



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

Kaupapa 3: Te Tātari Puna Moniwhiwhi

“Ngā Kaupapa Tāke”

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Te Kaupapa 3 - Te Tātari Puna Moniwhiwhi!

Nau mai ki te kaupapa e kīia nei ko 'Te Tātari Puna Moniwhiwhi'.

Me mahi koe e whai moni ai koe. Heoi anō, he aha ngā painga o te moniwhiwhi mōu? I tēnei kaupapa ka tūhuratia ngā momo utu ka āhei atu koe i a koe e ora ana. Mā te whai i ngā momo moniwhiwhi maha e angitu ai koe i tō oranga, inarā, ki te tīmata koe i a koe e ākonga ana.

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



Anei ngā kaupapa ka tūhuratia:

- **Te Wāhanga 1:** Kia ahu mai aku moniwhiwhi i hea?
- **Te Wāhanga 2:** E hia taku utu ā-hāora?
- **Te Wāhanga 3:** Ngā puna moniwhiwhi mō ngā pakihi.



Ka tautoko tēnei kaupapa i a koe ki ngā mea e whai ake nei:



Ngā Hononga ki Te Whare Tapa Whā

Ka tautohu i te hāngai pea o ētahi ariā tāke, o ētahi māramatanga tāke ki Te Whare Tapa Whā.



Hei Mahi

Ētahi mahi hei tautoko i tō tūhura i te pūnaha tāke, me te ara i whāia ki te whakatau i te whakapaunga o ngā tāke.



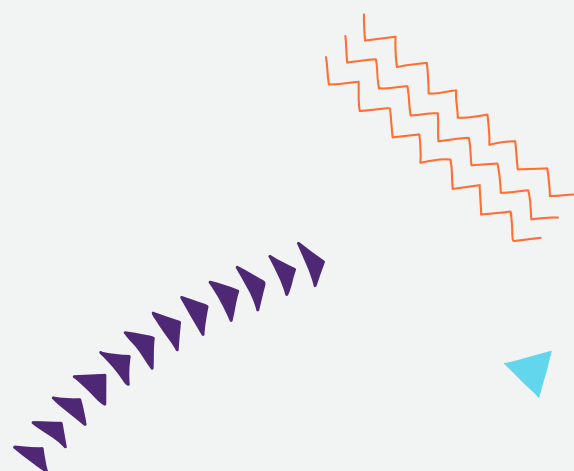
He Ngohe Aromatawai Tāke

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



He Tikanga Tāke

He mahere paearu kounga hei aromatawai i ō whāinga.



He Kupu Whakataki

Ka tūhura tēnei i ngā take me whakaaro pea koe ki ngā huarahi moniwhiwhi huhua i a koe e ora ana. E tika ana kia whakaarotia te anamata i tō mahere ahumoni kia mārama ai koe ki ō kōwhiringa. Ko te penapena pūtea rānei ki te hoko whare, ko te whakarite pakihi rānei, ko te haumi rānei, ko te whakamahere i tō whakatānga rānei. Kei ngā kura ētahi ākonga e whiwhi moni ana i ngā pakihi i a rātou i te kura.

Ngā hua ako

Hei te mutunga o tēnei kaupapa, ka āhei tō:

- ✓ whakaahua i ngā puna moniwhiwhi rerekē (pēnei i te whai mahi, i te hoko, i te mahi haumi me ngā takuhe kāwanatanga, i te aha atu rānei)
- ✓ whakamārama i ngā momo moniwhiwhi (pēnei i te utu ā-tau, i te whiwhinga āpiti, i ngā tiringa, i ngā utu whaipānga, i te huamoni, i te aha atu rānei)
- ✓ tautuhi i te utu ā-hāora, ā-wiki, ā-tau, me te moniwhiwhi peke ā-tau
- ✓ whakarārangi i ngā momo puna moniwhiwhi mō ngā pakihi.

Te paearu angitu

Hei te mutunga o tēnei kaupapa me whiriwhiri koe i tētahi ngohe aromatawai hei whakaoti māu, nō reira, he mea nui kia whai koe i ngā wāhanga katoa o te kaupapa nei. Hei tautoko i ō whāinga ako, me mātua whakaoti te wāhanga o Ngā Hononga ki Te Whare Tapa Whā me ngā ngohe katoa kia pai ai tō whakaatu i tō mōhio ki te kaupapa o 'Te Tātari Puna Moniwhiwhi'.

