



Te whai hua, kia ora: Te whai tāke, kia tika!

Kaupapa 3 Te Tātari Puna Moni Whiwhi

"Ngā Kaupapa Tāke"

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Kaupapa 3 - Te Tātari Puna Moni Whiwhi!

Nau mai ki te kaupapa e kīa nei ko, Te Tātari Puna Moni Whiwhi.

Mā te mahi e whiwhi moni ai koe. Heoi anō, ka pēhea te mahi a te moni whiwhi hei painga mōu? I tēnei kaupapa ka tūhurutia ngā tūmomo utu ka whakawhiwhia ki a koe i ngā rā o tō. Mā te whai i ngā manga moni whiwhi huhua e eke angitu ai koe inarā ka tīmata i a koe i te kura tonu.

E tika ana kia whakaarotia te anamata o tō mahere ahumoni kia mārama ki ō kōwhiringa.



I tēnei kaupapa, ka tūhuratia:

- **Wāhanga 1:** Ka taka mai aku moni i hea?
- **Wāhanga 2:** He aha taku utu ā-hāora?
- **Wāhanga 3:** Ngā puna moni whiwhi mō ngā pākihi.



Ka tautoko tēnei kaupapa i a koe, arā:



Ngā Hononga ki Te Whare Tapa Whā

Te tautohu i ngā hāngaitanga ki Te Whare Tapa Whā ka tūpono kitea i ngā ariā me ngā māramatanga tāke.



Hei Mahi

He mahi hei whakaoti māu hei āwhina i a koe ki te tātari i ō puna moni whiwhi.



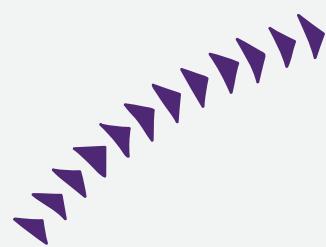
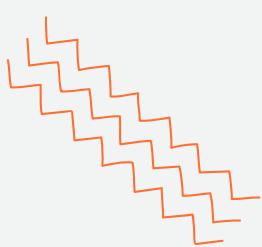
He Ngohe Aromatawai Tāke

Te whiriwhiri i tētahi mahi hei whakaatu i tō māramatanga ki te kaupapa.



He Tikanga Tāke

He tikanga aromatawai hei aromatawai i ō whāinga.



He Kupu Whakataki

Ka tūhuratia i tēnei kaupapa te whakaaro kia nui ake i te moni whiwhi kotahi i ngā rā o tō ao. E tika ana kia whakaarotia te anamata o tō mahere ahumoni kia mārama ki ū kōwhiringa. Ko te penapena pūtea rānei ki te hoko whare, te whakarite pakihī, te mahi haumi, te whakamahere i tō whakatānga rānei. He tauira kei ngā kura e whiwhi moni ana i ngā pakihī e whakahaeretia ana i a rātou i te kura.

Ngā Hua Ako

Kia oti i a koe tēnei kaupapa, ka taea e koe te:

- whakaahua i ngā puna moni whiwhi rerekē (pēnei i te whai mahi, te hoko, te mahi haumi me ngā takuhe kāwanatanga, te aha atu rānei)
- whakamārama i ngā momo moni whiwhi (pēnei i te utu ā-tau, te whiwhinga tāpiri, te utu tiringa, te utu whakapainga, te huamoni, te aha atu rānei)
- tautuhi i te utu ā-hāora, ā-wiki, ā-tau - arā, te utu peke me te utu more
- whakarārangi i ngā momo puna whiwhi moni mō ngā pākihi

Te Paearu Angitu

Hei te mutunga o tēnei kaupapa me whiriwhiri koe i tētahi ngohe aromatawai hei whakaoti māu nā reira, he mea nui kia whai koe i ngā wāhangā katoa o te kaupapa nei. Hei tautoko i tō whai hua ako me mātua whakaoti te wāhangā Ngā Hononga ki Te Whare Tapa Whā me ngā ‘Hei mahi’ katoa kia pai ai tō whakaatu i tō māramatanga ki te kaupapa Te Tatari Puna Moni Whiwhi.

E eke angitu ai koe, me mātua:

- tautohu me te matapaki i ngā ariā matua mō ngā puna moni whiwhi
- tautohu me te whakamahi kia tika ngā kupu matua kei ū pukautu
- taunakitia tō mārama ki te kaupapa
- taunakitia tō toro ki te pae tukutuku o Te Tari Taake ki te rapu pārongo
- whakataurite i te moni whiwhi me te moni whiwhi torohū
- pānui me te mārama i ū pukautu me te hāngai o te utu more ki te utu ā-hāora
- whakaahua i ngā moni whiwhi mā te tangata kotahi
- whakaahua i ngā moni whiwhi mā ngā pākihi

Wāhanga 1: Ka taka mai aku moni i hea?

Te whiwhi moni i tētahi tūranga mahi

E āhei ana koe te mahi ki te whiwhi moni. Ko ngā momo moni whiwhi pātahi e rua ko te utu ā-hāora me te utu ā-tau.

