Āhua-ā-mahi

Technique

Āwhina

Giving support, helping, assisting, befriending, providing moral support.

Āheitanga Ahumoni

Financial Capabilities

Ōhanga whātuitui ā-ao

Global economic network

A

Aromatawai whakawhanake

Formative assessment

Atawhai

Caring

Auau

Often/Frequent

Awhero

Ambition

Te Āheitanga Ahumoni

Ua i ō moni; te mōhio ki te whiwhi moni, ki te whakarea i ō moni, ki te tiaki i ō moni me te penapena moni.

Your money; understanding income, multiplying your money, saving your money and investing your money.

Ngā āheinga hararei

Te maha o ngā rā e āhei ai te kore haere ki te mahi, te hararei rānei.

The number of agreed upon days you do not have to attend work or can go on holiday.

Ngā āheinga rā māuiui

Te maha o ngā rā e kore ai koe e haere ki te mahi nā te māuiui me te kore e tango moni i tō utu mahi.

The number of days you are exempt from going to work because you are ill and will not receive a loss of pay.

Ngā āhuatanga noho

Ko ō ritenga me ngā āhua noho he tōtika, he kino pea rānei te aweawenga ki tō hauora me tō oranga. Kei roto i ēnei ko ngā ritenga pēnei i te kai hauora, te whakapakari tinana, me ngā take pēnei i te momi hikareti, te inu waipiro, te kai whakapōauau rānei.

Your habits and living conditions may directly influence or negatively impact on your health or wellbeing.

Ngā āhuatanga oha-pori

Ko ēnei ngā āhuatanga pāpori me te ōhanga e waihanga ana i tō hauora ahumoni. Kei roto pea i ēnei ko tō moni whiwhi, tō mātauranga, tō whai mahi me tō tūnga

These are social and economic conditions which grow your financial health. They might include your income, your education, your career and position.

Ngā āhuatanga whakamaru

He āwhina ngā āhuatanga whakamaru i a koe kia tū pakari i ngā panonitanga o te ora, i ngā wā e hē haere ētahi mea. Hei tauira, te pūnaha tautāwhi o tō whānau, te whai ture me ngā rohenga mārama. Ko tō mōhiotanga me ō pūkenga ngā āhuatanga whakamaru ka āwhina i a koe.

Protection conditions help you to remain confidently when health changes occur and when times are tough. For example, your family support system, being law abiding and understanding your boundaries. Your knowledge and skills are the protection conditions that will assist you.

Ngā aweawe

Ko ngā aweawe ngā mea e aweawe ana i ō kōwhiringa me tō whanonga. He maha ngā mea ka aweawe pea i a koe - tae atu ki ō hoa, tō whānau me te hapori, te arapāho, te kāwanatanga ranei. Ka utua ngā kaiaweawe e ngā pāhopori ki te whakatītina i a koe ki te hoko i ētahi parani, tuemi rānei.

Influences are things which influence your choices and behaviours. There are many things that may influence you - including your friends, your family, community, media or the government. Influencers are paid by social media to encourage you to purchase a range of brands or items.

Ahotea

Stress

Anamata

Future

Anipā

Anxiety

Aroturuki

To monitor

Arowhai

To check or track

Atamai

Smart, intelligent

Aweawe

Influence

Awenga ā-Rōpū

Peer or group influence

Āhuatanga ahumoni whanokē

Financial unpredictability

Arawai parahanga

Polluted waterway

Āhuatanga ā-waho o te ao / Ao whānui

External global factors

Āhuatanga tūraru ā-waho

External risk factor

E

E ahu atu ana

Moving towards

e-tauhokohoko (e-hoko)

e-commerce

H

Hahanaha

Tidy

Hangarewa kōaro

Mould

Haumako

Rich

Haumaru

Safe

He Kaiwhakarato Pūtea

He tangata rānei, he rangatōpū rānei ka whakauru moni ki ētahi kaupapa ahumoni, he rawa te mea, te mea me te tumanako ka whai hua moni.

An individual or entity that invests money into certain financial ventures, assets etc with the hope of gaining a profit.

He Kaiwhakatārewa

He tangata rānei, he rangatōpū rānei ka whakatārewa pūtea ki tētahi kaitono.

An individual or entity that loans funds to an applicant.

Hongehongeā

Bored

Hunga mahi

Employee

Hunga mahi ā-kiritanga

Self employed

Hunga whai pakihi

Business owner

Haumi

Koinā te tuku moni ki tētahi mea ko te tūmanako ka piki tōna uara i roto i te wā me te aha ka whiwhi moni atu anō. Ko ētahi tauira ko te tuku moni ki te rawa whenua, ki ngā here, ki tētahi pakihi, ki ngā hea rānei.

That's money invested into something that you hope the value rises within a period and as a result you receive extra money. Some examples are money invested into land assets, bonds, a business or shares.

Haumitanga

Koinā te tuku moni ki tētahi mea ko te tūmanako ka piki tōna uara i roto i te wā me te aha ka whiwhi moni atu anō. Ko ētahi tauira ko te hoko rawa whenua, to hoko hea i tētahi pakihi, te hoko kōura rānei.

Investing money into something that you hope the value rises within a certain period and as a result you receive extra money. Some examples are purchasing land property, shares in a business or gold.

Hītori pūtea

He aromatawai, whakawā rānei o tō hītori pūtea, me te tūponotanga ka whakawhirinakihia koe ki te moni. Hītori pū.

An assessment or investigation of your financial history to potentially recieve funds.

Hoko putuputu

He momo hoko taonga te hoko putuputu ina riro i a koe aua tanga inamata, ā, ka utua ā muri atu. Ko te tikanga ka utua he moni kuhu, ā, me utu i ngā utunga ia marama (kei roto ko te huamoni me ngā tiringa mō te ratonga) mō te roanga atu o te wā kua whakaritea.

A hire purchase is another way to purchase goods if you want a product now and need to pay for it in future instalments. Generally the deposit is paid, and you pay monthly costs (interest is included and fees for the service) over the duration of the period you have agreed.

Hua

Te moni ka utua e tētahi kamupene ki ona kaipupuri hea. E pūtakea mai ana ngā hua i te maha o ō hea. Hei tauira, mēnā 100 ō hea i roto i tētahi kamupene, ā, ka utua ko te $1 mō ia hua hea, ka whiwhi koe i te $100.

Money that is paid by a company to its shareholders. This profit is based on the amount of shares (owned by shareholders). For example, if you own 100 shares in a company, and the price per share is $1, then you earn $100

Huamoni

Interest %

Huamoni whakaputu

Compound interest%

He Kaipupuru Pakihi

He tangata nāna anō te rangatōpū e hoko taonga atu ana, e hoko ratonga atu rānei kia whai moni hua.

The owner of an entity that sells products or services to gain a profit.

Ngā hea

Ko ēnei ngā wāhanga iti o tētahi kamupene ka āhei koe te hoko mai. Ka taea e te tangata, ngā rōpū, ngā pakihi rānei te hoko hea. Ina hoko hea mai i tētahi kamupene, nōu tētahi wāhanga iti o taua kamupene.

A share is a small unit of a company that you can purchase. An individual, a group or a business can purchase a share. If you purchase a share in a company, you own a small portion of that company.

Hiahia

A want that is non essential

Hoa Noho

Flatmates

Hoto Akoranga

Tenancy Services

Huakino

Disadvantage, cons, negatives

Huapai

Advantage, pros, positives

Hoko tāpui

Layby

Hāngū

Passive

Hauhau

Ventilation

Haumitanga hāngai

Direct investment

Haumitanga tītaha

Indirect investment

Hea-pūmau

Stocks

Hīraurau

Solution / solve

Hiwa

Active

Hoko-tōmua

Pre-purchase

Hekenga uara/wāriu

Depreciates

I

Ikiiki

Transport

Inihua

Insurance; rīanga - He ara whakahaere tūraru i tōu ao. Ka tūpono noa ngā mahi ohorere i tōu ao, ā, ka āwhina te riānga te pare i a koe i te ngaromanga ahumoni ki te pā kinotia ō taonga, tō hauora, tō āhei rānei ki te whiwhi moni. Hei tauira, ka āhei te hoko rīanga mō tō whare me ngā rawa i roto, me tō waka, kei tūkinotia, kei ngaro rānei. Mēnā ka haere koe ki tāwāhi, ka pare te riānga tāpoi i a koe i te wā kei tāwāhi.

Is an avenue to manage risk in your world. Unforeseen events occur and insurance helps protect you against financial loss that may impact on your assets, your health or your ability to earn. For example, you are able to purchase insurance for your house, the contents as well as your car against damage or loss. If you travel overseas, travel insurance protects you whilst overseas.

