



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

## Kaupapa 6: Te Tātari Tāke Whaiaro!

“Ngā Kaupapa Tāke”

Ingoa:



Inland Revenue  
Te Tari Taake

Te whai hua - kia ora!

**sorted**  
*in Schools*

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# Kaupapa 6 - Te Tātari Tāke Whaiaro!

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

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

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



### I tēnei kaupapa, ka tūhuratia:

- **Wāhanga 1:** Ngā mea me mōhio ahau e pā ana ki te moni me te tāke
- **Wāhanga 2:** Te whakarite i ngā rā o tō ao
- **Wāhanga 3:** Ngā pūtea taurewa ākonga



## 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

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



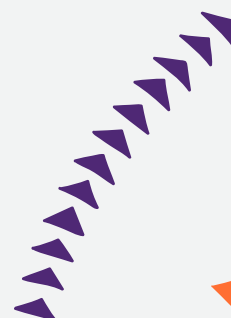
### He Ngohe Aromatawai Tāke

Ka whiriwhiri koe i tētahi mahi hei whakaatu i tō māramatanga ki te kaupapa.



### He Tikanga Tāke

He tikanga aromatawai hei aromatawai i ō whāinga.



# He Kupu Whakataki

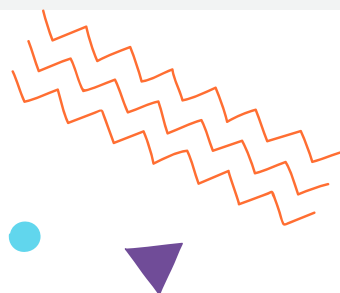
Ka tautoko te kaupapa nei kia āta whakaaro, kia tūhura hoki i ngā mea tīmatanga me mōhio koe e pā ana ki te tāke i a koe ka whakawhiti mai i te kura tuarua ki te ako i te taumata mātauranga matua, ki te whai whakangungu ahumahinga, ki te kuhu rānei ki te ohu mahi. Ka tūhura tātou i ngā kōwhiringa e pā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

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

## Ngā hua ako

Kia oti i a koe te kaupapa nei, ka taea e koe te:

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

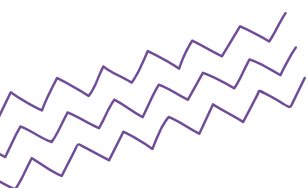


## Te paearu angitu

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

### E angitu ai koe, me:

- ☒ whakaahua i ngā mōtika me ngā haepapa e pā ana ki te moni, ki te tāke me ngā pūtea taurewa ākongā
- ☒ tautohu i ngā ara whakahaere i ō moni
- ☒ mārama ki ngā painga o te KiwiSaver
- ☒ tūhura, me mātua whakaahua hoki i ngā momo pūtea taurewa ākongā rerekē
- ☒ matapaki i ō whakaaro mō ngā ataata i mātakihia
- ☒ titiro ki te paetukutuku a Te Tari Taake, te whai i ngā hononga ki ngā pārongo matua mō te rapu puka tāke, mō ngā maramataka, mō te KiwiSaver, mō ngā pūtea taurewa ākongā, mō te aha atu, mō te aha atu.



# Wāhanga 1

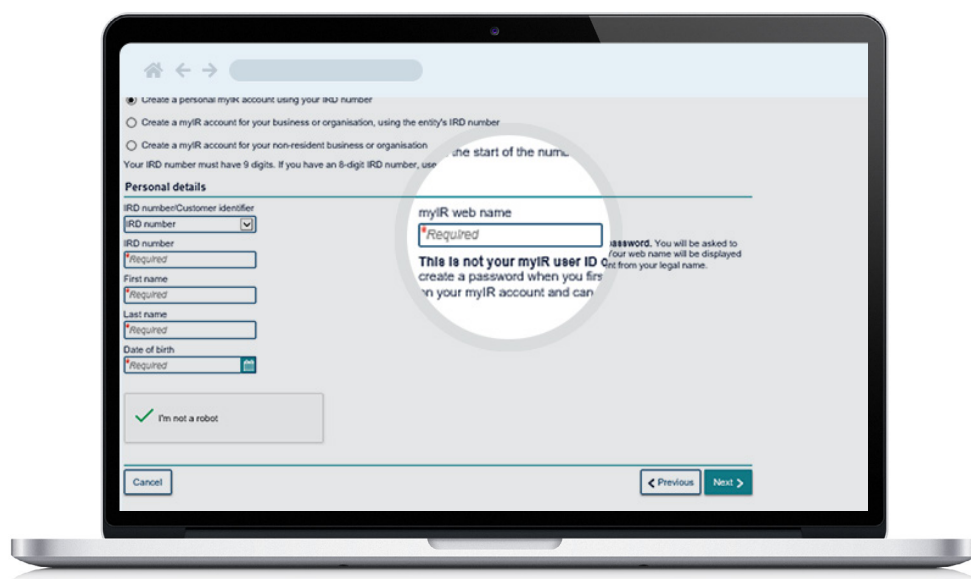
## Ngā mea me mōhio ahau e pā ana ki te moni me te tāke