Te Utu ā-Hāora

Ka utua ngā hāora i mahi te tangata. I te nuinga o te wā ka utua koe ki te utu ā-hāora kua whakatau tahitia. E āhua wātea ana te tangata e utua ā-hāora ana ki te mahi i ngā hāora roa.

Ngā pāpātanga mō te utu i tua atu

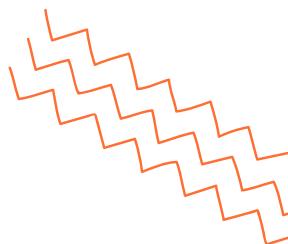
He wā ūna ka wātea te tangata ki te whiwhi ki tētahi utu he nui ake te pāpātanga utu. Ko te mahi i tētahi rangi hararei ā-motu (tūmatanui) pēnei i te rā Anzac, te rā Labour rānei. Ā-ture nei, mēnā ka tonoa koe e tō kaituku mahi i tētahi rangi hararei ā-motu (tūmatanui) me utu i a koe ki te 50 ūrau nui ake i tō utu ā-hāora. Nā reira, ka whakawhiwhia koe ki te utu 1.5 whakarau nui ake i tērā te utu ka whakawhiwhia ki a koe i tētahi rā māori noa.

He tauira: Ka tonoa a Hera ki te mahi i tētahi rangi hararei ā-mōtū (tūmatanui). Ko tana utu ā-hāora māori noa ko te \$20.45.

He tauira: Ka tonoa a Hera ki te mahi i tētahi rangi hararei ā-mōtū (tūmatanui). Ko tana utu ā-hāora māori noa ko te \$20.45.

Pāpātanga rangi hararei = \$20.45 ā-hāora x 1.5 = \$30.68 ā-hāora

Pāpātanga rangi hararei ā-rā = \$30.68 ā-hāora x 8 hāora = **\$245.44 Tapeke**



Te Utu ā-Tau

I te nuinga o te wā ko te utu ā-tau tētahi tāpeke moni whiwhi ā-tau. He pēnei te utu i ngā kaiako, arā, ka utua rātou ki te utu ōrite i ia te wiki, i ia te wiki, ahakoa te nui o ngā hāora kua whakapaua ki te mahi.

Ka utua a Kohu ki te utu ā-tau i tana tū hei kaiako. Rātā pai ana ia ki tana mahi. Ka tae tuatahi atu ia ki te kura i te ata ki te whakariterite. Ko ia hoki tēnā e korikori tahi ana ki ngā ākonga i mua i te tīmatanga o te rā kura. Ka tākaro i te Kī o Rahi i te wā kori mēnā ia ka wātea. I te paunga o te rā kura ka noho ia ki te māka i ngā mahi a ngā ākonga me te whakarite i ngā rauemi mō te rangi e whai atu ana. Ka whakaako ia i te poitarawhiti i ngā pō o te Taite, ka tae atu hoki ki ngā kēmu, ā, he rite tonu hoki tana tū hei kaiawao. Ahakoa te nui o ngā hāora ka whakapauhia e Kohu ki te mahi, kāore tana moni whiwhi e pikī.



Te Moniwhiwhi Pēke me te Moniwhiwhi More

Ko te moniwhiwhi peke te nui o te moni ka utua mō ngā mahi ka tutuki i a koe. Ko te moniwhiwhi more tērā ka tatū atu ki tō pēke pūtea i ia rā utu. Arā, ko tō moniwhiwhi more i muri mai i te tangohanga o ngā tāke me ētahi atu nama pēnei i KiwiSaver.

Hāunga te utu ā-hāora me te utu ā-tau, he momo moni whiwhi anō ka taea i te mahi.

Te whiwhinga tāpiri

He moni āpiti tēnei hei whakamihi i te puku mahi a te tangata. He takoha rānei, he pūtea nui rānei ka tukuna e tō kaituku mahi hei whakamihi i tō eke i tō mahi.

Te tiringa utu

Kia riro i a koe tēnei momo utu, me eke āu mahi ki tētahi taumata kua tohua. He wā ūna ka whakaae koe ki tētahi utu iti ake i runga i te mōhio ka nui ake te utu i te tiringa utu.

He tauira: He kaihoko waka a Tipene, ka utua ki te utu ā-hāora mōkito. Otirā, ia te waka ka hokona atu e ia, ka utua ia ki tētahi \$1000.00 atu anō. Ka mutu, ki te hoko atu hoki ia te kaupapa inihua ka tāpiritia he \$100 ki tana utu, ka pērā hoki me ia kirimana whakatika waka ka hokona atu.

Te whiwhi moni i te haumitanga

Ko tā te haumitanga he whakamahi i ō moni hei moni mō ngā rawa ahumoni pēnei i ngā pūkete huamoni, ngā hea, ngā whare/hanganga, ngā pākihi rānei i runga i te whakaaro ka tipu te moni whiwhi me te uara. Ko te whare/hanganga, ko ngā kuhunga tūmau, ko ngā hea, ko te pūnaha moni ā-kōura, ā-matihiko rānei ētahi tauira pātahi.