E puta ai tō ihu, me:

- ✓ tautohu, me matapaki hoki ngā ariā matua mō ngā puna moniwhiwhi
- ✓ tautohu, me whakamahi tika hoki ngā kupu matua i ō pukautu
- ✓ whakatakoto taunakitanga e kitea ai tō mārama ki te kaupapa
- ✓ whakaatu taunakitanga kua toro rā koe i te pae tukutuku o Te Tari Taake ki te rapu pārongo
- ✓ whakataurite te moniwhiwhi me te moniwhiwhi torohū
- ✓ pānui, me whakaatu hoki tō mārama ki te pukautu me te hāngai o te utu more ki te utu ā-hāora
- ✓ whakaahua ngā moniwhiwhi o te tangata kotahi, o te pakihi anō hoki.

Te Wāhanga 1

Kia ahu mai aku moniwhiwhi i hea?

Te whiwhi moni i tētahi tūranga mahi

Mā te mahi ka whai moniwhiwhi koe. Ko ngā momo moniwhiwhi e rua e mōhiotia whānuitia ana ko te utu ā-hāora me te utu ā-tau.

Te utu ā-hāora

Ka utua ngā hāora i mahi rā te tangata. I te nuinga o te wā ka whakaae koe ki tētahi utu ā-hāora. E āhua wātea ana te tangata e utua ā-hāora ana ki te mahi i ngā hāora tuwhene.

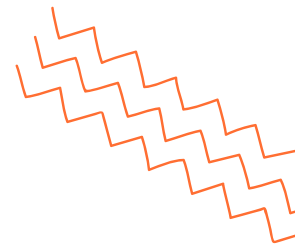
Ngā pāpātanga ā-utu āpiti

He wā ōna ka nui ake te pāpātanga o te utu o te tangata. Ko te mahi i tētahi rangi hararei ā-motu (tūmatanui) pēnei i te rā Anzac, i te rā Labour rānei ētahi tauira. Ā-ture nei, mēnā ka tonoa koe e tō kaituku mahi i tētahi rangi hararei ā-motu (tūmatanui), me 50 ōrau te nui ake o tō utu ā-hāora. Nō reira, ka 1.5 te nui ake o tō utu i tērā ka utua ki a koe i tētahi rā māori noa.

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

Te pāpātanga i ngā rangi hararei = \$20.45 ā-hāora x 1.5 = Ka \$30.68 te utu ā-hāora

Te pāpātanga ā-rā i ngā rangi hararei = \$30.68 ā-hāora x 8 hāora = Ka **\$245.44 te tapeke**



Te utu ā-tau

I te nuinga o te wā ko te utu ā-tau tētahi tapeke moniwhiwhi ā-tau. He pēnei te utungia o ngā kaiako, arā, ka utua rātou ki te utu ōrite i ia wiki, i ia wiki, ahakoa te nui o ngā hāora mahi.

Ka utua a Kohu ki te utu ā-tau i ana mahi hei kaiako. He rawe ki a ia tana mahi. Ko ia te tuatahi ki te kura i ia rā ki te whakariterite. Ko ia hoki tēnā e korikori tahi ana ki ngā ākonga i mua i te tīmatanga o te kura. Ka tākaro hoki ia i te Kī o Rahi i te wā kori mēnā ia ka wātea. Kia mutu te kura ka noho ia ki te māka i ngā mahi a ngā ākonga me te whakarite i ngā rauemi mō te rangi e heke mai ana. Ka whakaako ia i te poitarawhiti i ngā pō o te Tāite, ka tae atu hoki ia ki ngā kēmu, ā, he rite tonu tana kaiwawao. Ahakoa te nui o ngā hāora ka whakapauhia e Kohu ki te mahi, kāore ia e whai moniwhiwhi āpiti.



Te moniwhiwhi peke me te moniwhiwhi more

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

Hāunga te utu ā-hāora me te utu ā-tau, arā anō ētahi atu momo moniwhiwhi ka āhei atu koe i ō mahi.

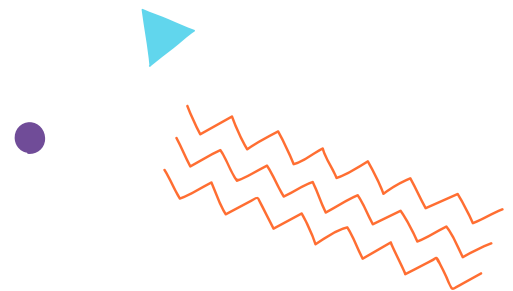
Te whiwhinga tāpiri

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

Te tiringa utu

Kia riro i a koe tēnei momo utu mō te ekenga o ō mahi ki tētahi taumata i tohua rā. He wā ōna ka whakaae koe ki tētahi utu e iti ake ana i runga i te mōhio ka nui ake tō utungia i ngā tiringa utu.

Hei tauira: He kaihoko waka a Tipene, ka utua ia ki te utu ā-hāora mōkito. Otirā, mō ia waka ka hokona atu e ia, ka utua ia ki te \$1000. Ka mutu, ki te hokona atu e ia te inihua, ka tāpiritia te \$100 ki tana utu, ā, ka pērā hoki ki ia kirimana whakatika waka ka hokona atu.