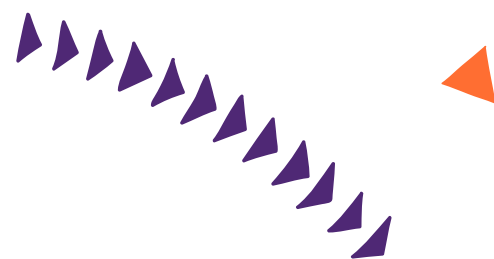
### Te whakarite i tētahi MyIR

E āhei ana tō rēhita mō tētahi myIR ki te paetukutuku a Te Tari Taake:  
[www.ird.govt.nz](http://www.ird.govt.nz)

Kia pai ai tō whakarite pūkete **myIR**, me rite:

- tō tau tāke
- tō rā whānau
- tō ingoa
- tētahi wāhitau  
īmēra
- tētahi nama waea  
kawe mehemea  
kei a koe tētahi.





Ka rēhita ana koe, e āhei ana tō:

- whakahaere i ō pūkete katoa, tae atu ki te Kaupapa Āwhina Whānau me te Tautoko Tamariki
- whakahaere i tō uru me ō takiuru, i ō ētahi atu tāngata rānei
- whakahou i ō taipitopito hoapā mōu, mō tō rōpū ranei
- āpiti, tō panoni hoki i ō taipitopito pūkete pēke
- whakahaere utu, tae atu ki te moni tango hāngai me te whakarite moni tango hāngai e auau ana
- aroturuki i ngā moni whakahoki
- whakaoti puka tāke
- āta tirotiro i ngā utu me ngā taipitopito whakahoki
- kimi tuhinga, kimi whakamōhiotanga hoki i Te Tari Taake
- tuku me te whiwhi i ngā karere tukutuku haumaru
- tikiake me te tuku tuhinga
- āta tirotiro, tō whakahou me te tā whakaūtanga o tō moni whiwhi.

## **Te whakaoti puka tāke moni whiwhi takitahi - ki hea rapu ai au i ēnei kōrero?**

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

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



## He aha aku haepapa?

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

Mehemea ka whai koe i te Kaupapa Āwhina Whānau, i te Tautoko Tamariki rānei, me whakamōhio atu a IRD e koe ki ngā panonitanga o ngā tūāhua ā-whānau, o tō moni whiwhi rānei.

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

## Te utu i te wā tika

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

Ka whakaatu tō pūkete myIR, te pae tukutuku rānei a Te Tari Taake i ngā rangi matua o te marama hei maumahara māu.

Individual tax return

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

Name

Address

**IR3 2021**

1 April 2020 to 31 March 2021

• You can complete your return in myIR.

• To see if you need to complete this return go to [ird.govt.nz/end-of-year-tax](http://ird.govt.nz/end-of-year-tax)

• The 2021 IR3 guide is available on our website. To view a copy go to [ird.govt.nz/forms-guides](http://ird.govt.nz/forms-guides)

1 If your IRD number is not shown above, print it in Box 1.  
(8 digit numbers start in the second Box: **1 2 3 4 5 6 7 8**)

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

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

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

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

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

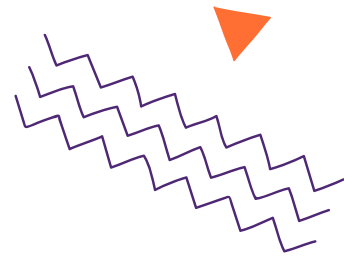
7 If your correct daytime phone number is not shown below, print it in Box 7.  
Prefix Phone number

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

9 Adjustments to your income - student loan and Working for Families Tax Credits customers  
Check the income list on our website [ird.govt.nz/adjust-income](http://ird.govt.nz/adjust-income) to see if you need to make any adjustments. If you have already told us your end of year adjustments, you do not need to do anything further. If you do have adjustments to make, tick Box 9A, complete an **Adjust your income - IR3i** form and send it in with your return. See the guide for further details.