Kia mārama ake ai koe ki ngā āhuatanga o te haumitanga, pāwhiria te hononga nei ki Māui Ātea.

He PanaHiko Haumitanga



He Puka Haumitanga



He Pārongo Whakairoiro Haumitanga



*Kia rangiwhāwhā tō ako tēnā tirohia
hoki te Paerewa 28095*

Te tātari i ngā kōwhiringa haumitanga





Ngā Utu Whaipānga

Ka utua te haumitanga hea hei utu whaipainga - ngā moni ka tiritiria e tētahi pakihi ki āna kaipupuri hea. He mea utu ngā utu whaipainga e ai ki te nui o ngā hea a tēnā me tēnā. Hei tauira, ki te whakatau tētahi pākihi he \$1 te uara o tētahi hea whaipainga, ā, 100 o hea, ka riro i a koe te \$100.

Te whiwhi moni i te Kāwanatanga

Ka tautoko te kāwanatanga i te tangata takitahi, ngā whānau me ngā pākihi e kimi tautoko ana. Mā te Tari Tāke me ētahi atu tari kāwanatanga e rima e whakahaere i ngā kaupapa here papori.

Ka whakamahia e rātou te moniwhiwhi ka kohia i ngā utu tāke ki te utu i:

- “Kaupapa Āwhina Whānau” he utu hei āwhina i te tangata ki te whakatipu whānau, arā, hei utu waiwai hei āwhina me ngā utu o ia rā.
- Mā te Tautoko Tamariki e whakaū i te kawenga o tētahi mātua ki te pīkau i tētahi wāhanga o te utu i te manaakitia o āna tamariki e noho ana ki wāhi kē.
- Mā ngā Pūtea Taurewa Ākonga e tautoko i te utu i ngā mahi ako i tētahi whare wānanga, i tētahi wāhi rapuara hōki.
- Mā KiwiSaver e āwhina i ngā kiritaki ki te penapena pūtea mō te kaumātuatanga.
- Mā te “Utu Tiaki Pēpi” e wātea ai tētahi mātua ki te noho ki te kāinga me te pēpi mō te kotahi tau te roa (iti ake rānei).

Kia mārama ake ai koe ki te utu “Kaupapa Āwhina Whānau” pāwhiria tēnei hononga:



Te Pūtea Penihana o Aotearoa

Ka kaumātua ana, ka whakatā koe i te mahi, ko te whakatāngā tēnā. E pai ana kia whakatā koe mēnā kua pai te nui o ngā moni kua penapenahia mō ngā rā kei mua i te aroaro. Karekau noa iho he pakeke kua tohua me whakatā te tangata i Aotearoa. Otirā, kua whiriwhiria te tokonui kia whakatā i te mahi ina eke ki te 65 tau te pakeke. Koinei te taipakeke ka tīmata tā te kāwanatanga utu i te penihana i Aotearoa. Ka hāngai te tuku i te mōni ki tō pēke pūtea i ia rua wiki.

Tirohia ngā pārongo kei Māui Ihumanea kia pai ai tō tūhura tonu i ngā āhuatanga o te penapena pūtea mō te whakatāngā: **Māui Ihumanea**

Whārangi matua o *Te whai hua, kia ora!*

Infographic PDF



PanaHiko



He moni whiwhi atu anō

Te Koha

He moni ka kohaina ki a koe.

Ehara i te koha kau mēnā kua tukuna taua pūtea hei whakamihi i tētahi mahi.
Ka mate pea koe ki te utu i te Tāke Hokohoko mō tēnei momo koha.

He rite tonu tēnei tikanga mēnā he moni, he rawa, he kāri takoha rānei, arā, he koha, kua tukuna ki tētahi kua oti i a ia ētahi mahi māu. Ehara i te 'koha', nā te mea i whiwhi koe i tētahi mea. Me tango i te PAYE i tēnei momo koha.

Ka nui ake te whakamāramatia o te Koha i te Kaupapa 2 Te Ara Tātari Puna Moni Whiwhi.

Ngā Whare Rēti

Ko te utu rēti tērā ka riro i a koe i te/ngā kainoho i tētahi whare ū kua noho hei whare rēti, kaua hei whare noho mōu.

He Utu Tiringa (rōra)

Ko te utu tiringa tētahi pūtea ka tukuna ki ngā kaituhi, ngā kaitā, ngā kaipūoro me ngā kaitito hei utu i ā rātou mahi ka whakamahia i te ao tūmatanui. Ina pānuitia he tuhinga, ina whakamahia he tānga, ina whakarongotia ngā titonga, he utu tiringa ka riro i a rātou.

Ngā moni whiwhi huhua

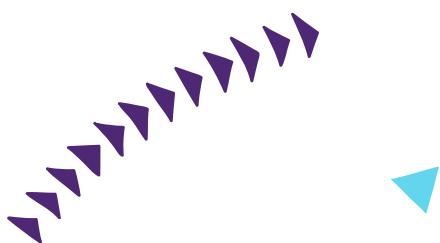
E pai ana kia whiwhi moni te tangata i ngā moni whiwhi huhua. He whakaaro pai kia whakaritea he moni whiwhi atu anō (ka kaha kīia he manga moni whiwhi) kei puta tētahi āhuatanga ohorere.