Te whiwhi moni i te haumitanga

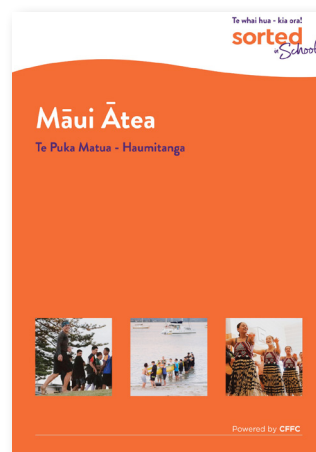
Ko te haumitanga ko te kuhu i ō moni ki ngā rawa ahumoni pēnei i ngā pūkete huamoni, i ngā hea, i ngā whare, i ngā pakihi rānei i runga i te whakapae ka nui ake te moniwhiwhi, te uara rānei. Ko te whare, ko ngā kuhunga tūmau, ko ngā hea, ko te pūnaha moni ā-kōura, ā-matihiko rānei ētahi taurira pātahi.

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

He Ataneke Haumitanga

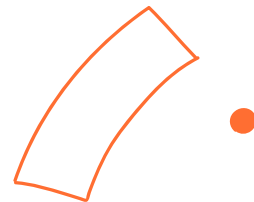


He Puka Haumitanga



He Pārongo Whakairoiro Haumitanga





Ngā utu whaipānga

Ka utua te haumitanga hea hei utu whaipānga - ko ngā moni ēnei ka tukuna e tētahi pakihi ki ana kaipupuri hea. He mea utu ngā utu whaipānga i runga i te nui o ngā hea a tēnā, a tēnā. Hei tauira, ki te whakatau tētahi pakihi ka \$1 te uara o tētahi hea whaipānga, ā, 100 ō hea, ka riro i a koe te \$100.

Te whiwhi moni i te Kāwanatanga

Ka tautoko te kāwanatanga i te tangata kotahi, i ngā whānau me ngā pakihi rānei e whai tautoko ana. Ka whakahaeretia tahitia e Te Tari Taake ngā kaupapa here ā-pāpori e rima me ētahi atu tari kāwanatanga.

Ka whakamahia e rātou te moniwhiwhi ka kohia i ngā utu tāke hei utu i ētahi o ēnei kaupapa:

- Ko te Āwhina Whānau, hei āwhina i ngā whānau whai tamariki, ā, ka rite tonu tā rātou utua hei tautoko i ngā mea waiwai me ngā utu o ia rā.
- Ko te Tautoko Tamariki, e whai ana kia hāpai ngā mātua i te utu ki te whakapakeke tamariki, mēnā kāore pea rātou i te noho tahi hei whānau.
- Ko ngā Pūtea Taurewa ā-Ākonga, e tautoko ana i te utu o ngā mahi ako i tētahi whare wānanga, i tētahi wāhi rapuara hōki.
- Ko KiwiSaver, e āwhina ana i ngā kiritaki ki te penapena pūtea mō te whakatātanga.
- Ko te Utu Tiaki Pēpi, e wātea ai tētahi mātua ki te noho ki te kāinga me te pēpi mō te kotahi tau (kia iti iho rānei).

Kia mārama ake ai koe ki te utu Kaupapa Āwhina Whānau, pāwhiria tēnei **hononga**.



Te pūtea penihana o Aotearoa

Ko te whakatānga te wā ka whakatau koe kia mutu ō mahi. Ka nui ana ō moni penapena ki te hāpai i tō oranga, kua pai tō rītaia. E wātea ana koe ki te rītaia i Aotearoa i te wā e hiahia ana koe. Heoi, ka mutu te nuinga i a rātou mahi ka eke ana rātou ki te 65 tau. Koinei te taipakeke ka tīmata rā te kāwanatanga ki te utu i te penihana i Aotearoa. Ka hāngai te tuku i te mōni ki tō pēke pūtea i ia rua wiki.

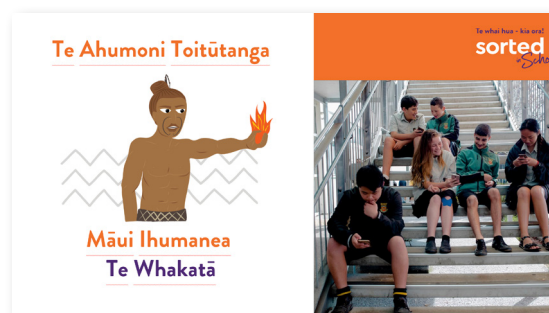
Tirohia ngā pārongo kei Māui Ihumanea kia pai ai tō tūhura tonu i ngā āhuatanga o te penapena pūtea mō te whakatātanga: **Māui Ihumanea**

Te whārangi matua o ***Te Whai Hua, Kia Ora!***

Infographic PDF



He Ataneke



He moniwhiwhi atu anō

Te koha

He moni te koha ka kohaina ki a koe.