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

|    |                                                                                | Tax due date calendar 2021-2022                                         |          |           |           |             |                |              |               |               |              |               |            | Inland Revenue<br>Te Tari Taake |  |
|----|--------------------------------------------------------------------------------|-------------------------------------------------------------------------|----------|-----------|-----------|-------------|----------------|--------------|---------------|---------------|--------------|---------------|------------|---------------------------------|--|
|    |                                                                                | APRIL 2021                                                              | MAY 2021 | JUNE 2021 | JULY 2021 | AUGUST 2021 | SEPTEMBER 2021 | OCTOBER 2021 | NOVEMBER 2021 | DECEMBER 2021 | JANUARY 2022 | FEBRUARY 2022 | MARCH 2022 |                                 |  |
| 1  | Employer deduction payment due                                                 |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for employers who received less than \$500,000 PAYE and EDCIT per year     |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 2  | Employer deduction payment due                                                 |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for employers who received \$500,000 PAYE and EDCIT or more per year       |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 3  |                                                                                | End of the month                                                        |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    |                                                                                | Payment due for decisions made between the 1st and the end of the month |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 4  |                                                                                | End of the month                                                        |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    |                                                                                | Payment due for decisions made between the 1st and the end of the month |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 5  | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a monthly or quarterly basis |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 6  | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 7  | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 8  | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 9  | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 10 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 11 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 12 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 13 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 14 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 15 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 16 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 17 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 18 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 19 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 20 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 21 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 22 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 23 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 24 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 25 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 26 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 27 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 28 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 29 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 30 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
| 31 | 2021 return and payment due                                                    |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |
|    | Due for people and organisations who file 2021 on a bi-monthly basis           |                                                                         |          |           |           |             |                |              |               |               |              |               |            |                                 |  |



## Mā wai au e āwhina me aku tāke?

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

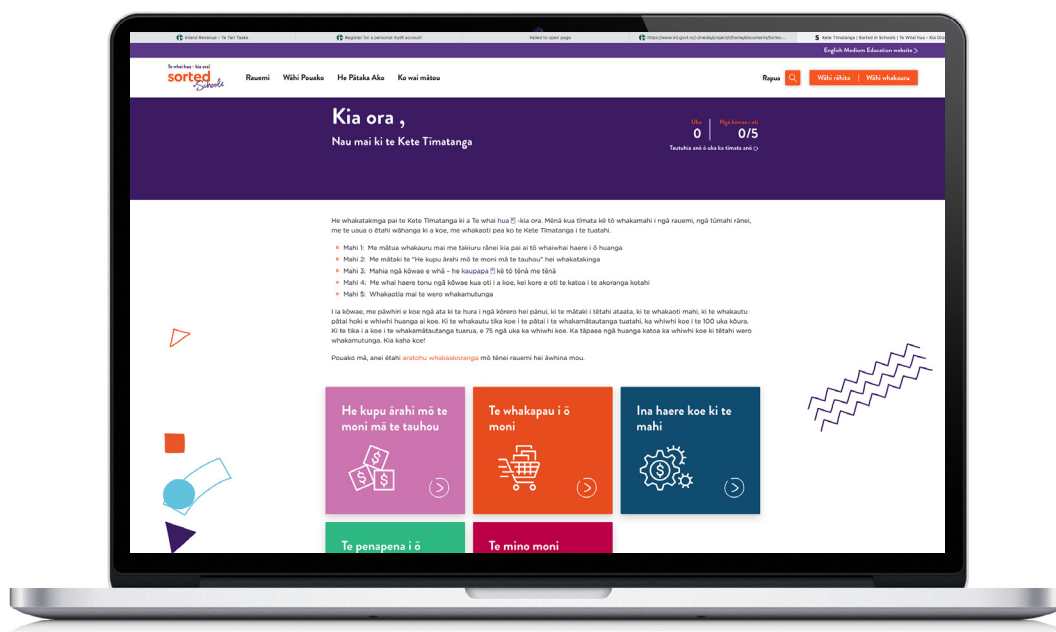
He Ratonga Tautuku ā-Hapori tō Te Tari Taake e whakarato akoranga tāke ana mō ngā pakihi hou me ngā rōpū iti, me ētahi kauhau e pā ana ki te tāke takitahi me ngā āheinga.