Ka pai hoki ngā moni whiwhi huhua hei hāpai i tō whakatipu i tētahi puna pūtea hei hāpai i tō hoko whare, te utu i ngā ara ako o āu tamariki tae atu ki tō whakatānga. Ka kīia tēnei moni whiwhi he moni whiwhi torohū, arā, ehara i te mea me mahi koe kia riro i a koe te moni. Ka wātea ki a koe ētahi kōwhiringa i tō ao i tēnei tūmomo whiwhinga.

Tauira: Kua mārena a Kaia rāua ko Tom, kotahi te moni whiwhi. Ki te whakakorengia te mahi a Kaia, kāore nei pea he whakaritenga tuarua, he pūtea ohorere rānei e ora tonu ai i taua āhuatanga.

Tauira: Kia tāoki a Mereana rāua ko Hamiora i te ekenga ki te 65 tau, ka whiwhi rāua tahi i te Pūtea Penihana. Tāpiri ki tēnei, ka whiwhi tonu a Mereana i ngā tiringa o ngā pukapuka e toru kua tuhia e ia. He whare rēti hoki tō rāuae puta ai he moni i muri i te utu Tāke. I āta waihangā rāua i ētahi ara whiwhinga moni maha i a rāua e mahi ana. Ka noho ēnei moni whiwhi hāngū hei mahinga moni e whiwhi ai rāua ahakoa kua mutu te mahi, ā, ka nui ngā kōwhiringa i te wā o tā rāua ahungarua.

Kuputaka	
Māori	Pākehā
pātahi	common
tūmatanui	public
moniwhiwhi peke	gross pay
moniwhiwhi more	net pay
kuhunga tūmau	term deposit
utu whaipainga	dividend
Mahi mō ngā Whānau	Family Support
Tautoko Tamariki	Child Support





Hei Mahi 1 – Ko taku moni whiwhi i te Kura

I mōhio rānei koe he rakahinonga ētahi taiohi Māori i a rātou e kura tonu ana? He mahi takirua, tēnā:

- 1)** Mātakihia te ataata nei o tētahi kāhui rakahinonga e kōrero ana mō tā rātou whakarite pakihī i tō rātou kura: [Money Jam TKKM o Ngā Mokopuna](#)



- 2)** Whakaarotia ngā ara ka taea e koe te whai kia huhua o manga whiwhinga pūtea i te wā kotahi. He aha pea aua manga? I a koe ka whakaaro ki ngā whakautu ki ēnei pātai tēnā whāia ēnei kōrero akiaki hei ārahi i a koe

- Whakaarotia ō pūmanawa, ō pūkenga
- He pai ki a koe te hanga aha noa? He aha aua hanganga?
- E mōhio ana koe ki ētahi rangatahi kua whakarite manga moni whiwhi? Ka taea rānei e koe ētahi ara ūrite te whai?
- He rongoā rānei āu mō ngā tūraru ka huri pea hei moni whiwhi māu?



Hei Mahi 2 – Te whiwhi moni i a koe i te kura

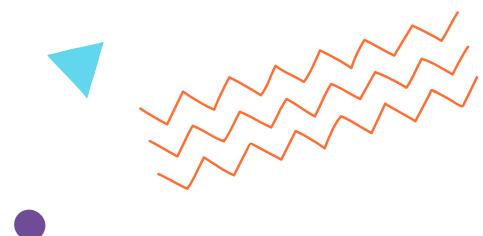
Atu i te whai mahi wā-poto me te whai utu ā-tau, ā-hāora rānei, he ara atu anō ka whai utu tētahi tokonui ākonga i Aotearoa. He mea whakatipu ētahi i tētahi whakaaro kotahi, nāwai ka huri hei putanga nui, hei pakihī whai pūtea miriona tāra neke atu.

Tēnā whakaarotia ngā ara whiwhi moni i a koe e kura tonu ana. Whakamahia ō pūmanawa, tō auahatanga. He tokomaha ka whai utu i te hoahoatanga o ā rātou ake pae tukutuku, i te hoko kākahu/hū kua tukuna ruatia, i te tuhi/hopu rangitaki me te noho hei kiriawe pāpori.



Rangahaua te nui o te moni ka whakawhiwhia ki a koe i tō whakarite hōngere TiriAta māu: **He pēhea te whairawa ā ngā Kaitiriata?**

Rangahaua ngā tini ara moni whiwhi i a koe e kura tonu ana. Whakaritea tētahi rauemi hei tiritiri ki ō hoa, ā, whakaatuuhia.





