



He Aratohu Aromatawai Āheinga Ahumoni mā te Ākonga

Te whai hua – kia ora!

Tohutoro Rauemi Āheitanga Ahumoni	
Taumata	Whiwhinga
3	4
28103 Putanga 2	

He tātari,
he whiriwhiri
ahumoni mō
te hoko whare

Ingoa:

Ngohe Aromatawai

Ko tāu i tēnei aromatawai he tātari, he whiriwhiri ahumoni mō te hoko whare.

E rua [2] ngā ngohe i tēnei aromatawai. Me whakatutuki i te ngohe tuatahi, **Ngohe A**, kātahi te ngohe tuarua, **Ngohe B**.

Ka aromatawaihia te pai o tāu:

Me mātua tutuki i te ākonga te Ngohe A te:

- rangahau me te arotake
- whakaotī i te ripanga hei whakaatu, hei whakamārama hoki i ngā āhuatanga o ngā kōwhiringa ahumoni mō te hoko i tētahi whare me te whenua.

Me mātua matapaki me te whakatau e te ākonga i te Ngohe B te:

- whare/whenua hei hoko mā wai
- te rangahau ahumoni me ngā ara hoko whare me te whenua;
- te horopaki kua whakatakotoria me te whakamārama ngā kōwhiringa e hāngai ana ki te horopaki me ngā āhuatanga ahumoni.

Ngohe Aromatawai

Ngā Taunakitanga mō te Paetae	Ngā Taunakitanga mō te Kaiaka	Ngā Taunakitanga mō te Kairangi
<p>Kia eke i te paearu Paetae me mātua:</p> <ul style="list-style-type: none">• whakaahua i te whānuitanga o ngā āhuatanga ka whakawhere i te hoko whare, ā, kua whakamārama hoki i ngā painga me ngā ngoikoretanga o aua āhuatanga.• whakaahua i ngā whakaarotanga i tua atu ka whakawhere i ngā whakataunga mō te hoko whare.• tātari me te whiriwhiri i ngā kōwhiringa e tika ana mō te hoko whare i runga i te hāngai ki ngā āhuatanga ahumoni whaiaro o te tangata.	<p>Kia eke i te paerau Kaiaka, me eke i te paearu Paetae ka tahi, ka rua me mātua:</p> <ul style="list-style-type: none">• whakauru i ngā take i whiriwhiria ai ngā kōwhiringa ahumoni me te whakahāngai i aua kōwhiringa ki ngā āhuatanga ahumoni whaiaro o te tangata.	<p>Kia eke i te paerau Kairangi, me eke i te paearu Paetae me te Kaiaka hoki ka tahi, ka rua me mātua:</p> <ul style="list-style-type: none">• parahau i ngā kōwhiringa ahumoni, ngā kōwhiringa hoko hoki e ai ki te hāngai ake o aua kōwhiringa i ētahi atu ki ngā āhuatanga ahumoni whaiaro o te tangata.

Ngā Tikanga Aromatawai



He **aromatawai pukapuka kati** te Ngohe A otirā, he **aromatawai pukapuka tuwhera** te Ngohe B. Mā tō kaiako/kaiaromatawai e whakamōhio atu he aha ngā mātauranga, ngā mahi me ngā rauemi hei toro māu kia pai ai tō whakatutuki i tēnei aromatawai. Me tuhi i ngā whakautu ki āu ake kupu. Mā tō kaiako e whakatakoto i ngā kōrero e hāngai ana ki te angawā mō tēnei aromatawai ka mutu, ngā kōrero mō ngā ara whakaatu i ō whakautu.

Ngā Rauemi

Te whai hua - kia ora

Māui Rautaki; Māui Auaha; Māui Haututū

Te whai hua - kia ora

Ngā Rauemi Pouako

Sorted Your Independent Money Guide

<http://www.sorted.org.nz>

Sorted How KiwiSaver works

<https://sorted.org.nz/guides/kiwisaver/kiwisaver-how-it-works/>

Examples of steps in developing and monitoring a budget can be found in **Budgeting: Money planning to meet your financial goals**. This guide and related online budgeting calculators can be accessed through:
<http://www.sorted.org.nz>.

Commission for Financial Capability

<http://www.cffc.org.nz/>

Bamazonia Personal Financial Education

<http://www.bamazonia.co.nz>.

Sorted Live:

Sorted Budgeting Tool

Buying a first home

<https://sorted.org.nz/guides/home-buying/buying-a-first-home/>

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Ngā Rauemi

How much can I borrow?