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

## He aha atu hei mōhio māku? Te moni 101

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

### Te Kete Tīmatanga



## Ngā matea me ngā hiahia

Ehara i te mea he ngāwari te whakatau i ngā kōwhiringa pai mō te whakapaunga o ō moni. Ko te nuinga o ngā hapa ahumoni ka puta i a koe e taiohi ana. He mea nui kia wawe rawa atu te ako ki te whakahaere i ō moni. Ko te mārama ki te rerekētanga o te hoko i tētahi mea nā te mea e hiahiatia ana, i tērā o te hoko i tētahi mea nā te mea me mātua whai tētahi ara kia tīmata koe ki te ako ki te whakahaere i ō moni.



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





## Hei mahi 1 - Ngā penapena pūtea a Māia

Kātahi anō a Māia ka tīmata i tana tūranga mahi ki te toa hokomaha o tana rohe. Ko te \$763 (i muri i te tāke) tana moni whiwhi i te wiki. E 30 ana hāora mahi i te wiki. Me āta whakamahere ia i ana pūtea e ea ai ana nama o ia wiki, e pai ai hoki tana penapena pūtea. Kei te hiahia hoki a Māia ki te penapena i te \$10,000 e pai ai tana toro atu i tāwāhi.

| Ngā Whakapaunga ā-Wiki |       |
|------------------------|-------|
| Te rīhi                | \$260 |
| Te hoko kai            | \$90  |
| Te tūnuku (te pahī)    | \$45  |
| Te waea me te ipurangi | \$25  |
| Te hiko                | \$25  |
| Te whakangahau         | \$45  |
| Ētahi anō whakapaunga  | \$60  |

**1)** Ka ea ana i a Māia ana nama o te wiki, e hia tāra e toe ana?

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**4)** Ka hia te roa o te penapena a Māia e tutuki ai tana whāinga o te \$10,000.

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**2)** Kei te hiahia ia ki te penapena i te 20% o tana moni whiwhi i ia wiki. I tōna tikanga, me hia rawa tāra i ia wiki?

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**5)** He aha ētahi huarahi e wawe ake ai te whakatutuki a Māia i tana whāinga o te \$10,000?

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**3)** E hia tāra i te wiki ka toe hei penapena mā Māia mō tana haerenga ki tāwāhi?

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## Te whakahaere i ō moni

Ko te whakahaere i ō moni tētahi o ngā haepapa nui i tō ao. Kia wawe ake tō ako me tō whakaharatau i ō pūkenga ahumoni, ka kaha ake tō āheinga ahumoni. He pai kia wawe tō mōhio ki te whakahaere i ō moni kia whiwhi mahi hamanga, ā, he mea whakahirahira kia whiwhi pūtea taurewa ākonga. He tino ngāwari te whakapau moni ki ngā hiahia noa, kua ki ngā hiahia mātāmua. Ka pai te titiro anō ki ēnei rauemi ki te ako tonu, me te pūrei Kaihoko Hokomaha me te Mahere Pāti hei tīmatanga ki te ako mō te whakamahere pūtea.

Kete  
Tīmatanga



Te Kete Tīmatanga

Kaihoko  
Hokomaha



Te Kaihoko Hokomaha

He Mahere Pāti



He Mahere Pāti



## Hei mahi 2 - Te myIR

**1)** He aha te myIR? Whakamāramahia ngā painga o te whakarite i te myIR.

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

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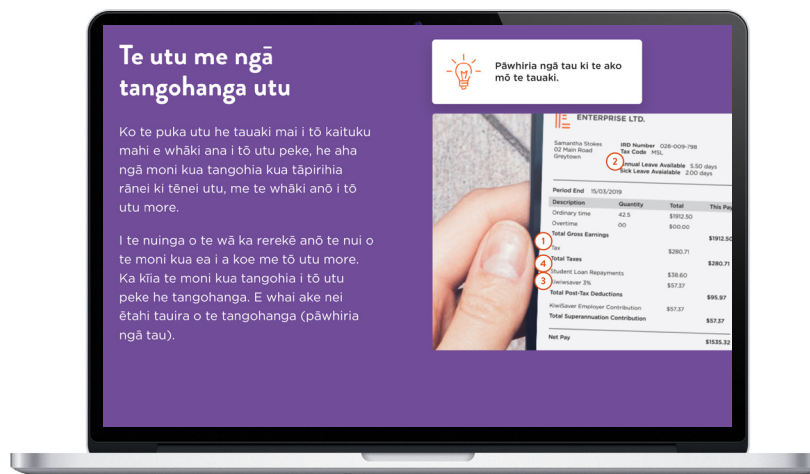
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# Wāhanga 2