Irapuoro

Spotify

Inihua pare mōkete

Mortgage protection insurance

Inarā

Especially

K

Koha

He koha, takoha rānei.

A gift or donation.

Kaingākautia

Passionate

Kaiwhakarato pūtea

Investor

Kaiwhakatārewa

Lender

Kī hihiko

Motivational meme

Kī horipū

Quote

Ko whea koe

Where are you

Kōata moana

Sea glass

Koiora

Life

Konganuku marihi

Precious metal

Korewātea

Not available

Kaimino

Ko te kaimino he tangata ka mino i tētahi mea i tētahi atu, ko tōna koronga kia whakahokia atu. Hei tauira, he kaimino koe ki te mino moni koe i ētahi o te whānau, i tētahi pēke, i tētahi kamupene tuku moni taurewa rānei.

A borrower is a person that takes and uses something belonging to someone else with the intention of returning it. For example, you are a borrower if you borrow money from the whānau, the bank or a company that lends a loan.

Kaipupuri hea

Ko te tangata nōna ētahi hea o tētahi kamupene.

An individual that owns shares of a company.

Kaitakawaenga

Ko te kaitakawaenga he tangata takawaenga mō te hunga hoko mai me te hunga hoko atu. Utua ai he tiringa ki ngā kaitakawaenga. He ōrau tērā o te utu hoko mai, te utu hoko atu rānei. Ka taea pea te whakamahi te kaitakawaenga mehemea e hoko ana koe i tētahi mahi toi, tētahi poti, he rīanga, mehemea e hoko mai ana, e hoko atu ana rānei i te rawa whenua.

A mediator, is a person who mediates between the purchaser and the seller. Mediators are paid a commission. That is a percentage of the purchase or selling price. A mediator might be used if you purchase artwork, a boat, insurance, if you are buying or selling land property.

Kaituku

Ko te tangata, te whakahaere rānei e hoatu taurewa ana te moni ki a koe.

An individual or organisation that credits you money.

Kaiwhakarato

He kamupene e whakarato ana i ngā ratonga me ngā hua ahumoni ki a koe. Hei tauira, ka whakahaere ngā kaiwhakarato KiwiSaver i ō pūtea KiwiSaver, ka whakarato te kamupene rīanga i ngā kaupapahere.

A company that provides you with a service and financial benefit. For example, the KiwiSaver provider manages your KiwiSaver funds, an insurance company provides a service for policies.

Kāri moni tango

He tino rite te kāri moni tango ki tētahi kāri EFTPOS: kei te honoa ki tētahi o ō pūtea pēke kia taea ai te whakamahi hei whakapau moni i ngā toa. Mā te kāri moni tango e āhei te whakapau i ngā moni kei roto i tō pūtea - kāore e taea te utu i te rahinga neke atu i tērā kei tō pūtea. He rerekē i ngā kāri EFTPOS nā te mea ka taea te whakamahi i te kāri moni tango mō te hokonga me ngā utunga tuihono.

The debit card is just like an EFTPOS card: it is connected to one of your bank accounts to allow access to spend in shops.

Kāri taurewa

Ka whakamahia ana koe i te kāri taurewa e whakapau moni ana kāore i a koe. E tuku ana te pēke kia mino moni koe tae atu ki tētahi rahinga kua whakaaetia kia utu ai i ētahi mea, engari me utu anō taua moni i roto i te wā kua whakaritea. Ki te kore e utua anō ā mua i te paunga o te rā kati, ka utaina he huamoni e te pēke.

When you use a credit card you are spending money you don't have. The bank allows you to borrow money to a set limit to purchase items, but you must repay that money within a set period. If you do not repay it before the final day, the bank adds interest.

Kaupapa

He pūtea, he huinga pūtea rānei e whakahaeretia ana e tētahi kaiwhakarato pērā i KiwiSaver.

A fund or collection of funds managed by a provider like KiwiSaver.

Kaupapahere

Te kirimana ā-tuhi i waenga i a koe me tō kamupene rīanga.

A written contract between you and the insurance company.

Kiritaki

Ina hoko taonga, ratonga rānei he kiritaki koe, nā te mea ka whakapeto koe i ērā, ka whakamahi rānei.

If you purchase a product or service you are a consumer, because you consume or use them.

Kōkiri pāpori

Community Scheme

Kōkiri tūao

Ina puta mai he ariā ki a koe, ka whakatinanatia e koe me te kore e tatari kia kīia kia pērā e tētahi atu, kia tonoa rānei kia pērā. Hei tauira, tētahi ratonga koreutu nā ngā tūao utukore ki te whakarato kai wera ki te hunga kaumātua i te hapori.

If you get an idea, you strive to achieve it without waiting for approval, or being requested to do so. For example, a non-profit service owned by non-paid volunteers who provide a hot food service to the elderly in the community.

Ngā kaikonihi pūtea taurewa

Ko tā ngā kaikonihi pūtea taurewa he tuku tere i ngā moni, ka mutu ka whiwhi tangetange i a koe. Ko te tikanga, tino teitei ngā pāpātanga huamoni, me utu anō te pūtea i te wā poto. Me pānui i ngā kuputuhi i ngā wā katoa, me te tuku pātai. He tārore tō te tuku moni tere i ngā wā katoa.

Predatory Lenders are quick to lend money, and exhaust your funds in the end. You will recieve a high interest rate that needs to be paid in a shortened amount of time. You should always read all of the conditions, and ask questions. Quick money lending is always a trap.

Ngā kāinga okioki

Ko te kāinga okioki he wāhi e nuku ai koe ina ahungarua, ina hiahia tautoko me ngā tāngata whakahoa. Ko te tikanga, he rūma motuhake, he huinga rūma motuhake rānei tō ia tangata, takirua rānei E whakaratohia ana ngā whakaurunga tāpiri - ka whai wāhi pea ki ēnei ko ngā wāhi kai, ngā wāhi hui, ngā mahi a te rēhia, me te tiaki hauora.

A rest home is a place where you move as you move through old age, or if you need support from other suitalbe people. You should have a separate room, or a collective of separate rooms for each person. Other facilities are provided, these may include places to eat, places to gather, places to entertain, and to care for your health.

Ngā kaituku moni taurewa

Ko ēnei ngā tāngata, ngā pakihi, ngā pēke rānei e hoatu taurewa ana i te moni ki a koe. Ka nui te taurangitanga o ngā pāpātanga huamoni ka utaina.

These are people, business or banks that loan money to you. The interest rate on a loan varies greatly.

Ngā kaiwhaipānga

Ngā tāngata matua, rōpū matua rānei kua whai pānga ki tētahi kaupapa, pakihi, whakahaere rānei.

Key individuals, or groups relevant to a project, business, or operation.

Kōwhiringa

Choice, option

Kāri Kapewhiti

Cashflow card

Kaipupurutanga

Ownership

Kaitirotiro hangatanga māraurau

Qualified building inspector

Kaitohutohu ahumoni

Financial advisor

Kaitukumahi

Employer

Kaiwhakarato pena

Conservative investor

Kaiwhakarato tipu

Growth investor

Kaiwhakarato tōtika

Balanced investor

Kaiwhakarato tuki

Aggressive investor

Kaiwhakarato tūpato

Defensive investor

Kaiutu tāke

Taxpayer

Kaupae

Step

Kohi ā-whare

Household consumption

Kuhunga Kāinga Iti

Tiny Homes Movement

Kōwhiringa ahumoni whaiaro

Personal financial option

M

Mamahi

Manpower

Mana Motuhake

Independence

Mārehe

Meticulous

Mātaitanga

Case study

Mātātoa

Adventure

Mino

Borrow

Moemanga

Bedroom

Mōheni

Magazine

Mōhiohio Whakarite

Background Information

Moni Tārewa

Credit

Te Moni Taurewa

He mea āhei te moni taurewa i te tangata tuku moni taurewa ki te tuku pūtea rānei, rawa rānei ki tētahi kaitono. Ka whakahokia tēnei pūtea e te kaitono ā tōna wā, heoi anō ka whakaaea i runga i te tikanga utu nama, pēnei i te huamoni me ngā momo utu ā-ratonga nei.

A loan allows a loan provider to give money or resources to an applicant. This fund is returned by the applicant some time in the future, however it is agreed upon under a debt fee rule, like interest and other types of service fees.

Mahere pūtea

He mahere hei āwhina i tō whakahaere i tō moni whiwhi me ō whakapaunga, i tō penapena moni anō hoki. Ko tāna he whakaatu i te nui o ngā moni e tau mai ana (moni whiwhi) me te nui e puta atu ana (ngā utu) i te roanga atu o tētahi wā.

A plan to help you manage your earnings, expenditures, and youe savings as well.