<https://sorted.org.nz/guides/home-buying/how-much-can-we-borrow/>

Types of mortgages

<https://sorted.org.nz/guides/home-buying/mortgage-types/>

Shopping for a mortgage

<https://sorted.org.nz/guides/home-buying/shopping-for-a-mortgage/>

Building your own home

<https://www.govt.nz/>

Stages of the building process

<https://www.building.govt.nz/>

Asset protection/Insurance

<https://sorted.org.nz/guides/protecting-wealth/asset-protection/>

Relevant legislation may include but is not limited to:

- Credit Contracts and Consumer Finance Act 2003
- Credit (Repossession) Act 1997
- Financial Advisers Act 2008
- Financial Service Providers (Registration and Dispute Resolution) Act 2008
- Privacy Act 1993.

Hei tūrangawaewae mō tōku whānau!



Kua hoki a Kiri ki te whenua tipu o ūna tūpuna i Rangitīkei ki reira whakatūria ai tētahi whare hou mō rātou ko tōna whānau. Kua hoki rātou ki te manaaki i te marae, te hapū me ūna tini āhuatanga katoa.

I tipu ake a Kiri i taua whenua rā e pātata nei ki te marae. Nā ūna kaumātua ia i whakatupu, ā, ko rāua ngā kaitiaki o te marae, ngā kaimanaaki i te kawa me te mana o te marae, waihoki, ūna tāngata.

He mea tuku iho ngā whenua ki a Kiri, tētahi o ngā uri whakaheke. Kua pēnei te wāhi o te whenua e ūna tupuna nō tō rātou taenga mai i Hawaiki rā anō. Ko te tikanga ia ko taua whenua mōna hei whakatū whare mō rātou ko tōna whānau, mō ngā uri whakaheke haere ake nei.



Ngohe A: Kimihia, rangahaua!

Mō tēnei o ngā ngohe me rapu koe i ngā pārongo e whaitake ana mō Kiri i a ia e whakarite ana ki te whakatū whare mō tōna whānau. Whakaotihia ngā wāhanga e whai ake nei ka tūhura i ngā āhuatanga rerekē hei whakaaroaro mā Kiri kia pai ai ana whakatau mōna, otirā mō rātou ko tōna whānau. I a koe e rangahau ana i ia wāhanga me mātua tuhi i ō kitenga.



Ngā Tūmomo Pūtea Taurewa Hoko Whare, te ‘Mōkete’ rānei

Ka noho ko te hoko whare te taumata o ngā whakapaunga moni nui i tō oranga. Hāunga te hunga e taea ana te utu i te katoa o te utu mō te whare i te wā ka hokona, kāore e kore me whai tautoko ki te hoko mā te pūtea taurewa hoko whare (ko te mōkete te kupu ka kaha whakamahia). Kei te āhua o tō āhei ki te whakahoki i te pūtea me te whakatau a ngā kaituku pūtea, te nui, te iti rānei o te mōkete ka whakaaetia māu.

He mahi māu:



E whā ngā tūmomo pūtea taurewa, mōkete rānei e rārangi mai ana i te ripanga nei. Ko tāu he rapu i ngā pārongo e whaitake ana kia pai ai tō tuhi i tētahi whakamāramatanga mō ia momo, tae atu ki ngā painga me ngā ngoikoretanga matua o ia momo.

Te momo	Te whakamārama	Ngā painga	Ngā ngoikoretanga
Pāpātanga Pūmau

Pāpātanga Whitiwhiti			
Pūtea Taurewa Taurite			
Huamoni Anake			

Te Whakarite i te Whakaputunga Pūtea Taurewa

He iti ake te whakaputunga pūtea taurewa hoko whare, ā, koia hei kuhunga pūtea tuatahi ka hāpai i te hoko i tētahi whare. Ko te nuinga o ngā pakihī tuku pūtea taurewa pēnei i ngā pēke pūtea, ka hiahia kia tāpaetia e te kaihoko te 20 ūrau o te katoa o te utu mō te whare (he wā ūna ka rerekē tēnei tikanga) i mua i tana whakaae ki te tuku i te toenga o te pūtea kia pai ai tō hoko whare.

He mahi māu:

E rārangi mai ana e toru ngā ara tuku i te whakaputunga pūtea taurewa – arā te Penapenatanga, te Koha, me te KiwiSaver. Ko tāu he rapu i ngā pārongo e whaitake ana kia pai ai tō tuhi i tētahi whakamāramatanga mō ia momo, me te whakaahua i ngā painga me ngā ngoikoretanga matua o ia momo ki pai ai tā Kiri whakariterite i a ia anō.