## Te whakarite i ngā rā o tō ao

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

Haere ki te Kete Tīmatanga ki te whakaoti i te kōwae o 'Ina haere ki te mahi'.



### Te ako ki te penapena

Hei mahi ā-rōpū, torohia atu te Kete Tīmatanga, ā, whakaotia te kōwae o 'Te penapena i ō moni' hei hāpai i tō ako.

## Te KiwiSaver

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

Kei te ataata e whai ake nei tētahi ara pai hei taunaki i te penapena pūtea.

**Mātakihia tēnei ataata mō Māui rāua ko Hina**, otirā, tā Hina tautoko i a Māui ki te whakamahere i te āpōpō me te penapena i āna moni i tēnei rā. Kia oti tō mātaki i te ataata, whakautuhia ngā pātai mō **Ngā Hononga ki te Whare Tapa Whā** e whai ake nei.





## Ngā Hononga ki Te Whare Tapa Whā

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

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

He tauira kei konei hei āwhina i a koe:

### Te whānau

Ka mārō anō ngā hononga, ka hoki ana  
ki tō rātou whānau i te wā kāinga.

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### Te hinengaro

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### Te Whare Tapa Whā

### Te wairua

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### Te tinana

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## Hei mahi 1 - Te hoko i tōu ake whare

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

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

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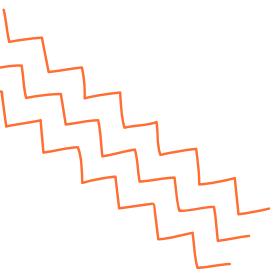
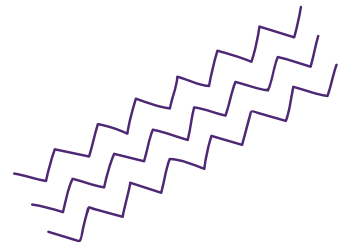
- 2)** Ki ōu whakaaro, mehemea he pūkete KiwiSaver tāu, ka ngāwari ake tō hoko i tōu ake whare? Mehemea e tika ana tēnā, he aha i pēnā ai? Mehemea e hē ana tēnā, he aha i pēnā ai?

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## Hei mahi 2 - Te kāinga iti

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



### Whare Waka ki Vimeo

**1)** Ki ōu whakaaro, ka pēhea te kāinga iti hei kōwhiringa mō te hunga rangatahi?

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**2)** Ka kaha koe ki te noho i tētahi kāinga iti pēnei i ēnei? Whakamāramahia mai ō take.

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

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**4)** He aha ngā hua o te noho i tētahi kāinga iti?

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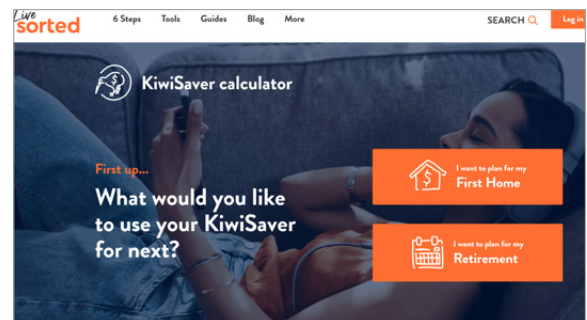
## Hei mahi 3 - Te KiwiSaver

Me mahi ki te taha o tētahi nō tō whānau:

- 1) Whakamātauahia te **Pāhekoheko he-whiri-ara KiwiSaver**, ā, i a koe e mahi ana, whakaarohia ētahi o ngā kōwhiringa ka tupono kitea hei tō āpōpō. Matapakihia ngā pātai i a koe e whakautu haere ana.