Mahi pēke tuihono

Mā te mahi pēke tuihono ka āhei koe ki tō moni mai i te rorohiko, i te pūrere matihiko rānei. Ka taea te whakamahi i te mahi pēke tuihono ki te neke i ō moni ki waenga

pūtea, te utu i ō nama, te tono tohutohu moni, te utu moni ki tētahi atu, te mohio rānei ki te tapeke kei roto i tō pūtea, ō pūtea rānei.

By using internet banking you can access your money from a computer or a digital device. You can use internet banking to shift your money between accounts.

Mākete hea

Ko te mākete hea te wāhi e hokohokotia ana ngā hea kamupene. Kei Aotearoa ko te NZX te wāhi e hokohokotia ana ngā hea. Ko ētahi atu mākete hea ko ērā kei Niu loka me Tōkio.

The share market is the place where company shares are bartered. In New Zealand, the NZX is the place where shares are bartered. Other share markets are those in New York and Tokyo.

Mīhini moni

ATM

Moni kuhu wā pūmau

Koia te moni e kuhu ana koe mō te wā pūmau, ko te tikanga mō te 30 rā ki te 5 tau. Ki te hiahia kia whakahokia wawetia mai ō moni, tēnā pea ka ngaro he wāhanga o te huamoni i whiwhi hei whiunga.

This is money that you deposit for a fixed term, usually 30 days to 5 years. If you want your money returned earlier, you might lose part of the interest you recieved as a penalty.

Moni kuhu wā roa

Ko te moni kuhu wā roa ko te waiho i tētahi rahinga taimau i roto i tētahi pūtea pēke, hei tauira, mō te 1, te 2 tau rānei. Ko te tikanga ka whiwhi i te pāpātanga huamoni teitei ake mō te moni kuhu wā roa i tō te moni kuhu wā poto.

A long term deposit is leaving a fixed amount of money in a bank account, for example for 1 or 2 years. Usually you recieve a higher interest rate for a long term deposit than that for a short term.

Moni tango

Ko te moni tango he utu, he rahinga rānei kua utua atu i tētahi pūtea.

A debit is a cost or an amount paid by a fund.

Moni Taurewa

Ka tuku te moni taurewa i tētahi kaituku taurewa kia whakarato moni, rauemi rānei ki tētahi kaimino. Ka utua anō tēnei e te kaimino i tētahi wā o muri atu, me te tāpiri i ngā utu e whakaaetia ana pēnei i te huamoni me ngā tiringa. He mea āhei te moni taurewa i te tangata tuku moni taurewa ki te tuku pūtea rānei, rawa rānei ki tētahi kaitono. Ka whakahokia tēnei pūtea e te kaitono ā tōna wā, heoi anō ka whakaea i runga i te tikanga utu nama, pēnei i te huamoni me ngā momo utu ā-ratonga nei.

A loan is lended by a loan provider to provide money or resources to a borrower. A borrower will repay in the future, and includes addtitional agreed upon costs such as interest and fees. A loan allows an individual loan provider to lend funds or resources to an applicant. Overtime, this amount is repaid by the applicant, however this include agreed upon terms of payment, like interest and provider fees.

Moni whiwhi

Ngā mohi e tau mai ana pērā i ō utu ā-haora, ō penihana rānei. Ka utu tō moni whiwhi i ngā mea e matea ana, e hiahiatia ana rānei.

Money that is recieved like wages or a pension. Your income pays for your needs or wants.

Ngā mahi reanga maha

He mahi e whai wāhi ai ngā tāngata mai i ngā rōpū pakeke rerekē, pēnei i ngā tamariki haere kura e mahi tahi ana i te taha o ngā tāngata pēperekōu.

A job where a range of different ages work together, such as children in school working together with the elderly.

Ngā mātanga ahumoni

Koinei ngā tāngata e tono tohutohu ai koe. He nui ō rātou mōhiotanga mō te whakamahere me te whakahaere ahumoni, mō ngā ratonga me ngā hua ahumoni anō hoki. Hei tauira, ko ēnei pea he tangata i te pēke, he kaitohutohu mahere pūtea rānei.

These are the individuals you can ask for advice. They have a depth of knowlege on planning and budgeting finances as well as providers and financial benefit. For example, they could be individuals in a bank, or a budgeting advisor.

Ngā matea me ngā hiahia

Ko ēnei mea ngā matea ngā rawa me ngā ratonga e matea ana e koe kia mahi pai ai, kia ora ai koe Kei roto i ērā ko te kai, ngā kākahu, te whakamarutanga me te tiaki hauora. Ko ngā hiahia he rawa, he ratonga rānei ehara i waiwai, engari kei te hiahiatia, pērā i te papatohu kēmu, ngā rei, tētahi hararei rānei.

Needs are the assets and services you need to work well and to live well. Included in this are food, clothing, shelter and caring for your health. Wants are assets or provisions that are not essential, but are wanted, such as gaming consoles, personal pursuits, or holidays.

Ngā moni tango

Koinei ngā moni ka tangohia i tō pūkete. Hei tauira, te moni ka tangohia e koe mā te ATM

These are the funds that are withdrawn from your account. For example the money you withdraw from an ATM.

Mahi hamanga

Part-time job

Matea

An essential need

Moni kuhu

Ko te moni ka kuhuna ki tō pūtea pēke, hei tauira, ō utu mō ō mahi, te moni rānei ka kuhu koe ki roto i tō pūtea pēke.

Money that is deposited into your bank account, for example your payments from work or the money you deposit into your bank.

Moni Here

Bond money

Moni Kī

Key money

Mahi waimori

Casual work

Manarite-kore

Inequality

Manga

Drainage

Māraurau

Eligible

Matatika

Ethics

Moni kuhu tūmau

Term deposit

Moni Taurewa Huamoni Anake

Interest Only Loan

Moni Taurewa Takahuri

Revolving Loan

Moni Taurewa Tūtohi

Table Loan

Moni Taurewa Whakaheke

Reducing or Non-Table Loan

Maru ahumoni

He momo haumarutanga ā-ahumoni te maru ahumoni, i takea mai i ngā huarawa onāianei, he huinga huarawa rānei. He kirimana whai mana i waenga i ngā rōpū e 2 neke atu rānei. Ka whakaiti tūraru tēnei momo whakahaere tūraru mā te whakamahi i ngā huarawa o nāianei hei whakaineine i te ngarohanga pea. Ko ngā huarawa pēnei i ngā hea-pūmau, i ngā moni here te aha, te aha.

A derivative is a type of financial security, derived from an existing asset or set of assets. It is a legal contract between 2 or more parties. This type of risk management reduces risk by utilising existing assets as a way to offset potential loss. Such assets include stocks, bonds, etc.

Moni whiwhi pūmau

Regular income

Moni whiwhi torohū

Potential income

N

Nama

Debt

Te Nama

Ka kīia te kōrero e noho nama ana te tangata, arā, he moni hei whakahoki ki tētahi atu tangata, ki tētahi rangatōpū rānei. I te ao ahumoni, e rua ngā momo tangata nei, arā ko te tangata noho nama, me te kaituku moni.

It is well known that a person with debt such as money needs to return this to other people or entities. In the financial world, there are two types of people, in other words a person in debt and the lendor.

Nama kino

Ko te moni e mino koe hei hoko mea e heke ai te uara i muri i tāu hokonga, pērā i ngā pouaka whakaata, ngā papatohu kēmu, ngā hararei rānei.

Money you borrow to purchase something where the value deppreciates after purchasing, like a television, a playstation game, or a holiday.

Ngā here

Namatohu

Index

Namatohu Utu Kaihoko

Consumer Price Index (CPI)

Namatohu Utu Kaihoko Waenga

Wholesale Price Index (WPI)

Ngākaunuitanga

Commitment

Nohonga taratahi

Quarantines

Ngākau pai

Positive

Ngākau rorotu

Optimistic

O

Oranga

Wellbeing

Owha

Koinei ngā mea (rawa) i tukuna iho ki a koe e tētahi tangata kua mate. Ka whai wāhi pea te moni, ngā rawa whenua, e tētahi atu rawa pērā i ngā mahi toi, ngā taonga rānei - arā, he mea i marihi ki taua tangata.

These are the assets or money handed down to you from someone who has passed away. It may be money, land assets, or another type of asset, such as artwork or treasures or things that were valuable to that person.

Ohaoha

Economic

Ohu moni tārewa

Credit union

P

PIN

He tau tuakiri whaiaro te PIN i hoatu ki a koe ka taea ai te whakamahi i tō kāri – pēnei i te kāri EFTPOS, te kāri moni tango rānei. He mea nui kia kaua koe e whāki atu i tō PIN ki tētahi atu, ki ō hoa ranei.

