

Te whai hua, kia ora? Te whai tāke, kia ora?

Kaupapa 6 Te Tātari Tāke Whaiaro!

“Ngā Kaupapa Tāke”

Ingoa:



Inland Revenue
Te Tari Taake

Te whai hua - kia ora!

sorted
in Schools

Ngā Ihirangi

03 He mihi

05 He kupu whakataki

07 Wāhanga 1:

Ko ngā mea hiranga me mōhio
ahau e pā ana ki te tāke

14 Wāhanga 2:

Te whakaraka i ngā rā o tō ao

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Ngā Pūtea Taurewa Ākonga

30 He Ngohe Aromatawai Tāke



Kaupapa 6: Te Tātari Tāke Whaiaro!

Nau mai ki te kaupapa e kīia nei ko, Te Tātari Tāke Whaiaro!

He aha ngā mea me mōhio koe e pā ana ki te moni me te tāke ka wehe ana koe i te kura ki te whare wānanga, ki te whakangungu ahumahinga, te kuhu rānei ki te ohu mahi?

Ka wawe ake tō ako me tō whakaharatau i ō pūkenga ahumoni, ka wawe ake tō āheinga ahumoni!



I tēnei kaupapa, ka tūhuratia:

- **Wāhanga 1:** Ngā mea me mōhio ahau e pā ana ki te moni me te tāke
- **Wāhanga 2:** Te whakaraka i ngā rā o tō ao
- **Wāhanga 3:** Ngā Pūtea Taurewa Ākongā

Ka tautoko tēnei kaupapa i a koe, arā:



Ngā Hononga ki Te Whare Tapa Whā

Ka tautohu i te hāngaitanga o ēnei ariā tāke me ēnei māramatanga tāke ki Te Whare Tapa Whā. (Ngā whakairoiro Te Whare Tapa Whā).



Hei Mahi

He mahi hei whakaoti māu, hei āwhina i tō ako e pā ana ki te kaupapa Te Tātari Tāke Whaiaro.



He Ngohe Aromatawai Tāke

Ka whiriwhiri koe 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

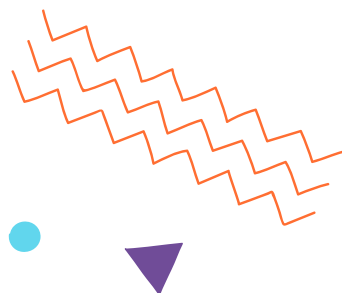
Ka tautoko te kaupapa nei kia āta whakaaro, kia tūhura hōki i ngā mea tīmatanga me mōhio koe e pā ana ki te tāke i a koe ka whakawhiti mai i te kura tuarua ki te ako i te taumata mātauranga matua, ki te whai whakangungu ahumahinga, te kuhu rānei ki te ohu mahi. Ka tūhura tātou i ngā kōwhiringa e pā ana ki te pūtea mō te ako, mō te whakangungu, me pēhea hoki e whakarite whakamua ki te KiwiSaver.

Ko te wātea ināiane o ngā āheinga mahi ā-ao me ngā whanaketanga hangarau, ka rerekē rawa pea ngā āheinga mahi māu. Tēnā pea e rangirua ana ki te mahi hei mahi māu, engari kei te pai tēnā. Ko tētahi ara takatū mō te ohu mahi ngākaurua o āpōpō, he mōhio ki ngā āhua tīmatatanga o te moni me te tāke, kia pai ai tō noho takatū ā-ahumoni e eke panuku ai ō whāinga ora.

Ngā Hua Ako

Ka mutu i a koe te kaupapa nei, ka taea e koe te:

- ✓ whakamārama i ō kawenga hei kaiutu tāke
- ✓ whakamārama i ngā tangohanga utu me te hono ki te whakaraka i ngā rā o tō ao (KiwiSaver, pūtea taurewa ākonga)
- ✓ tautuhi i te KiwiSaver me te whakaahua i ōna hua
- ✓ tautuhi i te pūtea taurewa ākonga
- ✓ whakaahua i ngā ara whakahaere moni
- ✓ tūhura i ngā kōwhiringa e pā ana ki te hanga-whakatau mō āpōpō.

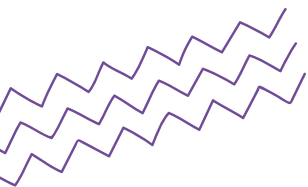


Te Paearu Angitu

Hei te mutunga o tēnei kaupapa, ka whiriwhiri koe i tētahi ngohe hei whakaoti i tō aromatawai. Hei tautoko i tō ako he mea nui kia oti Ngā Hononga ki Te Whare Tapa Whā, otirā ngā mahi katoa, kia pai ake tō whakaatu i tō mārama ki te kaupapa, Te Tātari Tāke Whaiaro.

E eke angitu ai koe, me mātua:

- ☒ Whakaahua i ngā mōtika me ngā kawenga e pā ana ki te moni, te tāke me ngā pūtea taurewa ākonga
- ☒ Tautohu i ngā ara whakahaere i ō moni
- ☒ Mārama ki ngā painga o te KiwiSaver
- ☒ Tūhura, me whakaahua i ngā momo pūtea taurewa ākonga rerekē
- ☒ Matapaki i ō whakaaro mō ngā ataata i mātakihia
- ☒ Titiro ki te paetukutuku a Te Tari Tāke, te whai i ngā hononga ki ngā pārongo matua mō te rapu puka tāke, ngā maramataka, te KiwiSaver, ngā pūtea taurewa ākonga, te mea te mea.



Wāhanga 1: Ngā mea me mōhio ahau ināianei!

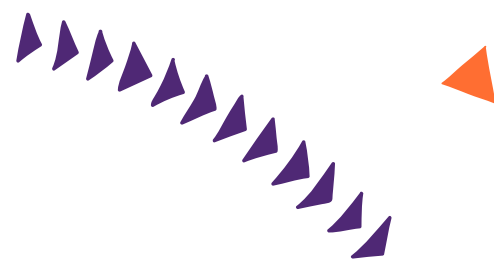
Te whakarite i tētahi pūkete takuIR (MyIR)

E āhei ana tō rēhita mō tētahi pūkete takuIR (myIR) ki te paetukutuku a Te Tari Tāke www.ird.govt.nz

Kia pai ai tō whakarite pūkete **takuIR**, ka hiahiatia:

- tō tau Tāke
- tō rā whānau
- tō ingoa
- tētahi wāhitau imēra
- tētahi nama waea kawehemea kei a koe.