Tuhia ū whakautu ki te ripanga kei raro iho nei.

Te momo	Te whakamārama	Ngā painga	Ngā ngoikoretanga
Penapenatanga

Koha			
Kiwisaver			

Te mārama ki ngā momo pūtea whakaranea mō te hoko whare

Ahakoa te momo pūtea taurewa ka riro i a koe i tētahi kaituku pēnei i te pēke pūtea, ka mate koe ki te utu i te pūtea whakaranea o te tahua pūtea taurewa kua whakawhiwhia. Nā te mea he nui ngā pūtea taurewa hoko whare, ā, ka roa hoki te whakahoki i taua pūtea, e tika ana kia āta rangahau, kia āta rapu i te pūtea whakaranea e hāngai ana ki ū āhuatanga ahumoni i te wā e hoko whare ana, ā, haere ake nā.

Kei tā ia kaituku āna ake pāpātanga me āna ake ratonga e rata atu ai te kiritaki ki te tono pūtea taurewa nā reira me nui tā Kiri tirotiro haere kia kitea te pāpātanga e pai ana mōna kia kaua ia e mate ki te utu i te utu nui mō tōna whare mēnā kāore he take.

He mahi māu:



Tirohia ngā pēke pūtea me ngā kaituku pūtea taurewa mō te hoko whare me te rapu i ngā pārongo e tika ana kia pai ai tō whakaoti i te ripanga nei me ngā kōrero mō ngā pāpātanga pūmau me ngā pāpātanga whitiwhiti hoki mō te wā kua tautohua, arā, te kotahi tau tae atu ki te tekau tau.

Te pēke pūtea	Te momo	1 tau	2 tau	3 tau	4 tau	5 tau	10 tau
						
						
						
						
						
						

Ngā pūrongo e pā ana ki te whare e hokona ana

Nā te nui taioreore o te takohanga ahumoni e tika ana hei utu i te pūtea taurewa, te mōkete rānei, e tika ana kia tonoa kia whakaritea ētahi tino pūrongo mō te whare e whakaarohipa ana hei hoko māu.



He mahi māu:

Me tautohu i ngā pūrongo e rua, neke atu rānei, e whaitake ana ka mutu, e hāngai ana mō Kiri i a ia e whakarite ana ki te hoko whare. Mutu ana, whakamāramahia te pūtake o aua pūrongo me ngā take me whakapau pūtea, whakapau wā ki ēnei pūrongo.

Te momo pūrongo	Te whaihua o te pūrongo

	<p>.....</p>
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Te Inihua Whakamaru Mōkete