A Personal Identification Number is a financial identity number given to you to enable the use of your card, such as a EFTPOS card, or a money withdrawing card. It is important that you dont inform anyone, or a friend of your PIN.t

Pakupaku

Tiny

Penapena

Savings

Penapena mō te whainga

Goal saving

Piriahi

Place of retirement

Pitomata

Potential

Pūeru

Fashion

Pūmanawa

Talent

Ngā pā okioki

Ko te pā okioki he huinga kāinga mō ngā pēperekōu e āhei ai te nuinga i tiaki i a rātou anō. E whakarato ana i ngā ngohe me ngā whai wāhitanga ki te whakahoahoa. Ko te tikanga, mō te noho i roto i aua pā me neke atu ō tau i tētahi tau kua whakaritea. Ka hoko ngā kainoho i ō rātou kāinga me te utu i ngā utu ā-marama mō ngā ratonga ka whakaratohia.

A Retirement Village is a collective of homes for the elderly where the majority can care for themselves. Activities are provided, and opportunities to socialise. Individuals need to be older than a certain age to live here. The individuals purchase their homes and pay monthly fees for the services provided.

Ngā pāpātanga huamoni

Koia te ōrau huamoni ka utaina ina mino moni koe, ka whiwhi kē rānei ina penapena moni. Hei tauira, mēnā kua mino moni koe, ā, ko te utu huamoni he 5%, me utu te 5% o te tapeke i minoa e koe hei huamoni. Ka taea e ngā huringa iti ki aua utu ngā rerekētanga nunui ki te nama i roto i te wā.

This is the percentage of interest added to the money you borrow, or money you receive from saving. For example, if you have borrowed money, and the interest fee is 5%, you need to pay 5% of the money borrowed as interest. Small changes to these costs can make big changes to the amount over time.

Ngā penapena

Koia te moni (moni whiwhi) kāore koe i te whakapau. Ka āhei te penapena mā te kuku moni ki tētahi pūtea pēke, mā te haumi rānei. Hei tauira, ka whai wāhi anō hoki ki te penapena te hoko rawa ina whakahekea te utu, te hoko taonga rānei nā te tangata kē i mua.

This is the money (income) you do not use. You can save by keeping money in a bank account, or by investing. For example, you can save through purchasing assets that have a lowered cost, or purchase previously owned goods from others.

Ngā pūtea whakatipu

He pūtea e whakahaerehia ana e te rōpū mātanga ka haumi i ō moni mā ngā āhua rerekē, pērā i ngā hea, ngā here, te moni ukauka rānei.

Funds that are managed by a group of experts that invest your money in different ways, such as shares, bonds or cash.

Painga

Ngā motika motuhake, ngā huanga rānei ō ētahi rōpū i te pāpori.

The special rights or benefits of a group in a community.

Pēke

Ko ngā pēke ngā wāhi e tiaki ana i āu moni mōu, me te āwhina i a koe ki te penapena. Ko tā rātou he haumi me te hoatu taurewa, me te whakarato anō hoki i te whānuitanga o ngā ratonga ahumoni, pērā i ngā mōkete me te rīanga.

Banks are places where you can keep your money safe and where you are supported to save. They invest and give out loans, and provide a range of financial services, such as mortgages and insurance.

Penihana

Ka utua auautia he moni whiwhi ki tētahi tangata whakatā neke atu i te 65 ōna tau e te kāwanatanga, e tētahi kaupapa penihana rānei

A frequent payment of income for an individual in retirement, older than 65 years old from the government or pension scheme

Pepa utu

Ko tā te pepa utu mai i tō kaitukumahi he whakaatu i tō utu peke, me ngā utu kua tangohia, kua tāpiritia rānei ki tō utu mahi, ā, e hia tō utu more. Ka whakaatu anō ngā pepa utu i te nui o te wā ka taea hei wā hararei, me te maha o ngā rā māuiui e whakaaetia ana māu me te kore e whakahapa utu mahi.

A payslip from your employer shows you gross income and the deductions made, or added to your work pay, and how much your net pay is. Also displayed on your payslip is your vacation leave, sick days allowance leave without pay deductions

Pūrongo moni taurewa

He pūrongo kei roto ko ngā mōhiohio mō te whakatauranga o tōu kaha ki te utu nama, o tōu whakahaere rānei.

A report that details your repayment or management of debt owed.

Pūtea ohotata

He rahinga pūtea kua tīkapea mō te wā ohotata. Ko tāna he utu i ngā nama mēnā ka hē haere tētahi mea pēnei i te ngaro o tō mahi, tētahi māuiuitanga, ngā utunga ohorere pērā i te nama rata niho, te nama whakatika waka rānei. Ko te rahinga e marohi nei mātou mō te pūtea ohotata ko te tapeke o ō utunga mō te toru marama.

An emergency fund are funds set aside for emergencies. It is for paying bills when you lose your job, get sick, or for emergency costs such as visiting the dentist, or repairing a car. The amount reccomended to save in an emergency fund is the total of your expenses for three months.

Pūtea pēke

He pūkete te pūtea pēke o te rahi o tō moni i te pēke, e hia kua kuhuna e koe (ō moni kuhu) me te rahi kua tangohia e koe (ō moni tango). Ko te tikanga neke atu i te pūtea pēke kotahi tō te tangata. Hei tauira, ka whai pūtea pēke pea mō āna utunga o ia rā pērā i te kai me te rēti, me tētahi atu mō āna penapena.

A bank fund is an account of the amount of money in your bank, how much you have deposited and the amount withdrawn. An individual should have more than one account. For example, a bank fund can be opened for daily spendings such as food, rent and others for saving.

Pūtea penapena

He pūtea pēke te pūtea penapena e kuhu ai koe i ō moni penapena. E tuku ana kia whakaputu koe i ō penapena, ā, e utu huamoni ana te pēke ki te tapeke (me te huamoni whakaputu ki te kore koe e whakaheke i tō tapeke).

A savings fund is a bank fund to deposit your savings. Money is deposited to save and banks add interest to the sum (they also add interest to the deposit of the sum is not deducted).

Pūtea penihana o Aotearoa

Ko te pūtea penihana te utu ā-wiki e tukuna ana e te kāwanatanga ki ngā tāngata māraurau katoa o Aotearoa neke atu i te 65 ō rātou tau, ki te āwhina ki te utu i ngā utu waiwai o te noho.

Pension fund is the weekly amount the Government deposits to all eligible 65 year olds in New Zealand, to assist with the essential costs of living.

Pūtea taunoa

Tirohia te 'pūtea taunoa Kiwisaver'

Check out the KiwiSaver default fund.

Pūtea taunoa KiwiSaver

Ina huaki koe i te pūtea KiwiSaver, ka honoa aunoatia koe ki tētahi pūtea taunoa, tae rā anō kia āta kōwhiri koe i te pūtea e hiahia ai koe ki te tūhono.

If you open a KiwiSaver, you will automatically enter a default fund, until you choose to join the fund you want.

Pūtea taurewa

Koia te rahi o te moni ka mino koe mō te wā ka whakaritea.

This is the amount you borrow for a designated time.

Pūtea taurewa ākonga

Ki te whakatau koe ki te whai akoranga atu ina wehe atu i te kura, ka āhei te mino moni i te kāwanatanga hei utu i ngā utunga akoranga pēnei i ngā whakaakoranga, ngā pukapuka me ngā rawa, me ngā utunga noho.

If you decide to further your education after leaving school, you are able to borrow money from the government to pay for your tuition costs such as your classes, textbooks, assets and renting or dwelling costs.

Pūtea Whakahaere Rawa

He tangata, he kamupene rānei kua kōwhiri koe ki te whakahaere i ō rawa mōu. Ko tēnei mea te rawa he mea whai uara e piki ai te uara i te roanga o te wā. Ko ētahi tauira ko ngā rawa whenua, ngā hea, ngā pūtea penapena ka whiwhi huamoni, me ngā here. Ko te tikanga ka hurihia ēnei hei moni ukauka ki te hiahiatia. Ko ngā rawa (pēnei i te whare) te tauaro o ngā taunaha (pēnei i te nama kāri taurewa)

An individual or company that you have chosen to manage your assets. An asset has value that will increase in value over time. Examples include land assets, shares, saving funds that receive interest, and bonds. These assets can be exchanged for cash if wanted. Assets (such as a house) are opposite of claims (such as loan debt).