Kāore te koha e tukuna atu hei utu i tētahi mea, ā, ka mate pea koe ki te utu i te tāke hokohoko mō taua momo koha.

Me pērā anō i te moni, i te rawa, i te kāri takoha rānei, arā, mēnā ka kohaina ki tētahi kua oti rā i a ia he mahi māu. Ehara i te 'koha', nā te mea i riro i a koe tētahi mea. Me tango koe i te PAYE ki te pērā te kohaina.

Ka nui ake te whakamāramatia o te koha i te Kaupapa 2, i 'Te Ara Tātari Tāke'.

Ngā whare rēti

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

He utu tiringa (rōra)

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

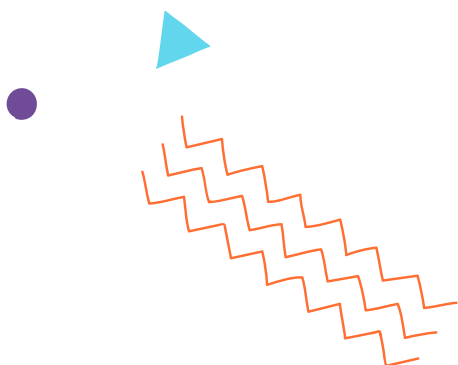
Ngā moniwhiwhi huhua

E pai ana kia whiwhi moni te tangata i ngā huarahi moniwhiwhi huhua. He whakaaro pai kia whakaritea ētahi atu momo moniwhiwhi (ka kaha kīia he manga moniwhiwhi) kei puta tētahi āhuetanga ohorere.

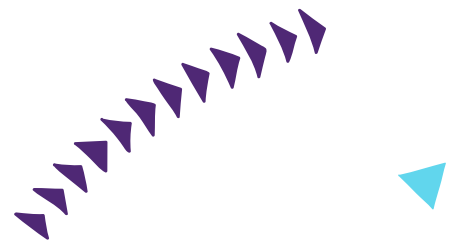
Ka pai hoki ngā moniwhiwhi huhua hei hāpai i tō whakatipu i tētahi puna pūtea hei hāpai i tō hoko whare, i te utu i ngā ara ako a āu tamariki, tae atu ki tō whakatātanga. Ka kīia tēnei moniwhiwhi he moniwhiwhi torohū, arā, ehara i te mea me mahi koe kia riro ai i a koe te moni. Ka wātea ki a koe ētahi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

Hei tauira: Kua mārena a Kaia rāua ko Tom, ā, kotahi tonu tō rāua puna moniwhiwhi. Ki te whakakorengia te mahi a Kaia, kāore nei pea he whakaritenga tuarua, he pūtea ohorere rānei e ora tonu ai i taua āhuetanga.

Hei tauira: Kia mutu ngā mahi a Mereana rāua ko Hamiora i tō rāua ekenga ki te 65 tau, ka whiwhi rāua tahi i te penihana. Hei āpititanga atu, ka whiwhi tonu a Mereana i ngā tiringa o ngā pukapuka e toru kua tuhia e ia. He whare rēti hoki tō rāua e puta ai he moni i muri i te utu tāke. I āta waihanga rāua i ētahi ara whiwhinga moni maha i a rāua e mahi ana. Ka noho ēnei moniwhiwhi hāngū hei huarahi e whiwhi moni ai rāua, ahakoa kua mutu ā rāua mahi, ā, ka nui ā rāua kōwhiringa i te wā o te whakatātanga.



He kuputaka	
Te kupu Māori	Te kupu Pākehā
pātahi	common
tūmatanui	public
moniwhiwhi peke	gross pay
moniwhiwhi more	net pay
kuhunga tūmau	term deposit
utu whaipānga	dividend
Āwhina Whānau	Family Support
Tautoko Tamariki	Child Support





Hei mahi 1 – Ko taku moniwhiwhi i te kura

I mōhio rānei koe arā ētahi rakahinonga taiohi Māori i tīmata i a rātou i te kura?