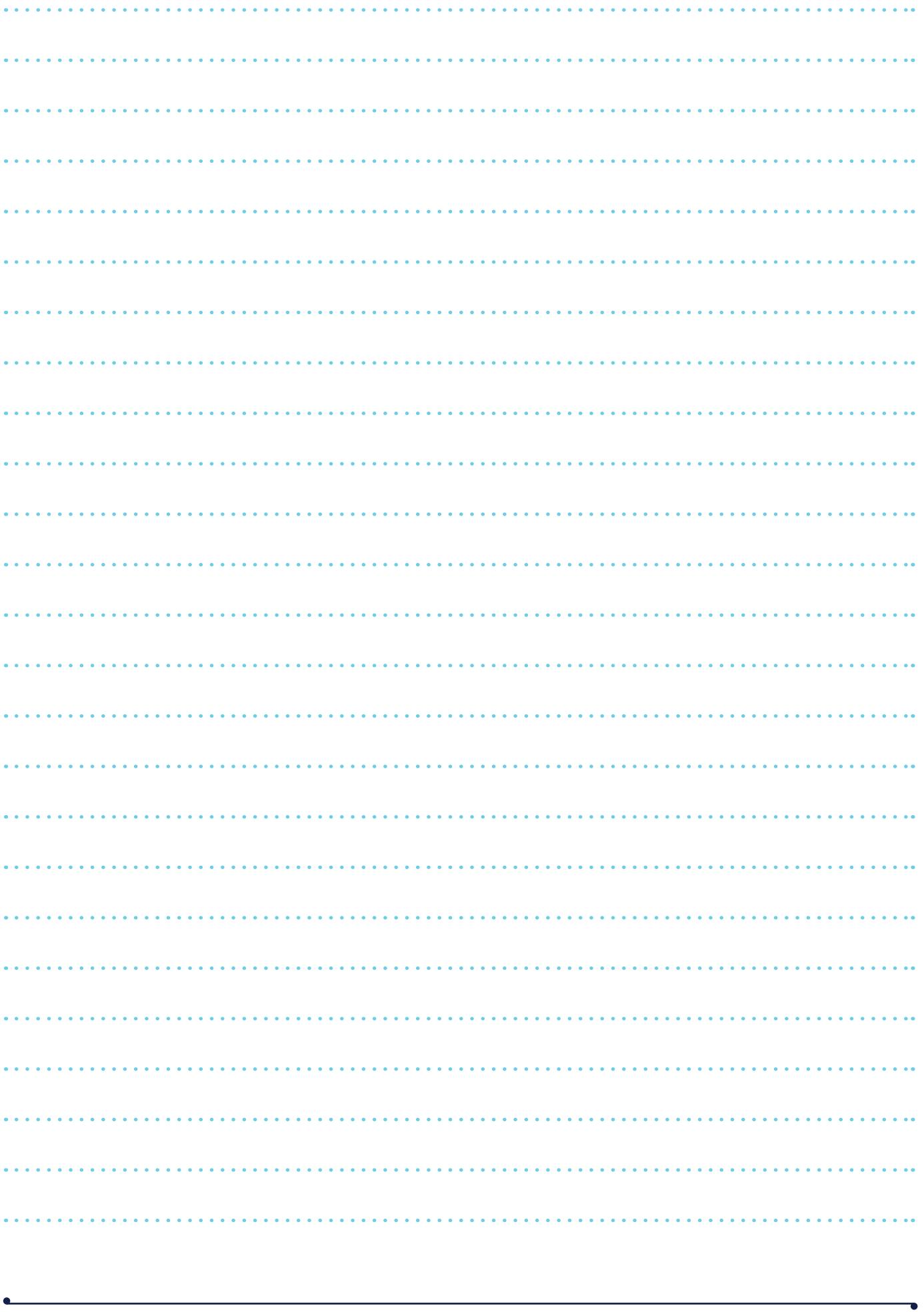
Mēnā he utu nui e utua ana, e tika ana kia whakaaro hia ngā tūmomo inihua hei whakamaru i tō pūtea taurewa hoko whare, tō mōkete rānei.



He mahi māu:

Kimihia, rangahaua ngā take nā reira me aro a Kiri ki te inihua whakamaru mōkete. Mutu ana, me tuhi i tētahi whakarāpopotonga e whakamārama ana i ngā āhuatanga o te inihua whakamaru mōkete, ūna painga me ētahi atu āhuatanga matua hei whakaaroaro mā Kiri.

Tuhia tō whakarāpopotonga ki konei:



Ko ētahi atu utu e tika ana kia whakaarohipa i a koe e hoko whare ana, e hoko whenua ana rānei

Hei āpitihanga ki ngā āhuatanga whānui kua arohia kētia i tēnei ngohe ko ngā tūponotanga utu e tika ana kia whakaarohia i a koe e whakatau ana ki te hoko whare, te hoko whenua rānei.



He mahi māu:

Me whakaoti te ripanga kei raro iho nei mā te whakamārama i ngā utu e toru, neke atu rānei, me ō aua utu pānga ki ngā whakatau mō te hoko, mō te whakatū whare rānei.

Ngohe B: Tūrangawaewae

He tūranga mahi ā Kiri rāua ko tana hoa tāne Kora. Tokotoru ā rāua tamariki. I riro i a Kiri tētahi whenua 0.4 o tētahi heketea te nui. E hiahia ana rāua ko tana hoa ki te whakatū i tētahi whare e rua, e toru rānei ngā rumā moe ki taua whenua. Haere ake nei, e hiahia ana a Kiri rāua ko Kora kia noho ko taua whenua hei papakāinga mō ā rāua tamariki me ā rāua mokopuna. Hui katoa ā rāua utu tūranga ko te \$100,000.00 te nui ka tukuna ki a rāua i te tau. Kua roa rāua e whai ana i te whakaputunga pūtea KiwiSaver. He \$20,000.00 kua penapenahia e Kiri, he \$15,000.00 kua penapenahia e Kora.



Ngā Pakihi Whakatū Whare

Kia ea tō rāua whāinga ki te whakatū whare e rua, e toru rānei ngā ruma moe i tō rātou whenua me tahuri a Kiri rāua ko Kora ki te rangahau me te kite i ērā ka hāpai i tēnei whāinga. He nui tonu ngā pakihī whakatū whare ka mahi tahi ki ngā kiritaki ki te hoahoa tahi me te whakatū i ngā whare e hiahiatia ana.