Paearu

Criteria, standards

Pae paremata

Margin of return

Paheketanga ohaoha

Recession

Pāpātanga ā-huamoni

Rate of interest

Pāpātanga huamoni

Interest rate

Pāpātanga ōrau ā-tau

Annual percentage rate

Pāpātanga tāke ā-taumata

Progressive tax rate

Pāpātanga taurangi

Floating/variable rate

Pāpātanga whakawhiti

Exchange rate

Parahau

Justify

Parematatanga

Returns

Piti

Bid

Poronga tāke

Tax cut

Porowhiu

Disposable

Puna

Source

Puna moni whiwhi

Sources of income

Puringa moni ukauka

Cash holdings

Pūrongo kaihanga whare

Builders report

Pūrongo mātauranga

Academic record

Purongo rēhita wāriutanga

Registered valuation reportv

Paearu mahi

Performance criteria

Pānga

Consequence

Pāpātanga huamoni moni taurewa kāinga

Home loan interest rate

Pitomata v torohū

Potential

Pūkete penapena

Savings account

Pūrawa

Capital

Puna moni whiwhi ahumoni whaiaro

Personal financial income sources

R

Ngā Rawa

He mea whai uara ā-pūtea e pupuruhia ana e tētahi rangatōpū, ka whai hua, ka whakamahi rānei, hei tauira ko te whai hua pūtea.

A good or product that has financial value which is held by a corporation, to gain a profit or to use, for example to accrue funds.

Rakahinonga

Entrepreneurial

Rangatōpū

Entity

Ratonga

Service

Rawatoi

Medium

Rāwekeweke

Experiment

Rōpū whakahaere

Organisation

Te Rakahinongatanga

Ko te rakahinongatanga te āhei o te tangata ki te karawhiu, ki te kōkiri tonu, ā, ahakoa ngā piki me ngā heke o te mahi pakihi, he māia, he ngākau titikaha, he manawanui.

Entrepreneurship is the ability for a person to carry on regardless, continuously pushing forward and no matter how hard the business job they are confident, committed and dedicated.

Ngā ratonga mahere pūtea

Ngā whakahaere ka āwhina i a koe ki te waihanga mahere hei whakahaere i tō moni.

Management that aids you in creating a plan to manage your money.

Ngā rawa me ngā ratonga

Ko ngā rawa ngā mea e hoko ana koe pērā i ngā hū, kāroti, tētahi waka rānei. Ko ngā ratonga ngā mahi e utu ai koe i te tangata kia mahi mōu, pērā i te kuti i ō makawe, te whakatika i ō niho, te whakarato hoki rānei ki tō kāinga.

Assets are items you purchase, such as shoes or a car. Services are the cost of the work being completed for you, such as a haircut, dental work, or services to your home.

Rahinga nui

He utunga nui, wā kotahi o te moni e whakamahi ana koe ki te utu i tētahi nama, te haumi rānei ki tētahi pūtea. Hei tauira, ki te waiho ki a koe he moni ka taea te whakamahi i te wāhanga rahi hei utu i tō mōkete.

A large sum, where money is paid once towards a bill, or invested in a fund. For example, if you inherit money, the majority of it can be contributed towards your mortgage.

Rīanga

He ara whakahaere tūraru i tōu ao. Ka tūpono noa ngā mahi ohorere i tōu ao, ā, ka āwhina te riānga te pare i a koe i te ngaromanga ahumoni ki te pā kinotia ō taonga, tō hauora, tō āhei rānei ki te whiwhi moni. Hei tauira, ka āhei te hoko rīanga mō tō whare me ngā rawa i roto, me tō waka, kei tūkinotia, kei ngaro rānei. Mēnā ka haere koe ki tāwāhi, ka pare te riānga tāpoi i a koe i te wā kei tāwāhi.

A method of managing risks in your life. Accidents are chance events and insurance can aid you in mitigating financial losses to your valuables, your health, or you receiving income. If you travel overseas, travel insurance covers you whilst overseas.

Rīanga taonga whare

Koia te rīanga e kapi ai ngā taonga whare kei tō kāinga, e utua ai hoki te tūkino, te ngaromanga rānei ka tūpono noa ki aua mea.

An insurance that covers all the contents in your house, and pays if damage or loss occurs.

Rangikiriata

Netflix

Rawa

Asset / Property

Rēti

Rent

Rahinga Moni Taurewa Tahua More

Principal Loan Amount

Rawa pūmau

Real estate

Ritenga utu

Asking price

Ritenga

Habit

T

Tā te Whānau Whakahaere Moni

E āhua ōrite ana tēnei ki te penapena moni, ā, ka whakarāmemene tērā i ērā atu kaupapa, arā te noho nama, te penapena moni, me te penapena mō tētahi whāinga. E angitu ai tō whakahaere pūtea, me whai whāi, pūtake mārama rānei tō whānau. Me whai mahere pūtea, me utu anō te nama mēnā kei a rātou he nama, me penapena, me ū ki tētahi mahere taumano whānui.

This is similar to saving money, and also connects to others concepts such as debt, money saving and saving towards a goal. To ensure you succeed in managing money, you need a goal, or shared focus as a whānau. You need a budget plan and to pay debts if they have any, save and stick to an extensive long-term plan.

Taha hinengaro

Mental and Emotional wellbeing: coherent thinking processes, acknowledging and expressing thoughts and feelings and responding constructively

Taha tinana

Physical wellbeing: the physical body, its growth, development, and ability to move, and ways of caring for it

Taha wairua

Spiritual wellbeing/purpose: the values and beliefs that determine the way people live, the search for meaning and purpose in life, and personal identity and self-awareness (For some individuals and communities, spiritual wellbeing is linked to a particular religion; for others, it is not.)

Taha whānau

Social wellbeing: family relationships, friendships, and other interpersonal relationships; feelings of belonging, compassion, and caring; and social support

Tahua

Sum, Budget

Tātauira Pakirehua

Inquiry Template

Tauira

Example/Mould

Taupānga

Application

Tīwekaweka

Untidy, Disarray

Toiora

Welfare

Toitū

Sustain

Tōnui

Productive

Toritori

Busy

Tuaritia

Share

Tukunga Iho

Consequence

Tūmau Ahumoni

Financial Terms

Ngā takoha kaitukumahi

Koinei tā tō kaitukumahi e kuhu atu ai ki tō pūkete KiwiSaver (mēnā he kaimahi koe). Kei runga ake tērā i tāu i kuhu ai mai i ō utu ā-haora. E whakarite ana te kāwanatanga kia kuhuna atu e ngā kaitukumahi te 3% i te iti rawa o te utu mahi ki tētahi kaimahi (i mua i te tango tāke).

These are the contributions your employer makes to your KiwiSaver account (if you are an employee). This is on top of what you contribute based on your hourly wage. The Government have organised for employers to contribute 3% of an employees payments (before tax or gross amount)

Ngā tiringa

Te rahi e utu ana koe hei whakamahi i ngā ratonga pēke pērā i ngā kāri taurewa, te mōkete rānei. Me mōhio kia te rahi o aua tiringa ina waitohu koe ki tētahi ratonga.

The amount you pay to use bank services like a debit card, or a mortgage. You need to know the amount of the fee if you sign up to a service.

Ngā tuohunga

Ko ngā tuohunga he momo tiaki noho e whakarato ana i te tiaki tapuhi 24 haora ki a a koe i tō kaumātuatanga. Ka taea e ngā tuohunga te whakarato noho wā poto whai muri i tētahi noho hōhipera, tētahi māuiui, wharanga rānei e hiahiatia ai te tiaki haere tonu.

Hospice care is a form of living care that provides 24hour nurse assistance in your retirement. Hospice care can provide short stays after a hospital visit, a sickness or an accident when you wish for care to continue,

Tahua more

Koinei te rahinga e mino ana koe ina tono i tētahi pūtea taurewa, mōkete rānei. Ka tāpiritia he huamoni ki taua rahinga i ngā wā auau (ko te tikanga, ā-marama) kia mutu rā anō te utu anō.

The amount borrowed if you undertake a financial loan or mortgage. Interest is frequentlly added to this amount (generally every month) until it is repaid.

Tahua piki

He tahua ka haumihia atu ki ngā kamupene ko te tūmanako e tere ake ai te tipu i ō ētahi atu kamupene. Ko te whakaaro noa, he nui ake te tūraru kei tēnei momo haumi i ērā atu momo haumi. He pai te haumi ki tētahi tahua pikinga nui mēnā e kimi ana i te pikinga nui i roto i te wā roa, mēnā hoki, nā tō pūhoutanga, kāore koe e tino āwangawanga ki ngā taiheke mākete ka tūpono mai.

A fund invested with a company which hopefully grows faster than the other competitors. This type of investment in considered riskier than other types. It's a good idea to invest in a growth fund if it is long term, and if you are young and are not concerned about market falls which may happen.

Tāke hokohoko (GST)

Ko te tāke hokohoko he tāke ka tāpiritia ki ngā rawa me ngā ratonga e hoko ana ngā tāngata o Aotearoa. Ko te tāke hokohoko ko te 15% o te utu o tō hokonga mai. Ina hoko mea koe i tētahi toa, kua whakauru kētia te tāke hokohoko ki te utu hoko, ā, kāore pea e kitea e koe.