Ngā Hononga ki Te Whare Tapa Whā

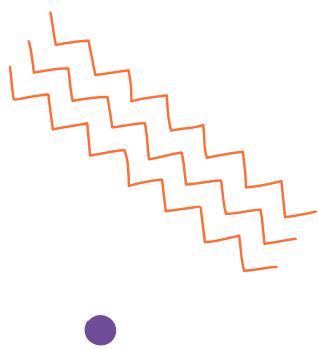
Te whakaaroaro ki te ao o te rakahinonga: Mere, te Kaihoahoa Whakarāke

He pakihī tā Mere, ko ‘Kōtiro Kura’ te ingoa. Ko tāna he hoahoa i ngā tauira Māori kātahi ka tāngia hei tānga ahu-toru ka hurihia hei whakarākei. Katoa ngā whakarākei he whakaahuatanga o tētahi kaupapa. Mō tana kaupapa Kaitiakitanga i whakamahia e Mere ngā rawa kirihou toitū. Ka hangaia e ia ngā whakakai, ngā hei kakī tae atu ki ngā tīhāte ma ana hoahotanga.

Ka moata tana oho i ia rā kia pai ai tana whakaoti i ētahi whakarākei kātahi ka wehe ki te kura, ā, ka hoki ki te kāinga hei te 5:30 i te pō. Ka pau pea te rua hāora anō ki āna mahi pakihī i muri i tana whakaoti i āna mahi kāinga.

Kāore a Mere e tino kite i tōna whānau i te āhua o tana pukumahi, o tā rātou pukumahi hōki. Heoi anō, i ngā mutunga wiki ka pai ki a rātou te noho tahi ki te tākaro tahi ki ngā kēmu poari.

Ka hiahia a Mere kia aro ki te ora o tana tinana otirā, ko te nui o ana hāora ka whakapaua ki tana pākihi. Heoi anō, ka rite tonu tana whakahīkoi i te kuri a te whānau, i a Tutu, e toru ngā wā i te wiki neke atu rānei, ā, ka hīkoi hoki ia ki te kura.



Me mahi tahi ā-rōpū ki te whakaotī i te tūtohi kei raro iho nei:

Tuhia ki ia pou o te tūtohi ngā awenga pai me ngā pānga kino o te rakahinoga ki ngā taha o te Whare Tapa Whā o Mere, o tōna whānau rānei. Tēnā tuhia te nui e taea ana e ai ki ngā kōrero kua puta i a Mere

Kua tuhia he tauira i konei:



Hei Mahi 3

Me mahi tahi ā-rōpū ki te whakautu i ngā pātai e whai ana:

1) Whakarārangihia ngā puna moni whiwhi e taea ana e te tangata

.....

.....

.....

2) He aha ngā momo moni whiwhi matua e rua mā te tangata takitahi i Aotearoa?

.....

.....

.....

3) Whakamāramatia te moni whiwhi torohū me ūna painga.

.....

.....

.....

Kuputaka	
Māori	Pākehā
rakahinonga	entrepreneur
kiriawe	influencer

Wāhanga 2: He aha taku utu ā-hāora?

Te mārama ki tō pukautu

Mēnā ka whai utu ā-hāora, utu ā-tau rānei, i tōna tikanga ka riro i a koe tētahi pukautu. He mea nui kia mārama koe ki ngā wāhanga o tō pukautu.



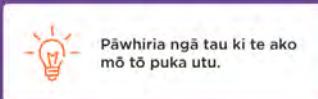
Ko te moniwhiwhi peke te nui o te moni ka utua mō ngā mahi ka tutuki i a koe.

Ko tō moniwhiwhi peke te tapeke moni ka riro i a koe mō ngā mahi kua tutuki i a koe. Arā, ko tō moniwhiwhi more i muri mai i te tangohanga o ngā tāke me ētahi atu nama pēnei i KiwiSaver.

Ko tō utu ā-hāora tō utu. Kia kitea tō moniwhiwhi peke ā-wiki me whakarau i tō utu ā-hāora mā ngā hāora mahi kua tutuki i a koe i ia wiki.

Te mārama ki ngā kōrero kei tō puka utu

E hira ana te mōhio ki ngā kōrero kei tō puka utu. E pēnei ana kia pai ai tō tirotiro mēnā kua utua koe e tō kaituku mahi ki te utu tika. Pāwhiria ngā tau ki te ako mō te puka utu.



C COMPANY CORP.			
Samantha Stokes	IRD Number: 028-009-798	Annual Leave Available: 5.50 days	Sick Leave Available: 2.00 days
Tau IRD			
(1) E iwa e waru rānei ngā tau o tēnei, ka mutu, nāu ake. Ka hoatu kī a koe e te Tari TaKE. Ka noho mal te tau nēi ki ū puka utu katoa me ū tauaki KiwiSaver katoa īna haere koe ki te mahi.	(5) Rate	Total	This Pay
(7) \$45	\$1912.50		
(12) \$70	\$00.00		
			(3) 1912.50
		\$280.71	
Total Taxes			
(10) Student Loan Repayments		\$38.60	
(11) KiwiSaver 3%		\$57.37	
			\$95.97
Total Post-Tax Deductions			
KiwiSaver Employer Contribution		\$57.37	
Total Superannuation Contribution			\$57.37
Net Pay			
			(4) 479.16

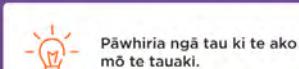
Tirohia tō pukautu i ia wāhanga utu kia mārama ai tō kite mēnā kei te tika tō utu.