1) Mātakihia te ataata nei o tētahi kāhui rakahinonga e kōrero ana mō tā rātou whakarite pakihi i tō rātou kura: Money Jam TKKM o Ngā Mokopuna



2) Whakaarotia takiruatia ngā ara ka āhei tō whai atu kia huhua ai ō ara whiwhi pūtea i te wā kotahi. He aha pea aua ara? I a koe ka whakaaro ki ngā whakautu ki ēnei pātai, tēnā whakaarohia ēnei kōrero akiaki hei ārahi i a koe:

- Whakaarotia ō pūmanawa me ō pūkenga.
- He pai ki a koe te hanga aha noa? He aha aua hanganga?
- E mōhio ana koe ki ētahi rangatahi kua whakarite ara moniwhiwhi? Ka āhei rānei koe ki te whai i aua momo ara?
- He rongōā rānei āu mō ngā tūraru e whai moniwhiwhi ai koe?



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

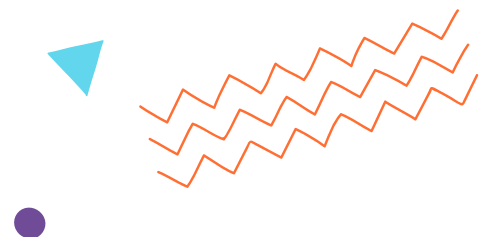
Atu i te whai mahi wā-poto me te whai utu ā-tau, ā-hāora rānei, arā atu anō ētahi huarahi e whai moniwhiwhi ai ngā ākonga maha i Aotearoa. I tīmata ētahi o ēnei hei whakaaro tīmata, ā, kua tipu i roto i ngā tau - ko ētahi pakihi kua neke atu i te miriona tāra te wāriu.

Tēnā, whakaarotia ngā ara whiwhi moni i a koe tonu i te kura. Whakamahia ō pūmanawa me tō auahatanga. He tokomaha te hunga e whakamahi ana i te ipurangi ki te whai pūtea mā te hoahoa pae tukutuku, mā te hoko i ngā kākahu/hū kua tukuna ruatia, mā te tuhi/hopu rangitaki me te noho hei kiriawe pāpori.



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

Rangahaua ngā tini ara moniwhiwhi i a koe i te kura. Whakaritea tētahi rauemi hei tuku ki ō hoa, ā, whakaatuhia.





Ngā Hononga ki Te Whare Tapa Whā

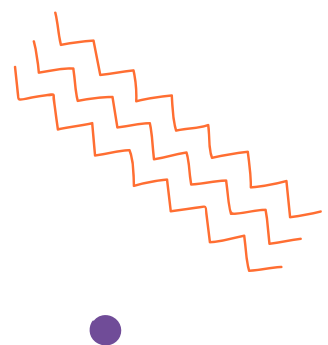
Kia whakaaroarohia te ao o te rakahinonga: Ko Mere, te Kaihoahoa Whakarākei

He pakihi tā Mere, ko 'Kōtiro Kura' te ingoa. Ko tāna he hoahoa i ngā tauira Māori, ka tā ai hei tānga ahu-toru, ā, ka hurihia hei whakarākei. Katoa ngā whakarākei he whakaahuatanga nō tētahi kaupapa. Mō te kaupapa kaitiakitanga, i whakamahia e Mere ngā rawa kirihou toitū. Ka hangaia e ia ngā whakakai, ngā hei kakī, tae atu ki ngā tihāte.

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

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

Ka whai a Mere kia pakari tana tinana, heoi, ko te nuinga o ana hāora ka whakapaua ki tana pakihi. Heoi anō, ka toru hemihemi tana whakahīkoi i te kuri a te whānau, i a Tutu, i ia wiki, ā, ka hīkoi hoki ia ki te kura.



Me mahi ā-rōpū koutou ki te whakaoti i te tūtohi kei raro iho nei:

Tuhia ki ia pou ngā awenga pai me ngā pānga kino o te rakahinonga ki ngā taha o te Whare Tapa Whā o Mere, o tōna whānau rānei. Tēnā, tuhia ngā horopaki katoa e āhei ana i runga i ngā kōrero kua puta i a Mere.

Kua tuhia tētahi tauira i konei:

	Te taha whānau	Te taha hinengaro	Te taha wairua	Te taha tinana
Ngā pānga pai	Te whakarite wā e noho tahi ai te whānau.			
Ngā pānga kino		He iti noa iho tana whakapakari tinana.		



Hei mahi 3

Me mahi ā-rōpū koutou ki te whakautu i ngā pātai e whai ake nei:

1) Whakarārangihia ngā puna moniwhiwhi e āhei atu ana te tangata.

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2) He aha ngā momo moniwhiwhi matua e rua mā te tangata i Aotearoa?

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.....

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3) Whakamāramatia te moniwhiwhi torohū me ōna painga.

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He kuputaka	
Te kupu Māori	Te kupu Pākehā
rakahinonga	entrepreneur
kiriawe	influencer

Te Wāhanga 2

E hia taku utu ā-hāora?

