



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

Kaupapa 3: Te Tātari Puna Moni Whiwhi

“Ngā Kaupapa Tāke”

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Te Kaupapa 3 - Te Tātari Puna Moni whiwhi!

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

Me mahi koe e whai moni ai koe. Heoi anō, he aha ngā painga o te moni whiwhi 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 moni whiwhi 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 moni whiwhi i hea?
- **Te Wāhanga 2:** E hia taku utu ā-hāora?
- **Te Wāhanga 3:** Ngā puna moni whiwhi 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.



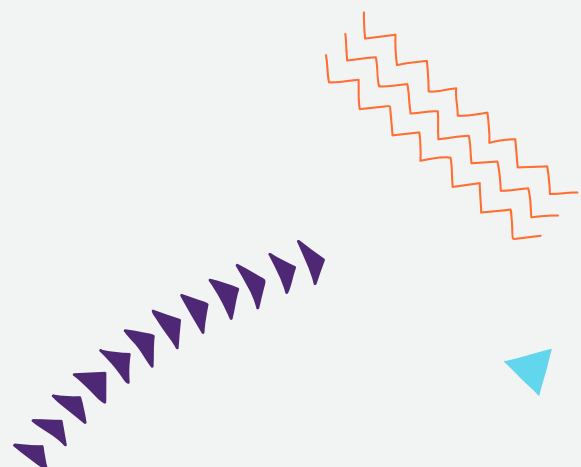
He Ngohe Aromatawai Tāke

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 moni whiwhi 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 moni whiwhi 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 moni whiwhi (pēnei i te utu ā-tau, i te whiwhinga āpiti, i ngā tiringa, i ngā utu whai pānga, i te huamoni, i te aha atu rānei)
- ✓ tautuhi i te utu ā-hāora, ā-wiki, ā-tau, me te moni whiwhi peke ā-tau
- ✓ whakarārangi i ngā momo puna moni whiwhi 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 Moni Whiwhi'.

E puta ai tō ihu, me:

- ✓ tautohu, me matapaki hoki ngā ariā matua mō ngā puna moni whiwhi
- ✓ 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 moni whiwhi me te moni whiwhi torohū
- ✓ pānui, me whakaatu hoki tō mārama ki te pukautu me te hāngai o te utu more ki te utu ā-hāora
- ✓ whakaahua ngā moni whiwhi o te tangata kotahi, o te pakihi anō hoki.

Te Wāhanga 1

Kia ahu mai aku moni whiwhi i hea?

Te whiwhi moni i tētahi tūranga mahi

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

Te utu ā-hāora

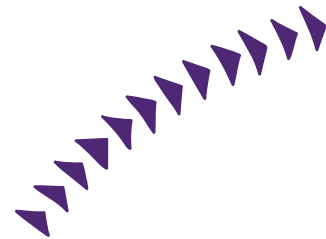
Ka utua ngā hāora i mahi rā te tangata. I te nuinga o te wā ka whakaae koe ki tētahi utu ā-hāora. E āhua wātea ana te tangata e utua ā-hāora ana ki te mahi i ngā hāora tuwhene.

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 mahi 1 – Ko taku moni whiwhi i te kura



Ka tonoa a Hera e tana kaituku mahi kia mahi i ia rangi hararei ā-motu (tūmatanui) mai i te Āperira ki te mutunga o Hune. Whakamahia tēnei hononga e kite ai koe i ngā hararei ā-motu i ērā marama.

Whakakāia te tūtohi nei ki ngā hararei ā-motu.

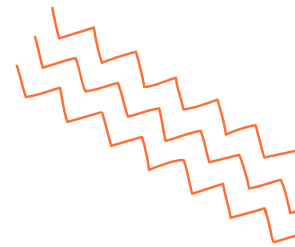
Ngā Hararei ā-Motu		
Āperira	Mei	Hune

- 1)** Ko te utu ā-hāora ki a Hera i te nuinga o te wā, ko te \$23.50. Ko te utu i ngā hararei, ko te $\$23.50 \times 1.5$.

Tirohia te whānuitanga o ngā hararei ā-motu ka mahia e Hera, kātahi ka tātai i te nui o te utu ka riro i a Hera i ērā rangi hararei (e waru hāora i te rā). Tuhia hoki ki raro nei ngā rautaki i whakamahi rā koe ki te whakaoti i tēnei rapanga.