Ka rēhitatia ana koe, e āhei ana tō:

- Whakahaere i ō pūkete katoa, tae atu ki te Kaupapa Āwhina Whānau me te Tautoko Tamariki
- Whakahaere i tō uru me ō takiuru, i ō ētahi atu rānei
- Whakahou i ō taipitopito hoapā mōu, mō tō rōpū ranei
- Tāpiri, tō panoni i ō taipitopito pūkete pēke
- Whakahaere utu, tae atu ki te moni tango hāngai me te whakarite moni tango hāngai auau
- Aroturuki moni whakahoki
- Whakaoti puka tāke
- Āta tirotiro i ngā utu me ngā taipitopito whakahoki
- Whiwhi tuhinga, whiwhi whakamōhiotanga i a mātou
- Tuku me te whiwhi i ngā karere tukutuku haumaruru
- Tikiake me te tuku tuhinga
- Āta tirotiro, whakahou me te tā whakaūtanga o tō moni whiwhi.

Te whakaoti Puka Tāke Moni Whiwhi Takitahi - ki hea rapu ai ahau ēnei kōrero?

Mehemea ko te moni whiwhi anake ka riro i a koe he utu ā-tau, he utu ā-hāora rānei, kua tangohia kētia te PAYE i tō utu. Kia mutu te tau tāke, ka tukuna e IR tētahi aromatawai tāke moni whiwhi e kī ana mehemea he moni whakahoki, he moni hei utu māu, mehemea rānei kua utua e koe te utu tāke tika mō te tau.

Mehemea he maha ngā puna moni whiwhi, he pakihi rānei tāu, me whakaoti i a koe tētahi puka tāke moni whiwhi takitahi. E āhei ana tō mahi tōtika ā-tuihono, mā tētahi māngai tāke manatoko rānei e mahi māu.



He aha aku kawenga?

He mea nui kia tika ō taipitopito hoapā, ō momo moni whiwhi, ō taipitopito pūkete pēke.

Mehemea he kiritaki o te Kaupapa Āwhina Whānau, o te Tautoko Tamariki rānei, me whakamōhio atu koe ki a IR mō ngā panonitanga o ngā tūāhua ā-whānau, o tō moni whiwhi rānei.

Ka kitea **ngā puka me ngā aratohu tuihono** ki te paetukutuku a Te Tari Tāke.

Te utu i te wā tika

He mea nui kia utua ō tāke i te wā tika, ki te kore tēnā pea ka pā te utu hapa me te huamoni.

Ka whakaatu tō pūkete takuIR, te pae tukutuku a Te Tari Tāke rānei i ngā rangi matua o te marama hei whakamaumahara māu.

Individual tax return

Accident Compensation Act 2001 • Income Tax Act 2007 • Tax Administration Act 1994

Name

Address

IR3 2021

1 April 2020 to 31 March 2021

You can complete your return in myIR.

To see if you need to complete this return go to ird.govt.nz/end-of-year-tax

The 2021 IR3 guide is available on our website. To view a copy go to ird.govt.nz/forms-guides

1 If your IRD number is not shown above, print it in Box 1.
(8 digit numbers start in the second Box: 7 7 7 7 7 7 7 7)

2 If your correct name is not shown above, print it in full in Box 2.
Mr Mrs Miss Ms
Put first names above and surname below

3 If your correct postal address is not shown above, print the full address in Box 3.
Do not print your tax preparers address here. See the guide for further details.
Put street address or PO Box number above and suburb, Box lobby or RD and town or city below

4 If your correct street address is not shown below, print it in full in Box 4.
Put street address above and suburb, city, RD or region below

5 If your correct date of birth is not shown below, print it in Box 5.
Day Month Year

6 If your business industry classification (BIC) code is not shown below or has changed, print it in Box 6. For more information about BIC codes, go to businessdescription.co.nz

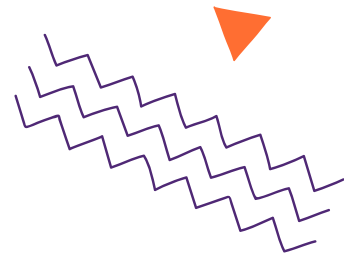
7 If your correct daytime phone number is not shown below, print it in Box 7.
Prefix Phone number

8 If your correct bank account number is not shown below, print it in Box 8. See the guide for further details.
Bank Branch Account number Suffix

9 Adjustments to your income - student loan and Working for Families Tax Credits customers
Check the income list on our website ird.govt.nz/adjust-income to see if you need to make any adjustments. If you have already told us your end of year adjustments, you do not need to do anything further. If you do have adjustments to make, tick Box 9A, complete an Adjust your income - IR215 form and send it in with your return. See the guide for further details.

10 You may be a non-resident of New Zealand for tax purposes and may need to complete an IR3NR return instead. See the guide for further details.

	APRIL 2021	MAY 2021	JUNE 2021	JULY 2021	AUGUST 2021	SEPTEMBER 2021	OCTOBER 2021	NOVEMBER 2021	DECEMBER 2021	JANUARY 2022	FEBRUARY 2022	MARCH 2022
1 Employer deduction payment due for employers who elect to pay \$500,000 PAYE and EDCIT per annum												
2 Employer deduction payment due for employers who elect to pay \$500,000 PAYE and EDCIT or more per annum												
3 End of the month: Payment due for decisions made between the 1st and the end of the month												
4 End of the month: Payment due for decisions made between the 1st and the end of the month												
5 End of the month: Payment due for decisions made between the 1st and the end of the month												
6 End of the month: Payment due for decisions made between the 1st and the end of the month												
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30 End of the month: Payment due for decisions made between the 1st and the end of the month												
31 End of the month: Payment due for decisions made between the 1st and the end of the month												



Mā wai au e āwhina me aku tāke?

