	Whare Kori Tinana	\$5
Inihua taonga whare	\$2.88 (\$150 ā-tau)	Inihua taonga whare	\$2.88 (\$150 ā-tau)
Inihua motokā	\$2.88 (\$150 ā-tau)	Inihua motokā	\$2.88 (\$150 ā-tau)
Tapeke	\$15.76 (ia wiki)	Tapeke	\$15.76 (ia wiki)
Ngā Utu Whakahaere Motokā			
Māui		Hina	
Momo	Rahinga ā-Wiki	Momo	Rahinga ā-Wiki
Penehīni/Hinu	\$20	Penehīni / Hinu	\$20
Whakamana waka	65 hēneti (\$63 ā-tau)	Whakamana waka	65 hēneti (\$63 ā-tau)
Rēhitatanga	\$1.10 (\$112 ā-tau)	Rēhitatanga	\$1.10 (\$112 ā-tau)
Tautiaki	\$3.90 (\$400 ā-tau)	Tautiaki	\$3.90 (\$400 ā-tau)
Tapeke	\$25.65 (ia wiki)	Tapeke	\$25.65 (ia wiki)

Kaupapa 4

Te arowhai me te aroturuki i ō moni

Ngā Putanga Ako

Kia rite mai ngā whāinga ahumoni, te whakamahere me te penapena i tō pūtea, me maumahara hoki ki te arowhai me te aroturuki i aua mahi. Ki te kore, ka tere whakapau pea te pūtea, ka hinga rawa, me te kore mōhio he aha i pērā ai!

Nōreira, hei tēnei wāhanga, ka whai whakaaro mō ētahi rautaki, mō ētahi rauemi anō hoki hei āwhina i te tangata ki te arowhai, ki te aroturuki i tōna pūtea.

Ka aro koe ki:

- ētahi rautaki me ētahi rauemi hei āwhina i te arowhai me te aroturuki
- te whakaaroaro ki ngā pāpātanga o te arowhai me te aroturuki ki te whakamahere i tō anamata ahumoni.



He whakamārama

Te Aroturuki Whakapaunga

Āwhina ai ngā mahere pūtea i a tātou ki te whakamahere me haere ā tātou moni ki hea, engari he mea nui hoki kia whai haeretia te ūnga o ā tātou moni.

Ko te mātau haere ki ngā āhua e tau mai ai ā tātou moni, e wehe atu ai hoki te upane whai ake mō te tātari i tō tātou taha ahumoni me te koke whakamua.

Te Aroturuki Moni

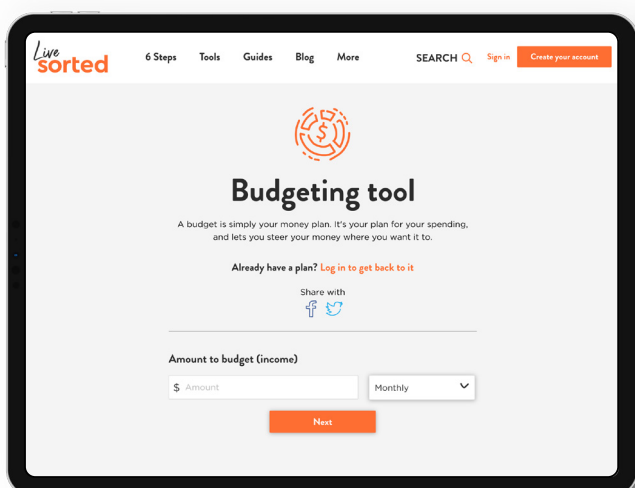
Mēnā he uaua ki a koe te aroturuki i ō whakapaunga, kawe haeretia he pukatuhipoka (hei rātaka whakapau moni) mō tētahi marama neke atu rānei.

Tuhia ia whakapaunga ki te moni, ka tāpiri i ngā utu aunoa, ngā utu nama rānei. Kia mārama ai te katoa, me tuhi ngā utunga katoa.



Arā, he rauemi ā-tuihono, he taupānga waea pūkoro ka tīkina ake anō hoki, hei āwhina i te aroturuki me te arowhai i te whakapaunga moni, pērā i ēnei:

- [Sorted](#)
- [Wally](#)
- [Spending Tracker](#)
- [Spend Today](#)





Hei Mahi 4

E mārama ana ki a Māui te hira o te whai haere me te aroturuki i ana whakapaunga me ana penapena. Kua āwhina tēnei ki te whakaiti i ana whakapaunga me te whakapiki i ana penapena.

E mārama ana a Hina rāua ko Māui, mā te pēnei ka momoho ake te whakatutukinga o tā rāua whāinga ahumoni ki te hoko me te tautiaki i te motokā nō tangata kē.

Mō tēnei ngohe, tautuhia kia rua ngā pāpātanga pea ka puta i te whanonga aroturuki me te whai haere i ngā whakapaunga me ngā penapena, puta noa i te tauoranga o tā rāua whāinga. Ehara i te mea e tika ana, e hē ana rānei ētahi whakautu.

Pāpātanga Tuatahi

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Pāpātanga Tuarua

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Kua oti!

Tēnei ka mihi ki a koe

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

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

www.sortedinschools.org.nz/mme/rauemi