- 2)** Tātaitia te rerekētanga i waenga i te moni whiwhi ka riro i a Hera i ēnei rangi hararei e ono, tēnā i ngā rangi e ono mēnā ko tana utu ā-hāora (\$23.50) noa te karawhiu.

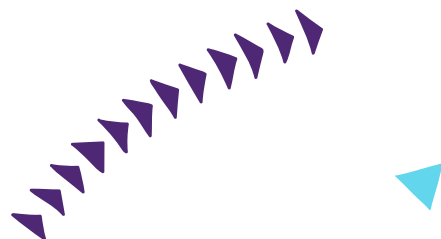




Te utu ā-tau

I te nuinga o te wā ko te utu ā-tau tētahi tapeke moni whiwhi 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 moni whiwhi āpiti.



Te moni whiwhi peke me te moni whiwhi more

Ko te moni whiwhi peke te nui o te moni ka utua mō ngā mahi ka tutuki i a koe. Ko te moni whiwhi more tērā ka kuhu atu ki tō pēke pūtea i ia rā utu. Arā, ko tō moni whiwhi 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 moni whiwhi ka āhei atu koe i ō mahi.

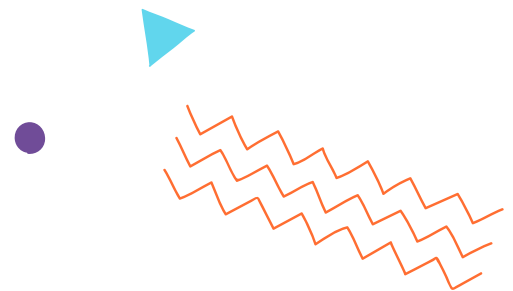
Te whiwhinga tāpiri

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.





Hei mahi 2 – Ko Hinerau rāua ko Kea

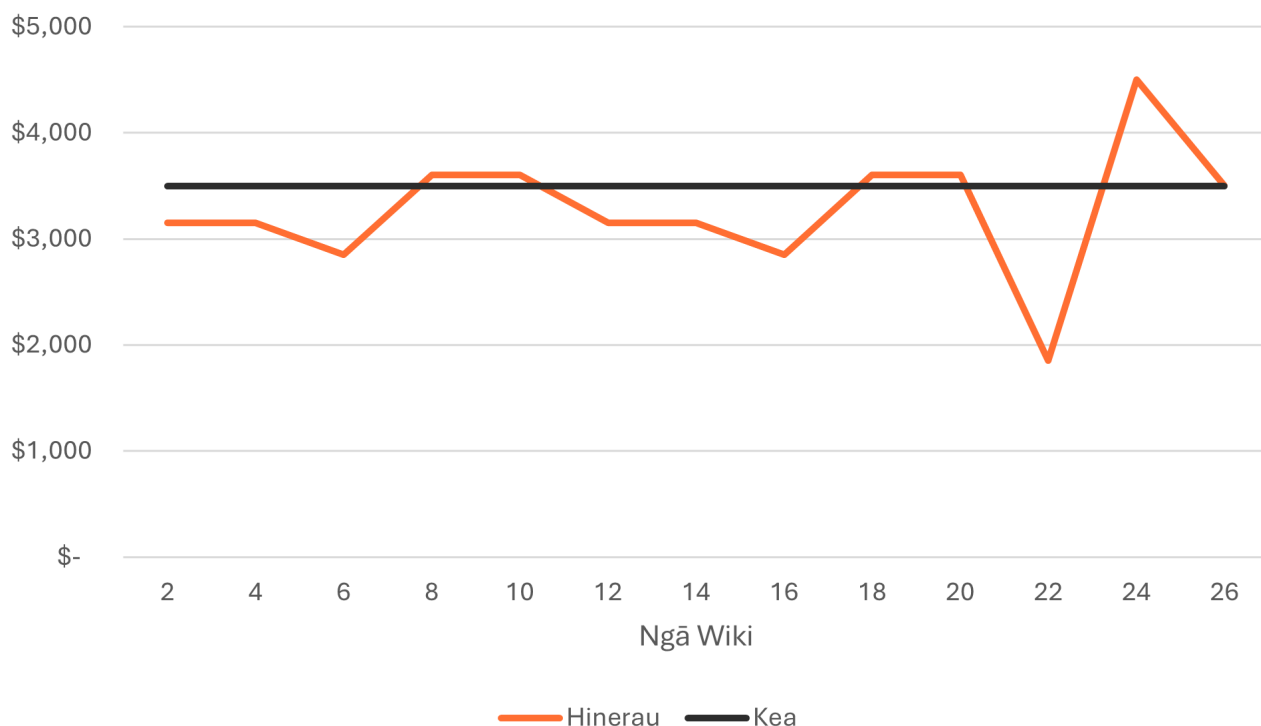
He kaiako a Kea, ā, he kaikuti makawe mātau tōna hoa, a Hinerau.