Kei te pai ki te tono āwhina, ā, he whakaaro pai kia kaha tō aroturuki i ngā tangohanga tāke i tō pukautu. Mehemea me oti i a koe tētahi puka tāke nā te mea he nui te puna moni whiwhi, he pakihi rānei tāu, e āhei ana tō tono āwhina i Te Tari Tāke, te whirinaki ki tētahi o te whānau, te aiga, te kāinga rānei, tētahi māngai tāke manatoko, ki Ngā Pou Whirinaki o Aotearoa pātata ki a koe rānei. Ka whakamahi ētahi tangata i ngā taupānga tuihono ki te aroturuki i te moni whiwhi me te whakapaunga.

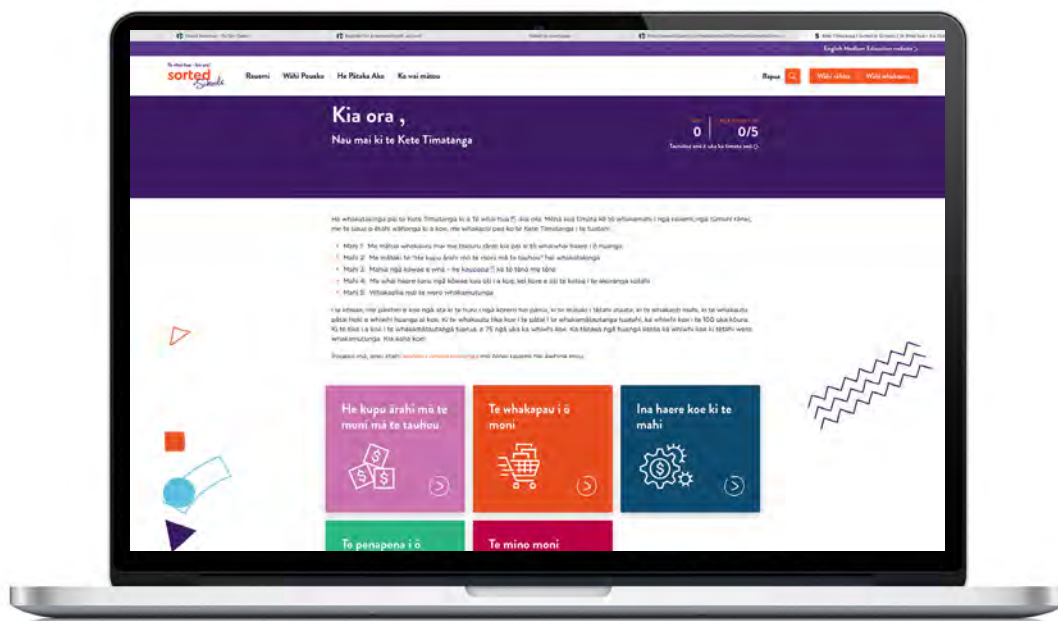
He Ratonga Tautuku ā-Hapori tō Te Tari Tāke e whakarato akoranga tāke mō te pakihi hou me ngā rōpū iti, me ētahi kauhau e pā ana ki te tāke takitahi me ngā āheinga.

Arā anō te whānui o ngā kauhau me ngā kauhaurangi e wātea ana hei āwhina i tō mārama me tō whakatutuki i ō takohanga tāke.

He aha atu hei mōhio māku? Te Moni 101

Mehemea he mahi hamanga tāu i te kura, he whakaaro pai kia waia ki ngā kaupapa i te pīkau tīmatanga, pēnā i te kaupapa “Ina haere koe ki te mahi”, kia noho mārama koe ki ngā kōrero matua o tō utu, o tō pukautu, o te PAYE me te GST.

Te Kete Tīmatanga

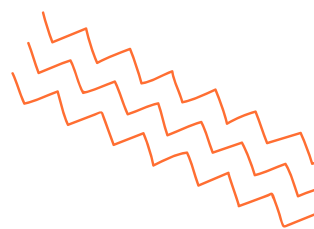


Ngā Matea ki ngā Hiahia

Ehara i te mea he ngāwari te whakatau i ngā kōwhiringa pai ki ō moni. Ko te nuinga o ngā hapa ahumoni ka māhia i a koe e taiohi ana. He mea nui kia wawe rawa te ako ki te whakahaere i ō moni. Ko te mārama ki te rerekētanga o te hoko i tētahi mea nā te mea e hiahia ana ki tēra o te hoko i tētahi mea nā te mea e matea ana he ara kia tīmata te ako me pēhea te whakahaere i ō moni.



Mātakitaki mai ki te ataata e whai ake nei ka āwhina ki te whakaatu i te hira o te penapena me ngā whakaaro o ngā matea me ngā hiahia.





Ka pēhea te whakahaere i ō moni

Ko te whakahaere i ō moni tētahi o ngā kawenga nui i tō oranga. Ka wawe ake tō ako me tō whakaharatau i ō pūkenga ahumoni, ka wawe ake tō āheinga ahumoni. He pai kia wawe tō mōhio ki te whakahaere i ō moni kia whiwhi mahi hamanga, ā, he mea whakahirahira ka whiwhi pūtea taurewa ākonga. He ngāwari rawa te whakapau ki ngā hiahia, kaua ki ngā matea. Ka taea e koe te titiro anō ki ēnei rauemi ki te ako tonu, me te pūrei Kaihoko Maha me te Māhere Pāti hei tīmatanga akoranga mō te whakamahere pūtea.

Kete
Tīmatanga



Te Kete Tīmatanga

Kaihoko
Hokomaha



Kaihoko Hokomaha

He Mahere Pāti



He Mahere Pāti



Kuputaka	
Māori	Pākehā
Kaupapa Āwhina Whānau	Working for Families
Tautoko Tamariki	Child Support
māngai tāke manatoko	certified tax agent
Ngā Pou Whirinaki o Aotearoa	Citizens Advice Bureau
kawenga	responsibilities
taupānga tuihono	online software
matea	needs
hiahia	wants
mahi hamanga	part-time job



Hei Mahi 1

1) He aha takuIR? Whakamāramahia ngā painga o te whakarite i tēnei.

