

Te whai hua - kia ora!

sorted
in Schools

US28089 (Putanga 3)

Whakaatu māramatanga ki te whakatau
whāinga ahumoni whaiaro

TAUMATA

1

WHIWHINGA

3

WĀHANGA AKO

Māui Rautaki
Māui Auaha

Pitopito Kōrero

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

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

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

Tirohia ngā Rauemi Whānui Noa me ngā Aratohu i

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

NGĀ ARATOHU MŌ NGĀ KAIAROMATAWAI

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Ngā Aratohu Kaiaromatawai

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

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

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

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

Te Whakatau Māka

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

Ngā Here Aromatawai

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

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

Ngā Ngohe Aromatawai

Kotahi te ngohe o te mahi aromatawai.

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

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

Ngā Tuhipoka

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

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

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

Ngā Rauemi

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



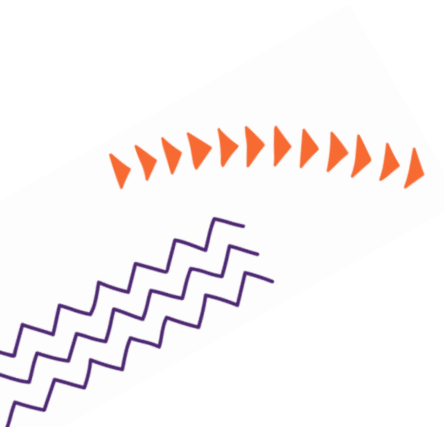
Mahere Aromatawai

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

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

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

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





Hina

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

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

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



Māui

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

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

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

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

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

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

Māui rāua ko Hina – Mahere Pūtea Moroki

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

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

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

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

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

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

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

Ngā taipitopito e pā ana ki tēnei kaupapa paerewa

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