Te mārama ki tō pukautu

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



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

Ko tō utu ā-hāora te utu ka riro i a koe i ia hāora. E mōhio ai koe ki tō moniwhiwhi peke ā-wiki, me whakarau tō utu ā-hāora ki ngā hāora mahi kua tutuki i a koe i ia wiki.

Te mārama ki ngā kōrero kei tō puka utu

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



Pāwhiria ngā tau ki te ako mō tō puka utu.

COMPANY CORP.

Samantha Stokes IRD Number 028-009-798

Annual Leave Available 5.50 days
Sick Leave Available 2.00 days

Tau IRD
E iwa e waru rānei ngā tau o tēnei, ka mutu, nāu ake. Ka hoatu ki a koe e te Tari Tāke. Ka noho mai te tau nei ki tō puka utu katoa me tō tauaki KiwiSaver katoa ina haere koe ki te mahi.

Rate	Total	This Pay
\$45	\$1912.50	
\$70	\$00.00	
	\$280.71	\$1912.50
Total Taxes		\$280.71
Student Loan Repayments	\$38.60	
KiwiSaver 3%	\$57.37	
Total Post-Tax Deductions		\$95.97
KiwiSaver Employer Contribution	\$57.37	
Total Superannuation Contribution		\$57.37
Net Pay		\$1479.16

Tirohia tō pukautu i ia wāhanga utu e kite ai koe mēnā e tika ana tō utu.

He wā ōna kāore e nui te moni e toe ana i te pēke pūtea a ētahi tāngata i muri i te utu tāke, pēnei i te KiwiSaver me te utu nama pēnei i te rēti, i te kai, i te hiko, i te aha atu anō. Mēnā e mōhio ana koe ki tō moniwhiwhi more, ka pai tō arotake i ngā whakapaunga moni ki ngā mea kāore e tino waiwai ana. Kia mōhio koe ki tō pukumahi e whai moni ai koe, ā, ka mārama hoki koe ki tō matea me tō hiahia. Ka whai take rānei tō hoko hū hou, waea hou, tīkiti konohete rānei?

Te utu me ngā tangohanga utu

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

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



Pāwhiria ngā tau ki te ako mō te tauaki.

ENTERPRISE LTD.

Samantha Stokes IRD Number 028-009-798
02 Main Road Tax Code MSL
Greytown

Annual Leave Available 5.50 days
Sick Leave Available 2.00 days

Period End 15/03/2019

Description	Quantity	Total	This Pay
Ordinary time	42.5	\$1912.50	
Overtime	00	\$00.00	
Total Gross Earnings			\$1912.50
Tax		\$280.71	
Total Taxes			\$280.71
Student Loan Repayments		\$38.60	
KiwiSaver 3%		\$57.37	
Total Post-Tax Deductions			\$95.97
KiwiSaver Employer Contribution		\$57.37	
Total Superannuation Contribution			\$57.37
Net Pay			\$1535.32

Te utu ā-hāora mōkito

Ka manaakihia ngā kaimahi e tētahi kirimana kaimahi e kī ana me utu rātou ki te utu ā-hāora mōkito. Ka manaakihia ngā kaimahi e pakeke ake ana i te 16 tau, e tēnei kirimana. Ka tīmata ana koe ki tētahi mahi wā-poto, me mārama koe ki ngā mea e wātea ana ki a koe. E toru ngā taumata o te utu ā-hāora mōkito. He mōtika kaimahi ōu, ā, he kawenga hoki tā ngā kaituku mahi mā ngā kaimahi.

Minimum wage rates apply to all employees working in New Zealand aged 16 and over. The current minimum wage rates (before tax) are set by the government and are reviewed each year. The wage rates shown below are effective from 1 April 2024.

Type of minimum wage	Per hour	8-hour-day	40-hour week	80-hour fortnight
Adult	\$23.15	\$185.20	\$926	\$1852
Starting-out	\$18.52	\$148.16	\$740.80	\$1481.60
Training	\$18.52	\$148.16	\$740.80	\$1481.60

Te mātāpuna: Employment New Zealand



Hei mahi 1: Kia mōhio au ki aku mōtika

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

Pānuihia ngā rauemi kua tāpiritia ki raro iho nei.

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

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

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

Te Rauemi 3: **Ngā hāora mahi**

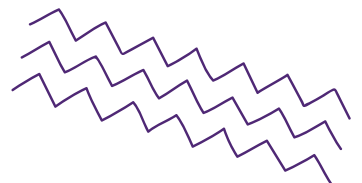
Me whai kirimana ia kaimahi e whakamārama ana i te nui o ngā hāora me ngā mahi a te kaimahi, ngā hāora tīmata, me ngā hāora e mutu ai ia, tae atu ki ngā rā o te wiki.