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2) He aha ō kawenga mō te aroturuki i ō utu tāke?

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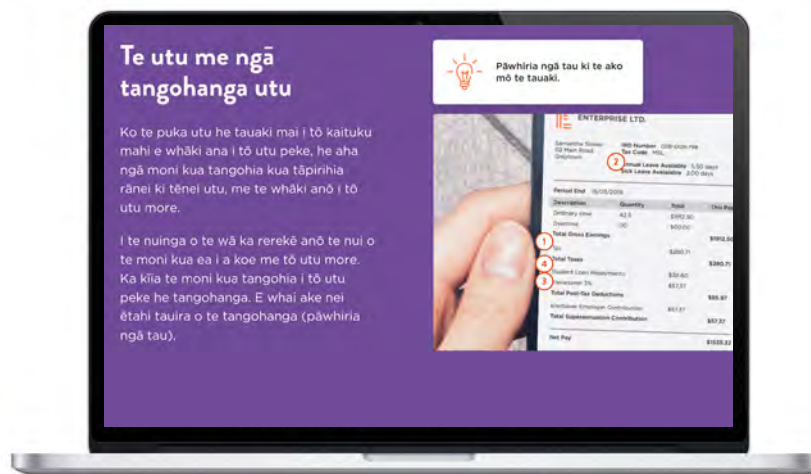
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Wāhanga 2:

Te whakaraka i ngā rā o tō ao

Ka tīmata ana koe ki te mahi ka kite atu koe i tō pukautu ngā tangohanga. Arā, ko te PAYE, ā, tēnā pea ko ngā tangohanga mō tō Pūtea Taurewa Ākonga me te KiwiSaver.

Haere ki te Kete Timatanga ka whakaoti i te kōwae 'Ina haere ki te mahi'.



Te ako me pēhea te Penapena

He mahi ā-rōpū, haere ki te Kete Timatanga, ā, mahia te kōwae Te penapena i ō moni hei āwhina i tō ako.

KiwiSaver

He kaupapa tūao a KiwiSaver i whakatūhia e te kāwanatanga hei āwhina i a koe ki te penapena mō te whakatānga. Ahakoa kei tawhiti te whakatānga, he mea nui kia tīmata te whakamahere mō tō āpōpō. Ko tētahi whāinga tata KiwiSaver mō tō pakeke, tēnā pea ko te hoko i tō whare tuatahi. He maha ngā kōwhiringa mō te āhua o tō penapena mō tētahi whare.

Kei te ataata e whai ake nei mai i te NCEA US28090, he ara pai hei taunaki i te penapena pūtea. **Mātakihia tēnei ataata mō Māui rāua ko Hina**, otirā i tā Hina tautoko i a Māui ki te whakamahere mō āpōpō me te penapena i āna moni i tēnei rā. Ka oti tō mātaki i te ataata, whakautuhia ngā pātai mō **Ngā Hononga ki te Whare Tapa Whā** e whai ake nei.





Ngā Hononga ki Te Whare Tapa Whā

Tēnā pea he mahi uaua te penapena pūtea kia angitu, engari mā te mahi me te manawanui e angitu ai. Ko te mārama ki ngā painga ka puta i te penapena pūtea, he take tino pai tēnā kia penapena tonu.

He mahi ā-rōpū, matapakihia te āhua o ngā awenga, i ngā pānga rānei o te penapena kia hōki ki te wā kāinga ki tētahi, ki ētahi rānei o ngā pou o Te Whare Tapa Whā mō Māui rāua ko Hina.

He tauira kei konei māu;

Whānau

Ka mārō anō ngā hono, ka hokiana
ki tō rātou whānau i te wā kāinga

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Hinengaro

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Whare Tapa Whā

Wairua

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Tinana

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Hei Mahi 1

He mahi ā-rōpū, matapakihia ngā pātai e whai nei.

- 1) Ki ōu whakaaro, he mea nui kia whiwhi i tāu ake whare? He aha i pēnā ai ōu whakaaro, he aha rānei i kore ai?

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- 2) Ki ōu whakaaro, mehemea he pūkete KiwiSaver tāu, ka ngāwari ake kia angitu te whiwhi i tō whare ake? Mehemea e tika ana tēnā, he aha i pēnā ai? Mehemea e hē ana tēnā, he aha i pēnā ai?

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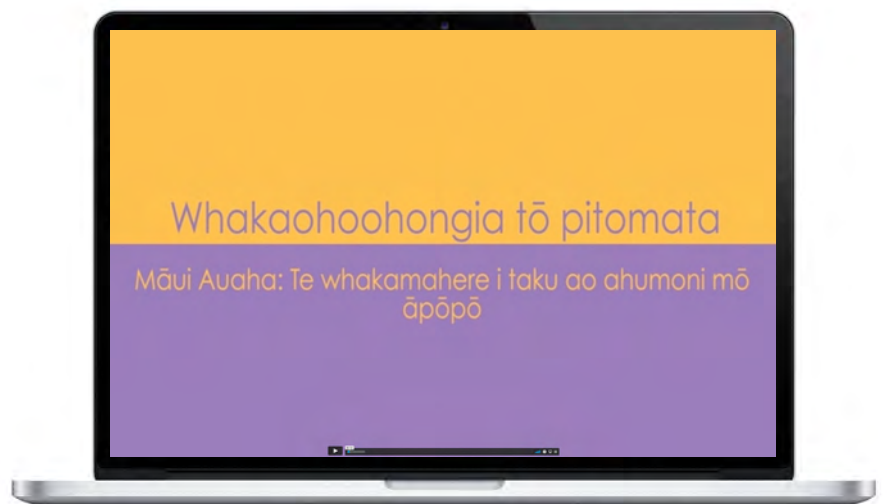
Hei Mahi 2

Te whiwhi, te pupuru i tāu ake whare?

Mātakihia te ataata e whai nei mō tētahi whare waka hei ara utu ngāwari ki te whiwhi i tāu ake whare. Ka mutu ana tō mātaki i te ataata, whakautua ngā pātai e whai nei.