- Ko te utu ā-tau ki a Kea, ko te \$90,960.
- Ko te utu ā-hāora ki a Hinerau, ko te \$45, ā, ka 35 hāora te roa o tana mahi i ia wiki, engari i ētahi wā ka mahi ia i ētahi hāora tuwhene.

1) Tātaitia te moni whiwhi peke ka riro i a Kea i ia rua wiki.

2) Tātaitia te moni whiwhi peke ka riro i a Hinerau i ia rua wiki.

Tirohia te kauwhata rārangi kei raro iho nei, ka whakautu ai i ngā pātai e whai ake nei.



3) Ki ō whakaaro, he aha i kitea ai ētahi rerekētanga i waenga i ngā utu ka riro i a Hinerau i ia rua wiki?

.....

.....

4) Ko te aha te moni whiwhi peke toharite ki a Hinerau i ia rua wiki?

(Te toharite = Whakawehea te tapeke o te moni whiwhi peke ki te maha o ngā wiki)

.....

.....

5) He aha tētahi kitenga i puta ai nā te pānui i tēnei kauwhata?

.....

.....

.....

6) Mā te whai whakaaro ki tēnei tauira, ka pai ake rānei ki a koe te utu ā-tau, te utu ā-hāora rānei? He aha ai?

.....

.....



Te whiwhi moni i te haumitanga

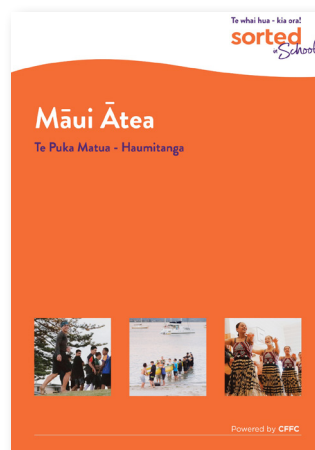
Ko te haumitanga ko te kuhu i ō moni ki ngā rawa ahumoni pēnei i ngā pūkete huamoni, i ngā hea, i ngā whare, i ngā pakihi rānei i runga i te whakapae ka nui ake te moni whiwhi, te uara rānei. Ko te whare, ko ngā kuhunga tūmau, ko ngā hea, ko te pūnaha moni ā-kōura, ā-matihiko rānei ētahi taurira pātahi.

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

He Panahiko Haumitanga



He Puka Haumitanga

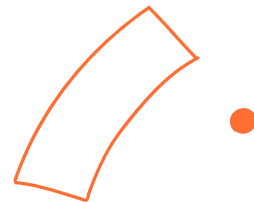


He Pārongo Whakairoiro Haumitanga



Kia whānui ake ai tō puna mōhio, tirohia te Paerewa 28095: **Te tātari i ngā kōwhiringa haumitanga**





Ngā utu whai pānga

Ka utua te haumitanga hea hei utu whai pānga - ko ngā moni ēnei ka tukuna e tētahi pakihi ki ana kaipupuri hea. He mea utu ngā utu whai pānga i runga i te nui o ngā hea a tēnā, a tēnā. Hei tauira, ki te whakataui tētahi pakihi ka \$1 te uara o tētahi hea whai pānga, 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 moni whiwhi 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!*

He Pārongo Whakairoiro Haumitanga



He Panahiko



He moni whiwhi 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 tiringa utu

Ko te tiringa utu 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 tuhinga, ina whakamahia he tānga, ina rangona ngā titonga, he tiringa utu ka riro i a rātou.