He wā ūna kāore he nui te moni e toe ana i te pēke pūtea i muri i te utu tāke, KiwiSaver me te utu nama pēnei i te rēti, te kai, te hiko, te aha atu anō. Mēnā e mōhio ana koe ki tō moniwihwhi more ka pai tō mōhio ki ngā whakapaunga moni ihokore. Ka mōhio pai koe kua pukumahi koe kia riro i a koe te utu pai kātahi koe ka mārama ki ū matea me ū hiahia. Ka whai take rānei tō hoko hū hou, waea hou, tīkītī konohete rānei?

Te utu me ngā tangohanga utu

Ko te puka utu he tauaki mai i tō kaituku mahi e whāki ana i tō utu peke, he aha ngā moni kua tangohia kua tāpirihia rānei ki tēnei utu, me te whāki anō i tō utu more.

I te nuinga o te wā ka rerekē anō te nui o te moni kua ea i a koe me tō utu more. Ka kīa te moni kua tangohia i tō utu peke he tangohanga. E whai ake nei ētahi tauira o te tangohanga (pāwhiria ngā tau).



E ENTERPRISE LTD.			
Samantha Stokes	IRD Number: 028-009-798	Annual Leave Available: 5.50 days	Sick Leave Available: 2.00 days
Period End: 15/03/2019			
Description	Quantity	Total	This Pay
Ordinary Time	42.5	\$1912.50	
Overtime	00	\$00.00	
Total Gross Earnings		\$1912.50	
(1) Tax		\$280.71	
(4) Total Taxes		\$280.71	
(3) Student Loan Repayments		\$38.60	
		\$57.37	
Total Post-Tax Deductions		\$95.97	
KiwiSaver Employer Contribution		\$57.37	
Total Superannuation Contribution		\$57.37	
Net Pay		\$1555.32	

Te Utu ā-Hāora Mōkito

Kua āhurutia ngā kaimahi me ngā kirimana kaimahi nā reira e tika ana kia utua rātou ki te utu ā-hāora mōkito. Ko ngā kaimahi pakeke ake i te 16 tau te pakeke ka manaakitia i raro i tēnei momo kirimana. I a koe ka huri ki te tīmata ki tō mahi wā-poto, me mārama koe ki ngā mea e tika ana kia wātea ki a koe. E toru ngā taumata o te utu ā-hāora mōkito. He mōtika kaimahi āu, he kawenga hoki ā ngā kaituku mahi mā ngā kaimahi.

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

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

[Te Puna: Employment New Zealand](#)



Hei Mahi 1: Kia mārama au ki aku mōtika

Me mahi tahi ā-rōpū. Ko tā koutou he waihanga i tētahi rauemi hei whakamahi mā ngā ākonga me te whānau o te kura. He atahanga rānei, he oro rānei te momo ara whakaputa i tō rauemi, māu e whiriwhiri ko tēhea. Me whānui tō toro ki ngā puna mōhiotanga kia pai ai tō whakatakoto kōrero hei taunaki i tō rauemi.

Pānuihia ngā rauemi e tāpiritia ana ki raro iho nei.

Rauemi 1: **Te utu me te utu ā-hāora mōkito**

He utu ā-hāora mōkito i Aotearoa, ā, e tika ana kia mārama ki a koe enei kōrero me ū mōtika hei kaimahi. Te utu me te utu ā-hāora mōkito

Rauemi 2: **Me whai wā whakatā, wā kai hōki ngā kaimahi**

Rauemi 3: **Ngā hāora mahi**

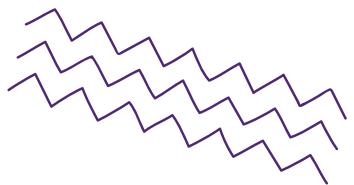
Tūturu me whai kirimana ia kaimahi e kī ana te nui o ngā hāora me mahi te kaimahi, ngā hāora tīmata me te oti i te mahi me ngā rā o te wiki ka mahi ai koe.

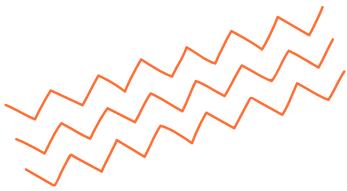
Rauemi 4: **Te Wā Whakatā me Ngā Whakamatuatanga**

Me mātua whakaū e tika ana ngā whakamatuanga me ngā wā whakatā kua tohua māu tae atu ki te utu tika.

Rauemi 5: **Te Whakatau Take**

Ka tūpono puta he take i ngā wāhi mahi nā reira, e tika ana kia mārama koe ki ū mōtika me ū haepapa me ērā hoki o te kaituku mahi.





Hei Mahi 2

1) Whakaahuatia te moniwhiwhi pēke i mua tāke.