Whare waka on Vimeo



He mahi ā-rōpū, matapakihia ngā pātai e whai nei.

- Ki ōu whakaaro, ka pēhea te kāinga iti hei kōwhiringa mō te hunga rangatahi?

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- Ka kaha koe ki te noho i tētahi kāinga iti pēnei? Whakamāramahia mai ō take.

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- Mehemea i kitea e koe tētahi wāhi hei nohonga mō tō kāinga iti, kei hea pea tēnā? Whakamāramahia mai ō take.

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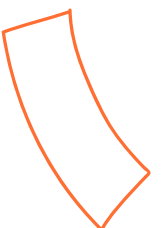
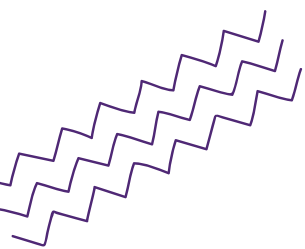
- He aha ngā hua o te noho i tētahi kāinga iti?

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Hei Mahi 3: Mahi Kāinga - he-whiri-ara KiwiSaver

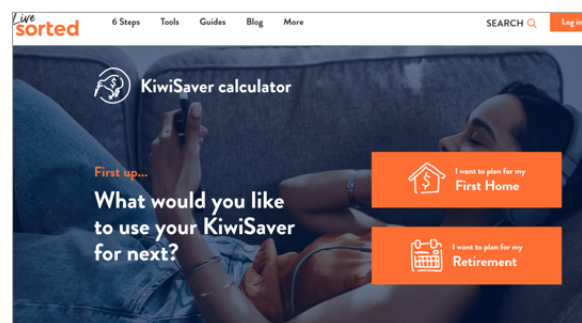
Me mahi me tētahi tangata o tō whānau;

- 1) Whakamātauhia te **Pāhekoheko he-whiri-ara KiwiSaver**, ā, i a koe e mahi ana, whakaarohia ētahi o ngā kōwhiringa ka tupono atu hei tō āpōpō.



Matapakihia ia pātai i a koe e whakautu haere ana.

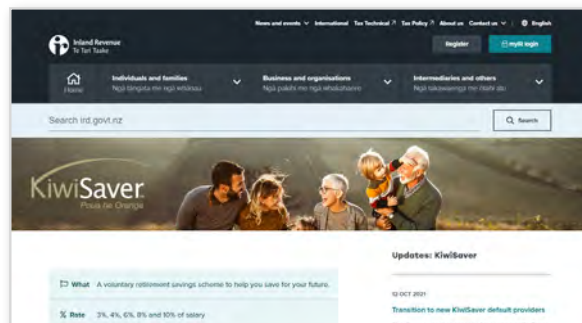
- 2) Whakamātauhia te **Tātaitai KiwiSaver**. Tirohia ka pēhea te tipu mai o tō pūtea KiwiSaver i te huringa o te wā hei āwhina i tō utu i tētahi wāhanga o tō whare tuatahi, me te whakatipu i tō pūtea whakatānga mō āpōpō. Ka kite atu koe i te tere o tana tipu me ngā utanga auau.



Kimihia ētahi atu kōrero anō a **Te Tari Tāke i te KiwiSaver**.

Kia kite atu koe i ētahi kōrero anō mō te KiwiSaver, tērā ētahi hononga ki ngā rauemi i te Kaupapa 2 Te Ara Tātari Tāke.

He nui hōki ngā rauemi **NCEA me ngā rauemi i Māui Ihumanea** kei Te whai hua, kia ora! hei ako anō.





Hei Mahi 4

He mahi ā-rōpū;

1) He aha i hirahira ai te tīmata wawe ki te penapena mō ngā mea e hiahia ana koe?

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2) Matapakihia mehemea ka hono koe ki te KiwiSaver hei āwhina i tō pūtea ki te hoko i tō whare tuatahi me tō whakatānga.

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3) Tāutuhia ngā kōrero matua e toru hei toha ki ētahi atu.

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4) Whakamāramahia he aha i hirahira ai ki a koe ngā kōrero matua e toru i tāutuhia.

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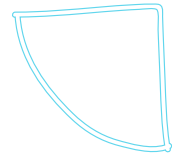
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Kuputaka	
Māori	Pākehā
he-whiri-ara	pick-a-path
pāhekoheko	interactive





Wāhanga 3: Ngā Pūtea Taurewa Ākonga

Tēnā kia tūhuria ngā kōwhiringa mō te ako me ngā whakangungu ahumahinga

Ko te pūtea taurewa ākonga he moni taurewa nā te kāwanatanga i waihangatia hei āwhina i ngā ākonga ki te utu i ngā mea, pēnei i ngā utu whakaakoranga, ngā utunga noho me ngā rawa akoako, pēnei i ngā taputapu, i te rorohiko rānei. Ehara i te mea me ako wā kikī e māraurau ai tō whiwhi pūtea taurewa ākonga. Rapua ētahi kōrero anō mō **Te Hoto Akoranga**.

E whāiti ana te rahi o te moni e āhei tō mino i raro i te pūtea taurewa ākonga, nā reira ahakoa e āhei ana te whakamahi i te pūtea taurewa ākonga hei utu i ngā utunga noho pēnei i te rīhi whare, kāore pea te rahi e āhei ana te mino e utu i ō utu katoa. Mehemea e pēnei ana, me whiwhi i ētahi atu momo moni whiwhi, hei tauira, he penapena, he mahi hamanga, he tautoko mai i tō whānau/aiga rānei.

Āe, he utu o te pūtea taurewa ākonga, engari he iti ina whakatairite ki ngā utu a te ākonga. Me utu koe i tētahi utu i ia wā ka whakarite pūtea taurewa ākonga hou. Ka tau tētahi utu whakarite hei utu māu i ia tau mehemea he \$20 neke atu rānei te tapeke o tō pūtea taurewa.