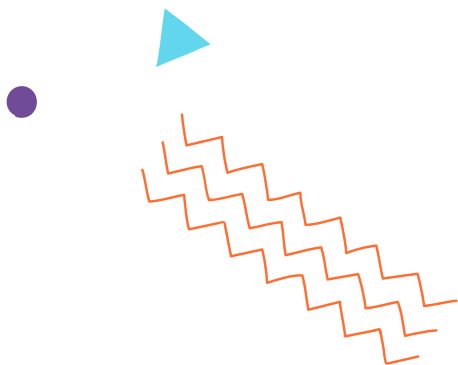
Ngā moni whiwhi huhua

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

Ka pai hoki ngā moni whiwhi huhua hei hāpai i tō whakatipu i tētahi puna pūtea hei hāpai i tō hoko whare, i te utu i ngā ara ako a āu tamariki, tae atu ki tō whakatātanga. Ka kīia tēnei moni whiwhi he moni whiwhi 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 moni whiwhi. Ki te whakakorengia te mahi a Kaia, kāore nei pea he whakaritenga tuarua, he pūtea ohorere rānei e ora tonu ai i taua āhuatanga.

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 moni whiwhi 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.





Hei mahi 1 – Ko taku moni whiwhi 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 moni whiwhi? Ka āhei rānei koe ki te whai i aua momo ara?
- He rongōā rānei āu mō ngā tūraru e whai moni whiwhi ai koe?



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

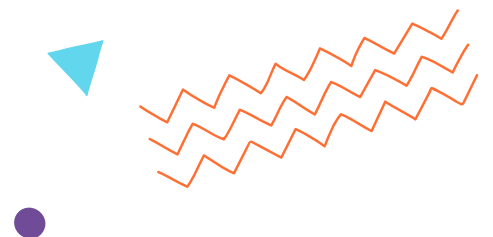
Atu i te whai mahi wā-poto me te whai utu ā-tau, ā-hāora rānei, arā atu anō ētahi huarahi e whai moni whiwhi ai ngā ākonga maha i Aotearoa. I tīmata ētahi o ēnei hei whakaaro tīmata, ā, kua tipu i roto i ngā tau - ko ētahi pakihi kua neke atu i te miriona tāra te wāriu.

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 moni whiwhi i a koe i te kura. Whakaritea tētahi rauemi hei tuku ki ō hoa, ā, whakaatuhia.





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 tīhāte.

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.



Kua tukuna tētahi tauira o tēnā, o tēnā, hei tīmatanga kōrero.

Te Whai Hua - Kia Ora! Ngā Kaupapa Tāke | Te Tātari Puna Moni Whiwhi!



Hei mahi 4 – Ngā pānga pai me ngā pānga kino

Tuhia ki ia pou ngā awenga pai me ngā pānga kino i puta i te ohia manomano 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.

	Te taha whānau	Te taha hinengaro	Te taha wairua	Te taha tinana
Ngā pānga pai				
Ngā pānga kino				



Hei mahi 5 - Te moni whiwhi

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

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

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

3) Whakamāramatia te moni whiwhi torohū me ōna painga.

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 moni whiwhi peke te tapeke o te moni ka riro i a koe mō ngā mahi kua tutuki i a koe. Ko tō moni whiwhi 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 moni whiwhi 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 moni whiwhi 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 kīia 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.

Te momo utu ā-hāora mōkito	I te hāora	I te rā (e 8 hāora)	I te wiki (40 hāora)	I te rua wiki (80 hāora)
Te pakeke	\$23.50	\$188	\$940	\$1880
E tīmata ana	\$18.80	\$150.40	\$752	\$1504
E whakangungu tonu ana	\$18.80	\$150.40	\$752	\$1504

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**

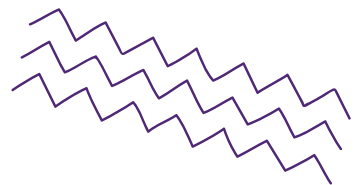
Me whai kirimana ia kaimahi e whakamārama ana i te nui o ngā hāora me ngā mahi a te kaimahi, ngā hāora tīmata, me ngā hāora e mutu ai ia, tae atu ki ngā rā o te wiki.

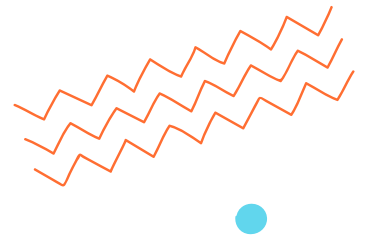
Te Rauemi 4: **Te Wā Whakatā me ngā Whakamatuatanga**

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 moni whiwhi peke i mua i te tāke.