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.....
.....

2) Whakaahuatia te moniwhiwhi pēke i muri tāke.

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.....
.....

3) Whakamāramatia ngā take me mōhio te tangata ki tana moniwhiwhi peke, moniwhiwhi peke, utu ā-hāora hōki.

.....
.....
.....

4) Tautohu te utu ā-hāora mōkito, ā, whakamāramatia ngā take me mōhio koe ki ū mōtika i a koe ka tīmata i te whai mahi.

.....
.....
.....

Kuputaka	
Māori	Pākehā
whakapaunga moni ihokore	non-essential buying
mōtika	rights
mōkito	minimum

Wāhanga 3: Ngā puna moni whiwhi mō ngā pākihi.

He huhua ngā puna moni whiwhi ka taea e ngā pākihi, pēnei i te tangata kotahi.
He pai te whakaaro kia kaua e whirinaki atu ki te moni whiwhi kotahi.

Koinei ētahi ara moni whiwhi mā ngā pākihi:

- Te hoko rawa, hoko ratonga rānei
- Te whakamahi i ngā huamoni hei hoko hea (hei haumitanga) i Aotearoa, ki tāwāhi rānei
- Te huamoni i ngā moni taurewa
- Te hokona atu o ngā rawa mātaraunga
- Te whiwhinga utu tiringa.



Ka pai tō tūhura i te rakahinonga me te [PDF Māui Rautaki: Te Whakatakoto Whāinga me te Whakamahere](#), ka āhei tō rangahau i te rakahinongatanga.



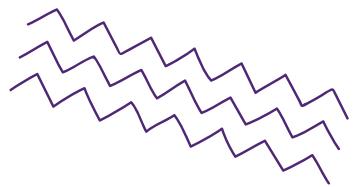
Hei Mahi 1

1) He aha ngā puna moni whiwhi rerekē mo ngā pākihi?

.....
.....
.....
.....
.....
.....
.....

2) He aha pea ngā take ka whaihua te whiwhi moni i ngā puna rerekē?

.....
.....
.....
.....
.....
.....
.....





He Ngohe Aromatawai Tāke

Mā tēnei aromatawai e wātea ai koe ki te whakaatu i tō māramatanga ki te pūnaha moniwhiwhi i Aotearoa. I mua i tō taki i te ngohe nei, tēnā pānuihia te tūtohi me ngā tikanga aromatawai TĀKE kia mārama koe ki ngā paearu aromatawai i ō mahi.

Whiriwhirihia tētahi mahi e whakaatu pai ana i tō āhei ki te:

- Whakaahuatia ngā puna moni whiwhi rerekē (arā, hei kaimahi, ngā rawa ka hokona atu, te haumitanga me ngā huamoni)
- Whakamāramatia ngā momo whiwhinga pūtea (arā, te utu ā-tau, ngā whiwhinga tāpiri, ngā utu whaipainga, ngā huamoni, te aha rānei)
- Tautohu te utu ā-hāora me te utu ā-wiki, te moniwhiwhi more me te moniwhiwhi peke ā-tau
- Whakarārangihia ngā tūmomo puna moni whiwhi mā ngā pākihi.

Kia pai ai tō whakaatu i tō mārama ki ngā puna moni whiwhi tēnā, whiriwhiria tētahi o ngā ngohe e whai ake nei.

	<p>Kauhau TED</p> <p>Whakamahia tēnei hōputunga ki te whakamārama me te whakaako i ō hoa He pai tēnei hei rauemi i tō kura, i te whānuitanga rānei o tō hapori Ahakoa ehara te kaikōrero i te tamaiti, ko te Moni te aronga nā reira ka pai hei kohikohi whakaaro. <u>Tirohia mai</u>.</p>
	<p>He rauemi matihiko ka tiritiria ki te kura, ki ō hoa, ki tō whānau, i tō aiga / i tō kāinga rānei.</p> <p>pēnei i te:</p> <p>Whakaaturanga</p> <p>Pakipūmeka</p> <p>Ataata.</p> <p><u>He tauira pai tēnei</u></p>
	<p>He pārongo whakairoiro hei whakamārama ki ngā kaimātakitaki.</p>
	<p>He puka tohutohu ka hoahoatia me tētahi pūmanawa ka whakamahi hei ārahi i te hunga kātahi anō ka tae ki Aotearoa.</p> <p>Me tuhi ki te reo Pākehā, ki tētahi atu reo rānei.</p>



He Tikanga TĀKE - He Aromatawai i te ako

Mā tēnei aromatawai-whaiaro e whakawatea i tētahi āhuatanga kia pai ai to whakaatu i tō māramatanga ki ngā puna moni whiwhi mā te tangata kotahi, mā ngā pakihī hōki.

Māu e tautohu i te taumata, āu mahi, tō āpōpō ki tēnei tūtohi. Māu e whakatau āe rānei, kāore rānei, e āpitihia ngā taunakitanga o ōu whāinga.