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

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

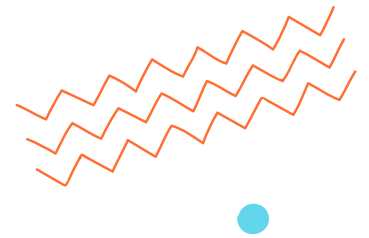
Te Rauemi 5: **Te Whakatau Take**

He wā ōna ka puta he take i ngā wāhi mahi, nō reira e tika ana kia mārama koe ki ō mōtika me ō haepapatanga, tae atu ki ērā o te kaituku mahi.





Hei mahi 2



1) Whakamāramatia te moniwhiwhi peke i mua i te tāke.

2) Whakaahuatia te moniwhiwhi peke i muri i te tāke.

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

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

He kuputaka	
Te kupu Māori	Te kupu Pākehā
whakapaunga moni waiwai-kore	non-essential buying
mōtika	rights
mōkito	minimum

Te Wāhanga 3

Ngā puna moniwhiwhi mō ngā pakihi

He pēnei i te tangata kotahi, he huhua ngā puna moniwhiwhi ka āhei atu ngā pakihi. He pai te whakaaro kia kaua koe e whirinaki atu ki te puna moniwhiwhi kotahi.

Anei ētahi ara moniwhiwhi mā ngā pakihi:

- Ko te hoko rawa, ko te hoko ratonga rānei.
- Ko te whakamahi i ngā huamoni hei hoko hea (hei haumitanga) i Aotearoa, i tāwāhi rānei.
- Ko te huamoni ka hua ake i ngā moni taurewa.
- Ko te hokona atu o ngā rawa mātaraunga.
- Ko te whiwhinga utu tiringa.



I te PDF Māui Rautaki: Te Whakatakoto Whāinga me te Whakamahere, ka āhei hoki tō rangahau i te rakahinongatanga.



Hei mahi 1

1) He aha ngā puna moniwhiwhi rerekē mo ngā pakihi?

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2) He aha pea ngā take ka whai hua te whiwhi moni i ngā puna huhua?

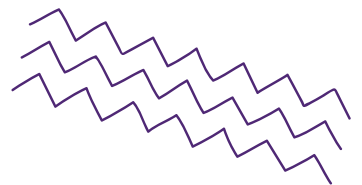
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He ngohe aromatawai tāke

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

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

- Whakaahua i ngā puna moniwhiwhi rerekē (arā, i te mahi, i ngā rawa ka hokona atu, i te haumitanga me ngā huamoni).
- Whakamārama i ngā momo whiwhinga pūtea (i te utu ā-tau, i ngā whiwhinga tāpiri, i ngā utu whaipānga, i ngā huamoni, i te aha rānei).
- Tautohu i te utu ā-hāora me te utu ā-wiki, i te moniwhiwhi more me te moniwhiwhi peke ā-tau.
- Whakarārangi i ngā tūmomo puna moniwhiwhi mā ngā pakihi.

E kitea ai tō mārama ki ngā puna moniwhiwhi, tēnā whiriwhiria tētahi o ngā ngohe e whai ake nei.

	He Kauhau TED Whakamahia tēnei whakatakotoranga hei whakamārama, hei whakaako hoki i ō hoa. He pai tēnei hei rauemi i tō kura, i tō hāpori whānui rānei. Ahakoa ehara te kaikōrero i te tamaiti, ko te moni te aronga, nō reira tirohia e kitea ai pea ētahi kōrero. <u>Pāwhiria tēnei.</u>
	He rauemi matihiko ka tukuna ki te kura, ki ō hoa, ki tō whānau, ki tō aiga, ki tō kāinga rānei, pēnei i te: • Whakaaturanga • Pakipūmeka • Ataata. <u>He tauira pai tēnei</u>
	He pārongo whakairoiro hei whakamārama atu i tēnei kaupapa ki ngā kaimātakitaki.
	He puka tohutohu ka hoahoatia me tētahi pūmanawa hei ārahi i te hunga kātahi anō ka tae ki Aotearoa. Me tuhi ki te reo Pākehā, ki tētahi atu reo rānei.



He tikanga TĀKE - He aromatawai i te ako

I tēnei aromatawai-whaiaro, ka āhei to whakaatu i tō mōhio ki ngā puna moniwhiwhi mā te tangata kotahi, mā ngā pakihi hōki.

Māu e tautohu te taumata, āu mahi, me ngā mahi hei whai atu māu. Māu e whakatau āe rānei, kāore rānei, ka āpitihia e koe ngā taunakitanga ki ō whāinga.