He mahi māu:

Ko tāu he āta tūhura i te whānuitanga o ngā pakihī hei whakaaroaro mā Kiri rāua ko Kora. Kia pai ai tō whakatutuki i tēnei mahi me tautohu i ngā pakihī e whā, neke atu rānei, me te whakarite whakakitenga e whakamārama ana i ngā kōwhiringa matua e rua e ai ki tāu e mōhio ana mō ngā hiahia o Kiri rāua ko Kora. Me whakarite i te whakakitenga me ko Kiri rāua ko Kora ngā kaiwhakarongo.

Nā reira, me mātua whakauru ki tō whakakitenga:

- tētahi rārangi o ngā pakihī i rangahau me ngā take nā reira i kōwhiria ai aua pakihī e whā hei rangahau māu
- he tirohanga whānui mō ngā pakihī e rua o runga
- ngā āhuatanga o aua pakihī e rua nā reira koe e whakahau ana kia tirohia aua pakihī e rua. Ko te painga atu mehemea ka whakatakotoria ngā mahere hoahoa i te whare me ngā āhuatanga e whakatutuki nei i ngā hiahia o te kaihoko me ngā utu (me anga te titiro ki waho atu i te pakihī me āna utu).



Ngā Kōwhiringa Ahumoni

Nō muri mai i te tūhuratanga o ngā kōwhiringa pakihī whakatū whare mō Kiri rātou ko tōna whānau me huri ki te whakaaro ki ngā ara whakariterite ahumoni mō tēnei mahi nui whakahirahira.



He mahi māu:

I te āhua o ngā pārongo i kohikohia i te wāhanga tuatahi o tēnei ngohe aromatawai e pā ana ki ngā āhuatanga hei whakaaroaro mā te tangata e whakaaro ana ki te hoko i tētahi whare, i tētahi whenua rānei, kua rite koe kia hōhonu ake tō titiro ki aua āhuatanga me te whakahāngai ki ngā whakatau e pā ana ki ngā kōwhiringa ahumoni pai mō Kiri rāua ko Kora.

Whakaarohipa ngā pātai e whai ake nei, ā, taunakitia ū whakauru.

He aha te tūmomo mōkete pai mā Kiri rāua ko Kora?

Whakaarohipa ngā tūmomo hanganga o ngā pūtea taurewa mō te hoko whare, ngā pāpātanga, te nui o te pūtea whakaputu, te utu ka taea me te nui o te pūtea hei utu i te mōkete.

I runga i tō mōhio ki ngā āhuatanga ahumoni a Kiri rāua ko Kora, he aha ngā huarahi kohikohi whakaputunga pūtea taurewa mō te mōkete ka taunakitia e koe?

Whakaritea ū tino kōrero ka tāpaetia ki a Kiri rāua ko Kora kia pai ai tā rāua whakaputu pūtea.

Ko ēhea pēke pūtea, ko ēhea umanga tuku pūtea taurewa rānei ka taunakitia e koe mā Kiri rāua ko Kora?

Tirohia ngā pēke pūtea me ngā kaituku pūtea taurewa, ā, whiriwhiria kia rua ngā kōwhiringa hei whakaaroaro mā Kiri rāua ko Kora. Me mātua whakamārama i ngā take i whiriwhiria ai e koe aua kōwhiringa e rua.

I a Kiri rāua ko Kora e whakaaro ana ki te whakatū whare, atu i te hoko whare, he aha ētahi atu pūrongo me ētahi atu pārongo e tika ana kia kohia e rāua?

Whakaarohipa ngā tūmomo pārongo e tika ana kia whakaarohipa i a rāua e whakamahere ana i te tukanga ahumoni ka whāia tae atu ki te tukanga hanganga.

He aha ngā kōwhiringa inihua pai mā Kiri rāua ko Kora?

Whakatakotoria he kupu whakamārama mō te momo inihua ka taunakitia mō rāua. Me whaiwāhi ngā pārongo hāngai pēnei i ngā utu, ngā tikanga me ngā here, ngā hua me ngā tūraru hoki.

He aha ētahi atu utu e hāngai ana ki te whakatū whare e tika ana kia whakaarohipa e Kiri rāua ko Kora i a rāua e whakamahere pūtea ana mō te angawā poto me te angawā roa?

Whakamāramahia ki a Kiri rāua ko Kora ētahi huarahi kapi i ēnei utu me te kore pōkaikaha.