Whakaotihia tēnei mahi mā te whakamiramira i ngā whāinga kua tutuki i a koe, ā, ka āpitihia ki tō mahi whakaoti i te tautohunga ki konei. Tērā pea ka puta ngā taunakitanga i ētahi akoranga i te kaupapa, hei wāhangā rānei o tō ngohe aromatawai. He honongaitua ki ngā whāinga matua kei te ngohe aromatawai.

He tauira taunakitanga:



Ngā Hononga ki Te Whare Tapa Whā

- ka tautohu i te hāngai o ētahi ariā tāke ki Te Whare Tapa Whā.



Hei Mahi

- me oti i a koe ngā ngohe kia mārama te kitea o te pūnaha tāke me ngā whakatau mō te whakapau i ngā moni tāke.

Ka taea e koe;

- ngā puna moni whiwhi rerekē te whakaahua (arā, hei kaimahi, ngā rawa ka hokona atu, te haumitanga me ngā huamoni)
- Whakamārama i ngā momo moni whiwhi (pēnei i te utu ā-tau, te whiwhinga tāpiri, te utu tiringa, te utu whakapainga, te huamoni, te aha atu rānei)
- te tautohu i te utu ā-hāora me te utu ā-wiki, te moniwhiwhi more me te moniwhiwhi peke ā-tau
- te whakarārangī i ngā tūmomo puna moni whiwhi mā ngā pākihi.

Te Āheitanga - Te Whakahaere Moni me te Moni Whiwhi

Whāinga	Te ako i ngā Tikanga TĀKE	Te mārama ki ngā Tikanga TĀKE	Te matatau ki ngā Tikanga TĀKE	Te mātanga ki ngā Tikanga TĀKE
Te whakaahua i ngā puna moni whiwhi	Ka whakaahuatia e au ngā puna moni whiwhi.	Ka whakaahuatia e au ētahi atu anō puna moni whiwhi ka taea e te tangata kotahi.	Kua matatau ahau ki ngā Tikanga TĀKE + Ka āta whakaahuatia e au ngā momo puna moni whiwhi mā te tangata kotahi me ētahi tauira.	E Matatau ana ki te Mōhio-Tāke + Ka parahautia e au te hua o te whai i ngā momo moni whiwhi huhua i ngā reanga o tō ao.
Te whakaahua i ngā momo moni whiwhi mā te tangata	Ka whakaahuatia e au ngā puna moni whiwhi a te tangata.	Ka whakaahuatia e au ngā momo moni whiwhi ka taea e te tangata kotahi.	Kua matatau ahau ki ngā Tikanga TĀKE + Ka āta whakaahuatia e au ngā momo moni whiwhi mā te tangata kotahi me ētahi tauira.	E Matatau ana ki te Mōhio-Tāke + Ka arotakengia e au te moni whiwhi whaihua ake i te puna moni whiwhi ka taea e au.
Te tautohu i ngā utu (ā-hāora, ā-wiki, ā-tau)	Ka whakaahuatia e au te moniwhiwhi pēke Ka whakaahuatia e au te moniwhiwhi more Ka whakaahuatia e au te utu 'taima me te hāwhe' Ka whakaahuatia e au te utu ā-hāora mōkito.	Ka whakaahuatia e au te moniwhiwhi peke, te moniwhiwhi more me te utu ā-hāora mā te pānui i tētahi pukautu. Ka whakaahuatia e au te utu ā-hāora mōkito mō te tangata 16 tau pakeke atu. Ka whakatauiratia e au he wā e utua ai te tangata ki te utu 'taima me te hāwhe'.	Kua matatau ahau ki ngā Tikanga TĀKE + Mā te whakamahi tātaitai ka taea e au ngā pāpātanga te tautohu i tētahi pukautu. Ka whakamāramatia e au te take e toru ngā utu ā-hāora mōkito. Ka whakamāramatia e au ngā take me utu ngā kaituku mahi i ngā kaimahi ki te utu 'taima me te hāwhe'.	E Matatau ana ki te Mōhio-Tāke + Ka whakamāramatia e au ngā ara kimi pāpātanga i ngā pukautu ki tangata kē. Ka parahautia e au ngā take nā reira me whai utu ā-hāora mōkito. Ka whakaritea e au tētahi rauemi hei tautoko i ētahi atu. Ka parahautia e au te take me mōhio te tangata ki ngā kōrero kei tana kirimana mahi.
Te whakaahua i ngā puna moni whiwhi mō ngā pākihi rerekē	Ka whakaahuatia e au ngā puna moni whiwhi mā te pākihi.	Ka whakaahuatia e au ētahi atu anō puna moni whiwhi ka taea e te pākihi.	Kua matatau ahau ki ngā Tikanga TĀKE + Ka whakaahuatia e au ngā take e huhua ai ngā momo moni whiwhi a ngā pākihi.	E Matatau ana ki te Mōhio-Tāke + Ka parahautia e au ngā take he pai ake ētahi momo puna moni whiwhi hei kōwhiringa mā ngā pākihi.

Te whai hua - kia ora!



Mō ētahi atu kōrero haere ki **sortedinschools.org.nz**