Ka tīmata ana tō whiwhi moni nui ake i tētahi rahi tonu me mātua tīmata tō utu i tō pūtea taurewa ākonga katoa. Mehemea ka whiwhi moni utu ā-hāora, utu ā-tau rānei ka puta tōtika ō utu, engari mehemea e mahi ana, ā, e ako ana i tāua wā tonu ka wātea pea koe i tēnei tikanga mehemea he iti iho tō utu i te tāpaetanga tīmatanga mō te tau.

I te tau tāke (01/04/2021 - 31/03/2022), ko te rahi o te moni e āhei ana te whiwhi i mua i te whakarite tāpaetanga pūtea taurewa ko te \$20,280 i mua i te tāke, arā ko te \$390 i ia wiki. Ka tukuna te 12% o tō moni whiwhi e nui ake ana i tēnei rahi ki ō tāpaetanga pūtea taurewa ākonga. Nā reira, ka tangohia te 12c i ia tāra ka whiwhi koe i te rahi nui ake i te rahi o te utu tīmatanga.



Hei tauira, mehemea ka whiwhi koe i te \$600 i ia wiki i mua i te tāke, ko te \$25.20 tō tāpaetanga.

$$\$600 - \$390 = \$210$$

$$\$210 \times 0.12 = \$25.20$$

Kua whiriwhirihia ka aha koe i tō wehenga i te kura? Mēnā kua whiriwhiri koe, kua tūhuratia e koe ngā utu ako, ngā utu whakangungu mō tēnā momo mahi? He āhuatanga pai katoa ēnei hei whakaaro māu.

Kia whakarite pūtea taurewa ākonga koe ko te whai kia utu i tētahi ōrau hei te wā ka tīmata tō whiwhi moni nui ake i tētahi rahi. Kei ngā hononga nei ētahi kōrero anō mō te utu i tō pūtea taurewa ākonga, ā, he aha ō kawenga hei kiritaki.

- **Te tono me te utu i tētahi pūtea taurewa ākonga**
- **Ngā mōtika me ngā kawenga o te pūtea taurewa ākonga**

He pūtea mō te ākonga, mō te whakangungu ahumahinga rānei.

Ka mahi ana koe i tētahi mahi ika tauhou, ka mahi koe mō te kaituku mahi, ā, ka ako koe i tō kaituku mahi. Ko ngā momo mahi whakangungu māu, arā ko te mahi ā-ringa, ko ngā akoranga wāpoto me ngā taumahi hōki. I te nuinga o te wā, he mahi ā-rehe ngā mahi whakangungu ahumahinga.

Tirohia ētahi atu kōwhiringa anō hei whakamarutanga mō tō moni hei tō āpōpō.

- Ka tuku pūtea whakangungu, pūtea ika tauhou **Te Amorangi Mātauranga Matua.**
- He tautoko anō tō **Tupu Aotearoa** hei āwhina i te hunga rangatahi e uru ana ki te ohu mahi.
- He **Āpihatanga Tauira tā Te Puni Kōkiri** hei whakapakari āhuatanga kaihautū mō te Māori.
- Ka whakarāpopoto **Te Hoto Akoranga** i ngā āhuatanga hei tono māu.
- Kei te paetukutuku 'Tūhono' a **Te Kāwanatanga o Aotearoa** ngā whakamārama mō ngā momo tautoko ahumoni.

Ka pēhea taku whiriwhiri i te ara pūtea taurewa ākonga?

Mehemea kāore anō koe kia tūhura i ngā tū mahi, i ngā momo ara whiwhi moni, tēnā pea ka pai ki a koe kia tirohia he aha ngā momo moni whiwhi mō ngā ara mahi rerekē. Ko te whai i ō kohara me te whakatakoto whāinga mō āpōpō ētahi ara pai hei āwhina i tō aro ki te huarahi e takahi ana koe i te kura.

Heoi anō, ko tētahi atu ara he titiro ki te kōpaka o ngā pūkenga i te ao whānui, ā, ka whakaaro mehemea ka rata, ka whakahihiko ēnei āhua i a koe. Kei te āhua tonu o te mahi ka whiriwhiri hei aro māu, me whiwhi whakangungu mātanga, ā, ka roa te ako, nā reira me nui ake te pūtea.

He pai kia tīmata ki Mahi Aotearoa ka titiro ki ngā momo kōwhiringa me ngā taumata moni whiwhi.

Salary guide - Careers NZ

Kuputaka	
Māori	Pākehā
whakangungu ahumahinga	vocational training
tāpaetanga	repayment
Te Amorangi Mātauranga Matua	The Tertiary Commission
Te Hoto Akoranga	Studylink
kohara	passion



Hei Mahi 1:

He mahi ā-rōpū;

- He aha ngā mahi e rata ana ki a koe?

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- I whakaawe te rahi o te pūtea i ōu whakaaro?

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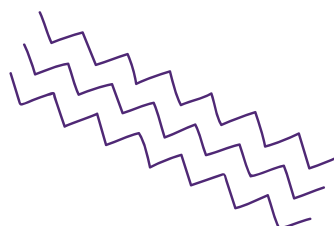
- He aha ngā pānga nui mō te whiwhi mahi kei te pae moni whiwhi nui ake?

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Hei Mahi 2:

Ka pēhea te roa o taku utu i te katoa o taku pūtea taurewa ākonga?

Ko te \$51,014 te utu ā-tau pūnoa i Aotearoa. E pūtakea mai ana ngā raraunga i ngā uiui utu ā-tau 1,463.

Source: www.averagesalarysurvey.com>New Zealand

“Ko te \$23,307 te moni taurewa tau toharite, hei pūtake mā ia tangata. I tētahi rangahau i putaina e Te Wānanga o Tāmaki Makaurau i te tau 2019, e kī ana ka pau te 8.3 tau mō tētahi tangata whai tohu paetahi ki te utu i āna moni taurewa, ā, ka pau te 7.4 mō te tohu paerunga.