Whakaotihia tēnei mahi mā te miramira i ngā whāinga kua tutuki i a koe, ā, āpitihia ā-matihikotia ki tō mahi, me tiki ake rānei. Tērā pea ka puta ngā taunakitanga i ētahi o ngā akoranga o te kaupapa nei, i tētahi hōnonga rānei ki tō ngohe aromatawai. Kei ngā ngohe aromatawai ētahi kuputoro ki ngā whāinga whāiti. Anei ētahi tauira taunakitanga:



Ngā Hononga ki Te Whare Tapa Whā

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



Hei Mahi

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

Ka āhei tō:

- whakaahua i ngā puna moniwhiwhi rerekē (mai i ngā mahi, i ngā rawa ka hokona atu, i te haumitanga me ngā huamoni)
- whakamārama i ngā momo moniwhiwhi (pēnei i te utu ā-tau, i te whiwhinga tāpiri, i te utu tiringa, i te utu whaipānga, i te huamoni, i te aha atu rānei)
- tautohu i te utu ā-hāora me te utu ā-wiki, i te moniwhiwhi more me te moniwhiwhi peke ā-tau
- whakarārangi i ngā tūmomo puna moniwhiwhi mā ngā pakihi.

Te āheitanga - Te whakahaere moni me te moni whiwhi

Te whāinga	Te ako i ngā tikanga tāke	Te mārama ki ngā tikanga tāke	Te matatau ki ngā tikanga tāke	Te tino matatau ki ngā tikanga tāke
Te whakaahua i ngā puna moni whiwhi	Ka whakaahuatia e au ngā puna moniwhiwhi.	Ka whakaahuatia e au ētahi atu puna moniwhiwhi ka āhei atu te tangata kotahi.	Kua matatau ahau ki ngā tikanga tāke. + Ka āta whakaahuatia e au ngā momo puna moniwhiwhi mā te tangata kotahi, ā, ka whakatauiratia e au.	Kua tino matatau ahau ki ngā tikanga tāke. + Ka parahautia e au te hua o te whai i ngā momo moniwhiwhi huhua i a koe e pakeke haere ana.
Te whakaahua i ngā momo moniwhiwhi mā te tangata	Ka whakaahuatia e au ngā puna moniwhiwhi a te tangata.	Ka whakaahuatia e au ngā momo moniwhiwhi ka āhei atu te tangata kotahi.	Kua matatau ahau ki ngā tikanga tāke. + Ka āta whakaahuatia e au ngā momo moniwhiwhi mā te tangata kotahi, ā, ka whakatauiratia e au.	Kua tino matatau ahau ki ngā tikanga tāke. + Ka arotakengia e au te moniwhiwhi pai katoa mēnā e huhua ana aku puna moniwhiwhi.
Te tautohu i ngā utu (ā-hāora, ā-wiki, ā-tau)	Ka whakaahuatia e au te moniwhiwhi peke. Ka whakaahuatia e au te moniwhiwhi more. Ka whakaahuatia e au te utu 'taima me te hāwhe'. Ka whakaahuatia e au te utu ā-hāora mōkito.	Ka whakaahuatia e au te moniwhiwhi peke, te moniwhiwhi more me te utu ā-hāora mā te pānui i tētahi pukautu. Ka whakaahuatia e au te utu ā-hāora mōkito mō te tangata e pakeke ake ana i 16 tau. Ka whakatauiratia e au tētahi wā e utua ai te tangata ki te utu 'taima me te hāwhe'.	Kua matatau ahau ki ngā tikanga tāke. + Ka āhei taku tātai i ngā pāpātanga i ngā pukautu mā te whakamahi tātaitai. Ka whakamāramatia e au te take e toru ngā utu ā-hāora mōkito rerekē. Ka whakamāramatia e au te take me utu e ngā kaituku mahi ngā kaimahi ki te utu 'taima me te hāwhe'.	Kua tino matatau ahau ki ngā tikanga tāke. + Ka whakamāramatia e au ngā ara tātai i ngā pāpātanga i ngā pukautu, ki tangata kē. Ka parahautia e au te take me whai utu ā-hāora mōkito te tangata. Ka whakaritea e au tētahi rauemi hei tautoko i ētahi atu. Ka parahautia e au te take me mōhio te tangata ki ngā kōrero kei tana kirimana mahi.
Te whakaahua i ngā puna moniwhiwhi mō ngā pakihi rerekē	Ka whakaahuatia e au ngā puna moniwhiwhi mā te pakihi.	Ka whakaahuatia e au ētahi atu anō puna moniwhiwhi ka āhei atu te pakihi.	Kua matatau ahau ki ngā tikanga tāke. + Ka āta whakamāramatia e au ngā take e āhei pea ai ngā pakihi ki ngā huarahi moniwhiwhi huhua.	Kua tino matatau ahau ki ngā tikanga tāke. + Ka parahautia e au ngā take he pai ake ētahi momo puna moniwhiwhi hei kōwhiringa mā ngā pakihi.

Te whai hua - kia ora!

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