GST is a tax added to goods and services an individual may purchase in New Zealand. The tax is 15% the value of what is purchased. If you purchase goods from a store, thiis tax has already been included in the total cost, and you may not see this cost.

Tāke moni whiwhi

Koia te moni e utu ana koe ki te kāwanatanga i runga i tō moni whiwhi. Ka tukuna tikatia tētahi rahinga ōrau o ō moni mai i ō utu mahi ki te kāwanatanga. He momo tiritiri ngā tāke i ngā utu o ngā mea e hiahia ana mātou hei tāngata nō Aotearoa. E utu ana i ngā ratonga hira e hiahiatia ana mō te painga o te whenua, hei tauira, ngā hōhipera, ngā kura, me ngā rori. Whakamahia ai anō hoki te moni i ngā tāke hei tautiaki i ō mātou papa rēhia ā-motu me ētahi atu wāhi tūmatanui.

The money you pay to the Government from your income. A percentage of your work pay is directly paid to the government. Taxes are a form of allocation towards whatever New Zealanders want. These may be special services for the benefit of our land, for example, hospitals, schools and our roads. The money is also used to maintaing upkeep in recreational areas and other public spaces.

Tāmi ahumoni

Ina piki ngā utu, ka iti iho te mana hoko o tō moni. Hei tauira, ki te hoko koe i tētahi mea $1,000 tōna uaraināianei, ā, ko te pāpātanga tāmi ahumoni ko te 2%, hei te paunga o tētahi tau ka hiahia koe ki te $1,020 ki te hoko i taua mea.

If costs increase your ability to buy decreases. For example, if you buy something $1000 in value now, and the financial inflation rate increases by 2% at the end of the year, then you may need $1020 to purchase the same item.

Tangohanga utu

E kīia ana te moni ka tangohia i tō utu peke ko te tangohanga. Ko ētahi tauira o ngā tangohanga ko te tāke moni whiwhi, ngā utu pūtea taurewa ākonga, te KiwiSaver, me ngā utunga mo ngā akoranga e whai ana pea koe.

Money that is deducted from your gross pay is considered pay deductions. Examples include income tax deductions, student loan repayments, KiwiSaver, and costs for classes or education you are completing.

Taraka haere /Ngā kaihoko ā-taraka haere

Ko ēnei ngā tāngata e hokohoko taonga ana mai i ngā taraka nunui i roto i ētahi hapori, ko te tikanga he tino nui ake ngā utu mō aua taonga i ngā utu mō ngā taonga ōrite i roto i ngā toa. Ka hokohoko i ngā rawa e utua ai e koe ā muri atu. engari ka utua i ngā pāpātanga huamoni nui, ka mutu, ka nui ake te utu o ērā rawa i te utu i roto i nga toa noa.

These are the individuals who sell products from a large truck to a community, generally the price for those goods are higher than if you bought the same items in a store. You purchase the items and pay later, however you also pay higher interest rates, meaning you pay more than if you bought it in store.

Tarepa

Ka nui ake ana ō utu ora me ō nama i te rahinga e whiwhi ana koe (tō moni whiwhi), e kīia ana te moni tāpiri ka hiahiatia ki te utu i ō nama ko te tarepa.

When the cost of living and bills outweigh money you receive (your income), the money needed to pay those bills is a deficit.

Tari Taake

Ko tā te Tari Taake he kohikohi tāke mai i ngā tāngata o Aotearoa mō te kāwanatanga o Aotearoa.

Tau IRD

Ko tēnei mea te tau IRD he tau e waru, e iwa rānei ōna mati ka whiwhi koe i te Tari Taake (IRD). Nāu tēnā tau mō te roanga ake o tō ora — e kore e taea e tētahi atu te pupuri i tō tau.

An IRD number is an 8 to 9 digit number you receive from The Tax Department (IRD). That is your number for your lifetime - no one else can hold that number.

Tau pūtea

He āhua rerekē te tau putea ki te tau maramataka noa - ka tīmata hei te 1 o Paengawhāwhā i ia tau , ka mutu hei te 31 o Poutūterangi i te tau whai ake ana. I te mutunga o te tau pūtea, ka taki te tari kāwenatana e kīia ana ko te Tari Taake (IRD) mēnā kua utu koe i te rahinga tāke tika mō te nui o te moni i whiwhi koe.

The financial year is different to the calendar year - it starts on the 1st of April every year, and finishes on the 31st of March in the following year. At the end of the financial year, the government, known as the Tax Department, track if you have paid the correct tax amount for the amount of money you receive.

Tau whakatā

Kāore i whakaritea he tau whakatā i Aotearoa. Heoi, he tokomaha nga tāngata ka kōwhiri ki te whakatā ina eke ki te 65 tau te pakeke. Koinei te tau e āhei ana koe ki ngā utunga pūtea penihana o Aotearoa.

Aotearoa does not administer retirement numbers. However many people choose to retire when the reach 65 year of age. This is the age you are able to receive the pension fund.

Taunaha

Koinei ngā nama kei runga i a koe, tō whakahaere rānei. Hei tauira, ngā nama pēnei i ngā hoko putuputu, ngā pūtea taurewa me ngā mōkete.

These are debts you or your organisation have. For example, a debt like hire purchases, loans and mortgages.

Toitutanga Ahumoni

Ko te mārama ki te tiaki i tō pūtea, i tō whānau, i a koe anō hoki; te mōhio ki te inihua, ki te haumitanga me te whakatānga, pēnā i te KiwiSaver

Knowing how to look after your funds, your whānau, and yourself as well; understanding insurance, investment and retirement such as KiwiSaver.

Tuakiri ahumoni

Ka whai wāhi ki tō tuakiri ahumoni ō whakapono, tō mātauranga me ō whanonga e pā ana ki te moni. Ka whai wāhi anō hoki ngā mea e ako ana koe i tō whānau me tō hapori, me ō kōwhiringa mō te penapena me te whakapau.

Your beliefs, education and attitude towards money play a part in your financial profile. What you learn from your whānau and community also plays a role, and your options for saving and investing.

Tūraru

Koinei te tūponotanga kāore e ōrite pea te hua i tō haumi i tērā ka tūmanakohia, ka mutu, ka heke pea tōna uara.

This is the probability your profits might not be the same as what you wished, and the value decreases.

Tuwhena

Koinei te moni e toe ana i muri i tō whiwhi utu mahi i muri i te utu i ō utu noho, ngā utunga me ngā nama.

This is the money remaing after you receive your work pay, after you pay for living costs, your purchases and bills.

Tauari

Example; scenario

Tautiaki

Maintenance, or to maintain

Tūtohutanga

Recommendation

Tahua āwhina

Benefit

Tahua hea-toha

Mutual funds

Tahua Āwhina Kāwanatanga

Government Benefit

Tahua take ohorere

Tahua take ohorere

Tahua whakahaere

Managed funds

Taituarā

Security

Takatūtanga

Event

Takawaenga mōkete

Mortgage broker

Tino takatūtanga tauoranga

Significant life event

Takuhe

Grant

Tāmi ahumoni kume-hiahia

Demand-pull inflation

Tāmi ahumoni pana-utu

Demand-pull inflation

Tāmi ahumoni tauira-ōmua

Built-in inflation

Tango-anō

Redraw

Tāpae ā-moni tahua

Lump sum payment

Tāpaetanga mōkete

Mortgage repayments

Tari Tāke

Ko tā te Tari Taake he kohikohi tāke mai i ngā tāngata o Aotearoa mō te kāwanatanga o Aotearoa.

The Inland Revenue Department collect tax from citizens of New Zealand for the NZ Government.

Taunoa

Default

Tuapoki (pūtea)

Limit

Taurangi here-kore

Free floating

Tauwhitinga

Transaction

Tīmau pūnaha-moni

Currency peg

Tīwhiri moni

Money tips

Tū tīrara

Social distancing

Tūtohinga pāpātanga kaiwhakarato pūtea (PIR)

Prescribed Investor Rates (PIR)

Tahua pena

Conservative fund

Tahua tipu

Growth funds

Tahua tōtika

Balanced fund

Tahua tuki

Aggresive fund

Tahua tūpato

Defensive fund

Tahua whai mātauranga

Paid study

Tauira

Example/Mould/role model

U

Ngā uara

Ngā mea e whakapono ai te tangata, tētahi rōpū rānei me ngā mea e hira ana ki a koe.

The things an individual or group believes which are important to you

Ngā utu moni atu

Ngā moni e utu ana koe mō ngā mea e hiahia ana koe. Ko ētahi tauira ko te rēti, te kai, ngā ratonga hiko me te ipurangi. He nama hoki ngā utu moni atu. Ko ētahi tauira ko ngā utunga mōkete, ngā pūtea taurewa ākonga, me ngā tiringa kāri taurewa.