3/03/2021 Source: Newsroom: Laura Walters: A case for cancelling student debt

- Toro atu ki **Mahi Aotearoa**, ā, ka whiriwhiri i te mahi tērā ka hiahia i tō wehenga i te kura, ā, ka whiriwhirihia te utu ā-tau e wawatia ana ka riro i a koe.
- Toro atu ki te **tātaitai pūtea taurewa ākonga** kei te pae tukutuku a Te Tari Tāke, ā, kuhuna te moniwhiwhi o tō mahi o āpōpō, kātahi ka kuhuna ngā raraunga mō te pūtea taurewa ākonga kia kitea te roa hei utu māu.
- Ka pēhea mehemea i tāpirihia ētahi utu tūao ki tēnei rahi?

- He aha ngā hua pai?



Ngā Hononga ki Te Whare Tapa Whā

Tēnā pea ka wehi katoa ki te whakarite pūtea taurewa ākonga hei whakaoti i ō akoranga. Heoi anō, he maha ngā ākonga ka tino taumaha i te korenga o te tautoko nei. Āta whakaarohia, ka aha te whakarite pūtea taurewa ākonga mōu āpōpō. Kia maumahara, ko te take matua e whiwhi ana, he whai i tō tohu paetahi kia riro mahi māu āpōpō, nā reira he ara whiwhi moni māu.

He mahi ā-rōpū, matapakihia ngā awenga, ngā pānga nui o te pūtea taurewa ākonga ki Te Whare Tapa Whā mōu, mō tō whānau rānei.

He tauira kei konei māu.

Whānau

Awenga – Ka whakaheke pea i te
ahotea ahumoni mōu mō tō whānau

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Hinengaro

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Whare Tapa Whā

Wairua

Pānga – Ka tipu te ahotea mōu
hei utu

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Tinana

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Kāore koe i te mōhio ki te āhua o āpōpō

Ināianei he kōpaka huri noa i te ao o ngā pūhanga rorohiko, o ngā kaihanganga pūmanawa. He momo mahi tēnei, tērā pea ka tūhuratia e koe ka tīmata ana koe ki te whakaaro ki ngā mahi pai mō āpōpō. Mō ngā tau maha, kua tonono ngā umanga hangarau puta noa i te ao mō ngā iho pūmanawa kei ngā whare wānanga o Aotearoa.

Ka tukuna te \$215,000 ki ngā ākonga Hangarau e puta mai ana i te whare wānanga

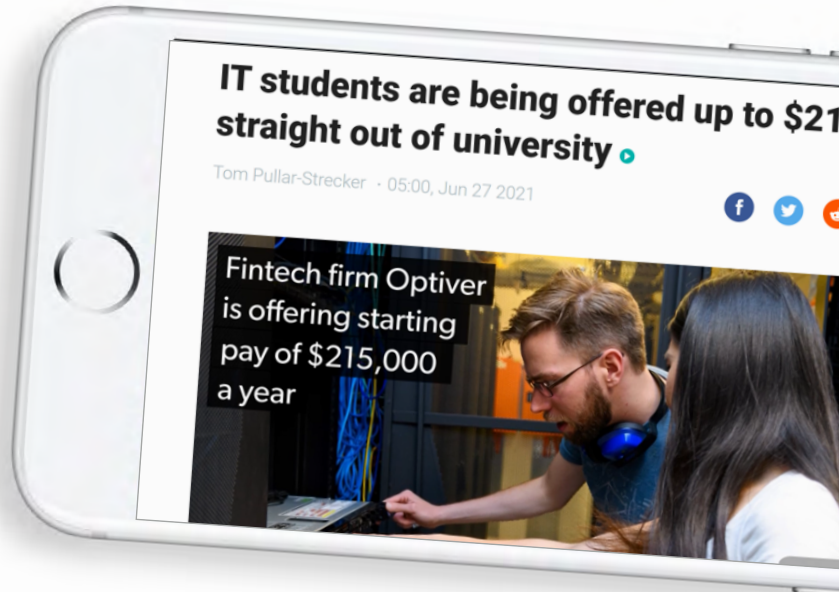
Tēnā pea ka wātea ki a koe ēnei momo āheinga āpōpō.

Tirohia, he aha ngā pānga nui o tēnei momo tuku ki ngā tāpaetanga o tō pūtea taurewa ākonga.

Ka ahatia taku pūtea taurewa ākonga mehemea ka haere au ki tāwāhi?

Ka pēhea taku utu i taku pūtea taurewa mehemea e mahi ana i tāwāhi?

He aha aku mōtika me aku kawenga?





Hei Mahi 3

1) He aha te momo mahi e rata ana ki a koe i tēnei wā?

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2) He aha i hirahira ai te kuhu i ngā kaute ki te tātaitai pūtea taurewa ākonga?

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3) Ki ōu whakaaro, ka whakahaere pai koe i te moni kei a koe? Tauratia mai.

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4) Me pēhea āu mahi e pai ake ai? Tauratia mai, ka pēhea koe.

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Kuputaka	
Māori	Pākehā
Mahi Aotearoa	New Zealand Careers
kaihanga pūmanawa	software developer
umanga hangarau	technology company







He Ngohe Aromatawai Tāke

I tēnei o ngā aromatawai ka āhei tō whakaatu i tō māramatanga ki ngā pānga o te tāke ki te hunga rangatahi. I mua i tō tīmatanga, pānuihia te tikanga aromatawai Tāke kia mārama ai koe ka pēhea tō aromatawaihia.

Ka mutu i a koe te kaupapa nei, ka taea e koe te:

- whakamārama i ō kawenga hei kaiutu tāke
- whakamārama i ngā tangohanga utu me te hono ki te whakaraka i ngā rā o tō ao
- Whakaparahau i ngā putanga ka taea āpōpō

Hei whakaatu i tō māramatanga e pā ana ki ‘Te Tātari Tāke Whaiaro’, whiriwhirihia tētahi o ngā mahi:

	<p>E āhei ana te whakamahi whakaaturanga ā-waha o tāu i whiriwhiri hei rauemi i tō kura.</p> <p>He Īpāho He Matapaki Mātauranga He whaikōrero He Uiui ā-Ataata</p>
	<p>He kaupapa whakatairanga e aro ana ki te hunga 18-24 tau Ko Au me te Tāke!</p> <p>Tēnā pea he kaupapa mō te pouaka whakaata, he raupapa pōhi pāhopori e tūhono ana.</p>
	<p>He whakaaturanga matihiko</p> <p>e pā ana ki ngā tangohanga utu me te hono ki te whakaraka i ngā rā o tō ao. Ka āpitihia ngā pūtea taurewa ākonga me te KiwiSaver.</p>
	<p>Tautohetohea tētahi take</p> <p>‘Ko Au me te Tāke’ he akoranga whakature mō ngā ākonga tau 9, tau 10 katoa</p>



He Tikanga TĀKE - He Aromatawai i te ako

I tēnei o ngā aromatawai-whaiaro ka whai wā koe ki te whakaatu i tō māramatanga mō ngā here tāke moni whiwhi takitahi, te whakahaere i ō moni, i te pūtea taurewa ākonga.