2) Whakaahuatia te moni whiwhi more i muri i te tāke.

3) Whakamāramatia te hirahira o te mōhio ki tō moni whiwhi peke, ki tō moni whiwhi more, ki tō utu i te wiki, i te hāora anō hoki.

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.

Te Wāhanga 3

Ngā puna moni whiwhi mō ngā pakihi

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

Anei ētahi ara moni whiwhi 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 tiringa utu.



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 moni whiwhi rerekē mo ngā pakihi?

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

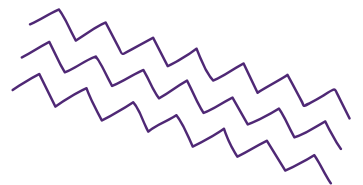
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He ngohe aromatawai tāke

I tēnei aromatawai, ka āhei tō whakaatu i ō māramatanga ki te pūnaha moni whiwhi 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 whakaaturia ai tō āhei ki te:

- Whakaahua i ngā puna moni whiwhi 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 whai pānga, i ngā huamoni, i te aha rānei).
- Tautohu i te utu ā-hāora me te utu ā-wiki, i te moni whiwhi more me te moni whiwhi peke ā-tau.
- Whakarārangi i ngā tūmomo puna moni whiwhi mā ngā pakihi.

E kitea ai tō mārama ki ngā puna moni whiwhi, 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 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 moni whiwhi mā te tangata kotahi, mā ngā pakihi hōki.

Tirohia te tūtohu i te whārangi e whai ake nei. 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 moni whiwhi rerekē (mai i ngā mahi, i ngā rawa ka hokona atu, i te haumitanga me ngā huamoni)
- whakamārama i ngā momo moni whiwhi (pēnei i te utu ā-tau, i te whiwhinga tāpiri, i te tiringa utu, i te utu whai pānga, i te huamoni, i te aha atu rānei)
- tautohu i te utu ā-hāora me te utu ā-wiki, i te moni whiwhi more me te moni whiwhi peke ā-tau
- whakarārangi i ngā tūmomo puna moni whiwhi mā ngā pakihi.

Ngā Tikanga Aromatawai Tāke

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 moni whiwhi.	Ka whakaahuatia e au ētahi atu puna moni whiwhi ka āhei atu te tangata kotahi.	Kua matatau ahau ki ngā tikanga tāke. + Ka āta whakaahuatia e au ngā momo puna moni whiwhi 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 moni whiwhi huhua i a koe e pakeke haere ana.
Te whakaahua i ngā momo moni whiwhi mā te tangata	Ka whakaahuatia e au ngā puna moni whiwhi a te tangata.	Ka whakaahuatia e au ngā momo moni whiwhi ka āhei atu te tangata kotahi.	Kua matatau ahau ki ngā tikanga tāke. + Ka āta whakaahuatia e au ngā momo moni whiwhi mā te tangata kotahi, ā, ka whakatauiratia e au.	Kua tino matatau ahau ki ngā tikanga tāke. + Ka arotakengia e au te moni whiwhi pai katoa mēnā e huhua ana aku puna moni whiwhi.
Te tautohu i ngā utu (ā-hāora, ā-wiki, ā-tau)	Ka whakaahuatia e au te moni whiwhi peke. Ka whakaahuatia e au te moni whiwhi 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 moni whiwhi peke, te moni whiwhi 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.

He kuputaka	
Te kupu Māori	Te kupu Pākehā
rakahinonga	entrepreneur
kiriawe	influencer
whakapaunga moni waiwai-kore	non-essential buying
mōtika	rights
mōkito	minimum
pātahi	common
tūmatanui	public
moni whiwhi peke	gross pay
moni whiwhi more	net pay
kuhunga tūmau	term deposit
utu whai pānga	dividend
āwhina whānau	family support
tautoko tamariki	child support
hāora tuwhene	overtime
hea	share
haumitanga	investment

He kuputaka	
Te kupu Māori	Te kupu Pākehā
whakamatuatanga	breaks (e.g., meal break)
whiwhinga tāpiri	bonus
tiringa utu	commissions
utu whai pānga	dividends
manga moni whiwhi	income streams
moni whiwhi torohū	passive income
TiriAta	YouTube

Te whai hua - kia ora!

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