Other costs you pay for the things you want. Examples include, rent, food, electrical and internet services. Other bills are considered other costs as well. Examples include mortgage repayments, student loan payments and fees from credit cards.

Ngā utunga pūtea taurewa ākonga

Ki te whakatau koe ki te whai akoranga atu ina wehe atu i te kura, ka āhei te mino moni i te kāwanatanga hei utu i ngā utunga akoranga pēnei i ngā whakaakoranga, ngā pukapuka me ngā rawa, me ngā utunga noho. Ina tīmata koe ki te mahi, me tīmata ki te utu anō i taua pūtea taurewa. Ka tangohia tikatia ngā utunga pūtea taurewa ākonga i tō utu mahi.
Mēnā ka haere ki tāwāhi mō neke atu i te ono marama, me utu huamoni koe i runga i tō pūtea taurewa ākonga.

If you decide to further your education after leaving school, you are able to borrow money from the government to pay for your tuition costs such as your classes, textbooks, assets, and renting or dwelling costs. If you start working, you need to begin repaying the loan. Repayments for your loan are accurately deducted from your wage payments.

Uara tapeke

Koinei te rahinga ka whiwhi koe i tō haumi.

This is the amount you receive from your investment.

Utu ā-haora

Ko te rahinga ka utua ia haora mō tō mahi. Ka whakatauria te pāpātanga mōkito ka utua koe e te kāwanatanga. Hei tauira, ko te tikanga me whai utu ā-haora koe mō tō mahi tuatahi, kaua kē he utu ā-tau. Mō te hunga pakeke i Aotearoa, ko te $20 ia haora. Mō te hunga rangatahi me ngā tāngata e whakangungua ana ko te $16 ia haora te mōkito. Kei te maha o ngā haora e mahi ana koe ia wiki te nui o te utu ki a koe.

The amount of pay for your hourly work. The minimum rate determines you are paid by the government. For example, normally you should acquire a wage for your first job, not a salary. For adults in Aotearoa, it is $20.00 an hour. For youth and people in training, it is $16.00 minimum per hour. The amount of hours you work in a week is the amount you are paid.

Utu ā-rā

Ko te utu ā-rā (ā-haora rānei) te rahinga e utua ana koe mō ia rā (haora rānei) e mahi ana koe.

A wage is the amount you are paid for each day (or hour) you work.

Utu ā-tau

Ko te tikanga, he rahinga pūmau o te moni i ia tau. Hei tauira, ka utua ngā kaiako ki ngā utu ā-ta: ka whiwhi i te rahinga ōrite ia wiki ahakoa ngā haora e mahi ana rātou.

Normally, a permanent amount of money per year. For example, kaiako are paid a salary: they receive the same amount each week, no matter the hours they work.

Utu hea

He maha pea ngā mea rerekē ka whakatau i te utu o tētahi hea. Ko te mea matua e aweawe ana i te utu ko te taurite i waenga i te putanga me te hiahiatanga. Ki te tokomaha ngā kaihoko e hiahia hea ana, ka piki te utu. Mēnā he tokomaha atu ngā kaihoko atu i ngā kaihoko mai, ka heke te utu.

The are many things to consider when purchasing a share. The main thing influencing the price is the comaprison between consequences/conditions and desires. The majority of buyers wanting shares, are wanting the price to rise. If there are more sellers than buyers then the price drops.

Utu i a koe e whiwhi moni ana

Kia māmā ai te utu tāke, whakamahi ai te nuinga o ngā tāngata i tētahi pūnaha e kīia ana Utu i a koe e Whiwhi Moni ana (Pay as You Earn (PAYE)). Ina tīmata koe ki te whiwhi utu mō ō mahi, ka tukuna tikatia tētahi rahinga ōrau mai i ō utu mahi ki te kāwanatanga. Mā te pērā, kāore koe e mate ki te utu i te utunga tāke rahi kotahi i te mutunga o ia tau.

To make paying tax easier, most people use the system known as Pay as you Earn (PAYE). When you start receiving pay for your work, a percentage amount of your work pay is sent directly to the government. By doing that, you will not suffer paying one large tax payment at the end of every year.

Utu kaikerēme

Koinei te rahinga e whakaae ana koe ki te utu o te whakatika i te tūkino ina tuku kerēme rīanga koe. Hei tauira, mēnā ko te utu kaikerēme mō tō rīanga motokā ko te $250, ā, ka pā te hauata ki tō waka ko te $750 te nui o te tūkino, māu e utu e $250, mā te kairīanga e utu te toenga, i tēnei wā ko te $500.

This is the agreed amount you pay to fix an accident if you submit an insurance claim. For example, if your claimant fee for motorbike insurance is $250, and you experience an accident to your vehicle costing $750 in damages, you pay $250, the insurer pays the remaining cost, in this instance $500.

Utu more

Ko tō utu more te rahi ka kuhuna atu ki tō pūtea pēke ia rā utu mahi. Ko te utu more tō utu peke i muri i te tangonga o ngā tāke me ētahi atu utu, pērā i KiwiSaver. Ko tō utu peke te tapeke o te moni e whiwhi ana koe mō te mahi i oti i a koe.

Your net pay amount is deposited into your bank account every pay day. The net pay is your gross pay after taxes and other fees have been deducted, like KiwiSaver. Your gross pay is the total of money you received for work you completed.

Utu peke

Ko tō utu peke te tapeke o te moni e whiwhi ana koe mō te mahi i oti i a koe. Ko tō utu more te rahi ka kuhuna atu ki tō pūtea pēke ia rā utu. Ko te utu more tō utu peke i muri i te tangonga o ngā tāke me ētahi atu utu, pērā i KiwiSaver.

Your gross pay is the total of money you received for work you completed. Your net pay amount is deposited into your bank account every pay day. The net pay is the gross pay after taxes and other fess have been deducted, like KiwiSaver.

Utu whāngai

Te rahinga e utu auautia ana e koe ki tō kamupene rīanga kia whai mana ai tō rīanga. Ko te tikanga, utua ai ā-rua wiki, ā-marama, ā-tau rānei.

The amount paid regularly by you to your insurance company to validate the insurance. Usually fortnightly, monthly or yearly.

Utu tuku

Letting fee

Ukauka

Cash

Utu Muri Iho

AfterPay

Utanga

Contribution

Utu ā-hāora mōkito

A wage is an hourly rate. The government sets the minimum wage that you can be paid. As a student, your first job is likely to have a wage rather than a salary. For adults in New Zealand, this is $20 per hour. For young people and people who are being trained, the minimum wage is $16. The amount you are paid each week depends on the number of hours you work.

Utu Hapa Moni Taurewa

Loan Penalty Fee

Utu hora

Spread

Utu tahua

Cost of funds

Utunga

Payment

Utu

Charge / fee

Utu whakamutu mahi

Redundancy pay

W

Ngā Wawata

E kōrerotia nuitia ana te kupu nei mō te moemoeā, mō ngā hiahia, mō ngā awhero o te tangata.

This word emphasises the dreams, the wants and goals of an individual

Te Wā-tirotiro

Ko tōna tikanga he wā-tirotiro i ō whāinga kia pai ai te whakahaere i te ahu whakamua.

Strictly speakings it is a time to monitor goals and better manage progress.

Te Whakatakoto Whāinga

Ko te tikanga o te whakatakoto whāinga kia mārama pu te ara hei whakatutuki, kātahi ka wāwāhi i ngā mahi hei mahi, hei whakatutuki hei tētahi wā tohu.

The general reason for goal setting is to clearly understand the path to achieve, then breaking down the tasks to do, to achieve in a set time.

Te Whānau Whairawa

Ko te pūtake o te whānau whairawa he kaha tōpū, he mamahi tōpū, he mātauranga tōpū, ā, e tohu ana i te nui o te aroha, o te manaaki, o te mana, o te mauri, o te tautoko, o te mahi tahi. Tae atu hoki ki te moni tōpū, pēnā i te ukauka me ngā rawa ahumoni.

The foundation of a wealthy whānau is collective strength, collective labour, collective knowledge, and signifying the importance of compassion, care, authority, life essence, support and unity. Also including collective money, like coins and financial resources.