He mea tautohu tēnei tūtohi mōu, arā kei hea koe, kei te aha, he aha hei mahi i muri mai. Ka taea e koe te kōwhiringa ki te tāpiri taunakitanga ki ō hua ako.

Whakaotihia tēnei tūtohi mā te tīpako i ngā putanga kua oti i a koe, ā, ka āpiti ā-matihiko ki tō mahi, ka tiki ake rānei i tētahi kape. Ka ahu mai ēnei taunakitanga i ngā akoranga i te kaupapa, he hononga rānei ki tētahi wāhanga o tō ngohe aromatawai. He honongaitua ki ngā hua whāiti kei te ngohe aromatawai.

He tauira taunakitanga:



Ngā Hononga ki Te Whare Tapa Whā



Hei Mahi

Ka taea e koe;

- te whakamārama i ō kawenga hei kaiutu tāke
- te whakamārama i ngā tangohanga utu me te hono ki te wāhanga o taku oranga kei mua (KiwiSaver, pūtea taurewa ākonga)
- te whakamārama i ngā painga o te KiwiSaver
- te tautohu i te pūtea taurewa ākonga
- te tūhura i ngā kōwhiringa e pā ana ki te hanga-whakatau mō āpōpō.



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
Whakamāramahia ō kawenga hei kaiutu tāke	Ka whakapuakihia e au tētahi o ngā kawenga.	Ka whakaahuahia e au ētahi o ngā	Kua matatau ahau ki ngā Tikanga TĀKE + Ka whakamāramahia e au te take me kawē tika ahau ā, he aha hōki ngā whāinga ki te kore au e whai	Kua mātanga ahau ki ngā Tikanga TĀKE + Ka parahautia e au te take me whakatau tika i ngā āhuetanga o taku tāke me te tautoko i ētahi atu.
Ka whakamāramahia e au ngā tangohanga utu me te hono ki te whakaraka i ngā rā o tō ao	Ka whakapuakihia e au he aha te tangohanga moniwhiwhi.	Ka whakaahuahia e au te KiwiSaver Ka tautuhia e au te pūtea taurewa ākonga. Ka whakatauirahia e au te whakaraka i ngā rā o tō ao e whakamahia ana ēnei tauira e rua.	Kua matatau ahau ki ngā Tikanga TĀKE + Ka whakamāramahia e au me pēhea te whakamahi i te KiwiSaver. Ka whakamāramahia e au me pēhea te whakamahi i te pūtea taurewa ākonga. Ka whakatauritehia e au ka pēhea taku oranga me ngā tangohanga, me te korenga o tētahi o ngā tangohanga hei tētahi wā o taku oranga. (he-whiri-ara KiwiSaver)	Kua mātanga ahau ki ngā Tikanga TĀKE + Ka arotakengia e au te tangohanga moni me ngā painga wā-roa mō ēnei tangohanga. hei tauira; te KiwiSaver, ngā pūtea taurewa ākonga rānei. Ka parahautia e au ngā painga mōku i te roanga o taku oranga me te KiwiSaver (he-whiri-ara KiwiSaver)

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 tūhura i ngā kōwhiringa e pā ana ki te hanga-whakatau mō āpōpō.	<p>Ka whakapuakitia e au taku whai wāhitanga ki tētahi mahi māku.</p> <p>Ka whakapuakihia e au he aha te tau Tāke.</p> <p>Ka whakapuakitia tētahi āhua o te utu i te pūtea tuarewa ākonga.</p>	<p>Ka whakamāramahia e au ētahi āheinga mahi o anamata māku.</p> <p>Ka whakamāramahia e au ētahi ara whakahaere moni māku.</p> <p>Ka whakamāramahia e au ētahi āhuatanga o ngā tāpaetanga pūtea taurewa ākonga.</p> <p>Ka whakamāramahia e au ētahi tauira o te whiriwhiri tāke ka pā nui ki a au āpōpō.</p> <p>Ka tāuruhia e au ngā raraunga e puta ai ngā hua mai i te tātaimai pūtea taurewa ākonga.</p>	<p>Kua matatau ahau ki ngā Tikanga TĀKE</p> <p>+</p> <p>Ka whakamāramahia e au he aha i whiriwhiri ai i ēnei kōwhiringa mahi mō āpōpō.</p> <p>Ka whakamāramahia e au te hiranga o te whakahaere wawe i aku moni.</p> <p>Ka whakamāramahia e au te whaitake o te utu wawe i taku pūtea taurewa ākonga.</p> <p>Ka whakamahia e au te tātaimai pūtea taurewa ākonga, ā, ka panonihia e au ngā raraunga kia kite ai ahau i te hononga ki ngā whāinga.</p> <p>Ka whakamāramahia e au ngā pānga nui o taku pūtea taurewa ākonga mehemea ka mahi ahau ki tāwāhi.</p>	<p>Kua mātanga ahau ki ngā Tikanga TĀKE</p> <p>+</p> <p>Ka parahautia e au te hononga i waenga i te rahi o taku pūtea taurewa ākonga ki te momo akoranga, momo whakangungu rānei i whiriwhirihia e au.</p> <p>Ka parahautia e au te hononga o te utu tōmua i taku pūtea taurewa ākonga me te whakahaere i aku moni.</p> <p>Ka rapua e au ētahi ara hei utu wawe i taku pūtea taurewa ākonga.</p>

Te whai hua - kia ora!

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