Wā-tirotiro

Check-ins

Waitohu

Label

Whakaaro tūāpapa

Fundamental consideration

Whakaarorangi

Intention

Whakakai taringa

Earring

Whakakipakipa

Inspire

Whakamāene

Sand

Whakamarohi

Enhance

Whakapakeke

Grow up

Whakapūhoitanga

Slowdown

Whakarāmemene

Bring together

Whakarawe

Furnishing

Whakarewahia

Launched

Whakatairanga

Emphasis

Whānau Whairawa

Whānau Wealth

Wharekura

Container home

Ngā whāinga ahumoni

Ko ngā whāinga ahumoni ngā ūnga māu e whakatakoto ina hiahia koe ki tētahi mea me utu, ā, kāore koe e whai moni hei utu i taua wā tonu. Ko ngā whāinga ahumoni ko te penapena moni mō ngā mea pērā i te waea hou, te utu tīkiti rānei mō te haere ki tētahi huihuinga motuhake.

These are the financial goals you set with something you wish to purchase in mind, and you don't have the money to purchase in that instant. Financial goals is saving money for things such as a new phone, and paying for a ticket to attend a special gathering.

Ngā whāinga wā poto

He mahere mō tētahi wā poto. Hei tauira, he 3-12 marama pea te roa o tētahi whāinga wā poto.

A short term plan. For example, a goal that is 3-12 months in duration is a short term goal.

Ngā whakawhiti aunoa

Ko ngā whakawhiti aunoa he ara utu nama tika i tō pūtea pēke. Ka rerekē pea taua rahi ia marama - pērā i tō nama waea, tō nama hiko rānei. Ka mahia auautia ngā utu, ko te tikanga ā tētahi rā pūmau o te marama. Ka taea hoki te whakamahi mō ngā penapena whaiaro.

Automatic Transfers are a method to automatically pay the correct amount from you bank account. The amount may differ every month, such as your phone bill, or your electricity bill. The payments are automatic, for a permanent day of the month. This can also be used for personal saving.

Ngā whiu

Ki te tūreiti tō utu, ki te kore rawa e utu i tētahi nama, kei te takahi koe i tētahi kirimana. Ka utaina he utu tāpiri ki te rahi e nama ai koe, me te aha, me nui ake to utu.

If you're late to pay, or if you do not pay a bill, you may breach your contract. An additional cost is added to the bill, meaning you have more to pay.

Wā utu

Ko te tikanga, 1 wiki, e 2 wiki, tētahi marama rānei te wā utu. Koinei te nui o te wā i waenga rā utu.

Normally pay periods are 1 week, 2 weeks or monthly. This is the usual length of time between pay days.

Waiaro

Te huinga o ō whakapono, uara, kare ā-roto hoki tērā ka aweawe i ō aronganui me te āhua e mahi ai i āu mahi.

A set of beliefs, values, feelings that influence your emotions and the way you do what you do.

Wāpau

Koinei ngā haora tāpiri i mahi koe i tētahi wā utu. Kei runga ēnei i ngā haora i whakaaetia i tō kirimana mahi.

These are the additional hours you work in a pay period. These are above the hours you agreed to in your contract.

Whaiaro ahumoni

Ko tā tō whaiaro ahumoni he whakaahua i ō kaha me ō ngoikore e pā ana ki ngā momo e whakapau ai, e penapena ai rānei koe i te moni Tēnā pea 'kaipoka moni', he 'kaiwhakahaere moni', he 'rakahinonga' rānei koe.

Your personal finance demonstrates your strengths and weaknesses regarding your types of expenditure or savings of money.

Whāinga wā poto

He mahere mō tētahi wā poto. Hei tauira, he 3-12 marama pea te roa o tētahi whāinga wā poto.

A short term plan. For example, the length of time mught be 3-12 month.

Whāinga wā roa

He mahere mō tētahi wā roa, ko te tikanga he wā neke atu i ngā tau ruarua. Tērā pea, ka rua tekau ki te toru tekau tau te roa.

A long term plan, normally a period longer than a couple of years. Perhaps, 20 to 30 years long.

Whakahaere moni

Ko tēnei mea te whakahaere moni he aroturuki i ō moni taumai (moni whiwhi) me te puta atu (utunga). E pā ana ki te pai o ō kōwhiringa whakamahere me pēhea te whakamahi i tō moni. Ko te mahere pūtea he utauta ka whakamahia ki te whakahaere i ō moni.

This thing about money management is tracking your incoming (income) and outgoing (spending) money. Related to the quality of your planning choices and how to use you rmoney. A financial plan is a tool used to manage your money.

Whakahaere tūraru

Ko te whakahaere tūraru te tautuhi i mua i ngā tūraru ka tūpono me te whai i ngā mahi ki te whakaheke i aua tūaru.

Risk management is identifying a risk before it happens and following the actions to reduce those risks.

Whakaiti

Ko te whakaiti i ngā tūraru, te papānga, ngā pānga rānei o tētahi mea.

Reducing risks or impact of something.

Whakapaunga

Ina whakapau moni, me te rahinga ka whakapaua.

Whakapoapoa whai wāhi

Ko tāna he whakatenatena i a koe kia whai wāhi ki tētahi mahi. He moni, he paraihe pea te whakapoapoa.

This is an incentive which encourages you to participate in the work. Money and prizes could be the incentive.

Whakapuakanga

Ko te whakapuakanga te hoatu mōhiohio hou, tūmataiti rānei ki ngā tāngata. Tērā pea me whakarato mōhiohio mōu anō ki tētahi kamupene rīanga. Hei tauira, mēnā kei te hoko rīanga hauora koe, me whakapuaki i ō mōhiohio hauora katoa.

A declaration is supplying new or private information to a person. Perhaps you need to provide information about yourself to an insurance company. For example, if you are purchasing health insurance, you need to declare all your health information.

Whakatānga

Koinei te wā e kōwhiri ai koe kia mutu ō mahi whiwhi utu. Ka taea te whakatā ina rawaka tō moni whiwhi ki te utu i tō noho me te kore e mate ki te mahi.

This is the time you choose to finish working for money. You can retire if you have sufficient income to pay for your lifestyle and won't worry about having to work.

Whakatauranga o te kaha ki te utu nama

He aromatawai, he whakawā rānei mō te tūponotanga ka utua anō te moni ki te minoa e koe.

An assessment or judgement about the probability to return the money you borrowed.

Whakatekau

Utua ai e ētahi mema o ētahi hāhi he whakatekau. Koia he ōrautanga o tō moni whiwhi ka utua ki te hāhi i ia rā whiwhi utu mahi - ko te 10% te rahinga noa.

Some church members pay a tithe portion. This is a percentage of your income that is paid to the church on pay day - which is a 10% amount.

Whakatipuranga whānautanga maha

Ko roto i te whakatipuranga whānautanga maha ērā tāngata i whānau mai i te 1946 ki te 1964. E kōrero ana te kupu 'whakatipuranga whānautanga maha' ki te pikinga nui o ngā whānautanga i muri i te mutunga o te Pakanga Tuarua o te Ao.

The baby boomers era represents those people born between 1946 to 1964. The phrase 'baby boomers' speaks of the huge increase in births after the end of the Second

World War.

Whakawhānuitanga

Ko tēnei te hora i ō tūraru ina haumi koe i ō moni. Tē hoko ai i te hea kotahi e $800 te uara, ka hoko kē i ngā hea e 80, ko te $10 te uara o ia hea, i ngā kamupene, ahumahi, whenua rerekē puta noa i te ao. Ka pai te mahi a ētahi hea, kāore pea e pai te mahi a ētahi atu, heoi anō mā te hora i te tūraru kāore i ngaro ō moni katoa i te wā kotahi.

This is the spread of your risk if you are investing your money. Not purchasing a single share at the value of $800, but instead purchasing 80 shares, at a value of $10 per share in companies, finance, different countries around the world. Some shares will do well and some will not, however by spreading the risk you will not loose all your money at once.

Whatunga

He rōpū tangata, ētahi whakahaere rānei kei a rātou ngā kaingākau tiritiri ka tautoko tētahi i tētahi

A group of people or some organisations that have a similar aspiration to support one another.

Wira

He pepa ā-ture e kī ai koe i roto mā wai e whiwhi ō rawa, taonga rānei ā muri i tō matenga.

A legal paper/document that states who will receive your assets or treasures after your death.

Whāinga atamai

SMART goals

Whakaiti Huakino

To minimise or mitigate negatives

Whakamataaratanga

Campaign (as in marketing or advertising)

Whanonga Kiritaki

Consumer behaviour

Whakaahu whakamua hangarau

Technological advancement

Whakangungu

Training

Whakanui

Maximise

Whakapaunga ohorere

Unexpected expenses

Whakarato

Supply

Whakarereretanga

Inheritance

Whakatōpū

Consolidate

Whanokē

Unpredictable

Whare manatōpū

Building society

Waiwai

Essential

Waiwai-kore

Non-essential

Whakapakari mahi

Career building

Whakareka

Treat

Whakawātea mātua whai utu

Paid parental leave

Whatunga ā-ngaio (tūhononga ā-ngaio)

Professional network

Wheako tauira

Internship