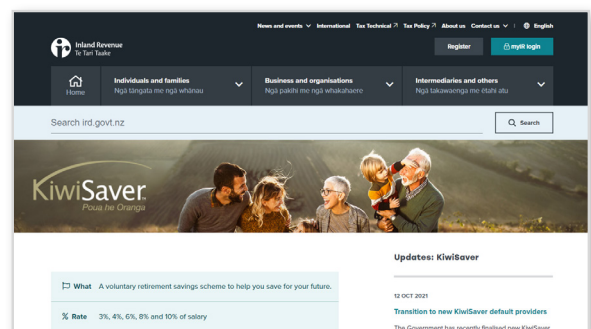
- 2) Whakamātauahia te **Tātaitai KiwiSaver**. Tirohia te āhua o te tipu mai o tō pūtea KiwiSaver i te huringa o te wā hei āwhina i tō utu i tētahi wāhanga o tō whare tuatahi, me te whakatipu i tō pūtea rītaiatanga mō āpōpō. Ka kite atu koe i te tere o tana tipu me ngā utunga auau.



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

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

He nui hoki ngā rauemi **NCEA me ngā rauemi i te kaupapa o Māui Ihumanea** kei Te Whai Hua, Kia Ora! e pai ai tō ako tonu.





## Hei mahi 4 - Te penapena pūtea

He mahi ā-rōpū tēnei.

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

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**2)** Matapakihia mehemea ka hono koe ki te KiwiSaver hei whakapiki i tō pūtea ki te hoko i tō whare tuatahi me tō rītaiatanga.

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**3)** Tāutuhia ngā kōrero matua e toru hei tuku ki ētahi atu tāngata.

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**4)** Whakamāramahia te take i hirahira ai ki a koe ngā kōrero matua e toru kua tautuhia.

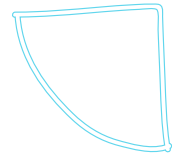
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# Wāhanga 3

## Ngā pūtea taurewa ākonga



### Hei mahi 1 - Te pūtea taurewa ākonga

1. Tirohia ngā kupu i raro iho nei, i te pouaka e kīia ana 'Ngā Kupu e Ngaro ana'. Mēnā kāore ētahi i te mārama ki a koe, kimihia te tikanga i te papakupu.
2. Whakakīia ia āputa ki tētahi o ngā kupu i raro iho nei. Kia kotahi anake te whakamahinga o ia kupu.

#### Te kōrero:

Ko te pūtea taurewa ākonga he moni taurewa nā te <sup>1</sup>\_\_\_\_\_ i waihangatia ai hei āwhina i ngā ākonga ki te utu i ngā mea, pēnei i ngā utu whakaakoranga, i ngā utunga noho me ngā rawa akoako, i ngā taputapu, i te rorohiko rānei. Ehara i te mea me ukiuki te ako e <sup>2</sup>\_\_\_\_\_ ai tō whiwhi pūtea taurewa ākonga. Rapua ētahi kōrero anō mō Te Hoto Akoranga.

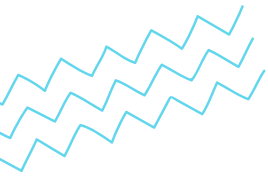
E whāiti ana te rahi o te moni e āhei ai koe ki te <sup>3</sup>\_\_\_\_\_ i raro i te pūtea taurewa ākonga, nā reira ahakoa e āhei ana te whakamahi i te pūtea taurewa ākonga hei utu i ngā utunga noho, pēnei i te rīhi whare, kāore pea te rahi e whakaaetia ana te mino e utu i ō utu katoa. Mehemea e pēnei ana, me whiwhi i ētahi atu momo moni whiwhi, hei tauira, he <sup>4</sup>\_\_\_\_\_, he mahi hamanga, he tautoko mai i tō whānau.

Āe, he utu tō te pūtea taurewa ākonga, engari he iti ina whakatairitea ki ngā utu ki te ākonga. Me utu koe i tētahi <sup>5</sup>\_\_\_\_\_ i ia wā ka whakarite pūtea taurewa ākonga hou. Ka tau tētahi utu whakarite hei utu māu i ia tau mehemea he \$20 hemihemi te tapeke o tō pūtea <sup>6</sup>\_\_\_\_\_.

(Kei te whārangi e whai ake nei te toenga o te kōrero.)

#### Ngā kupu e ngaro ana

|          |            |             |
|----------|------------|-------------|
| aunoa    | iti        | kāwanatanga |
| māraurau | mino       | penapena    |
| tangohia | tāpaetanga | taurewa     |
| utu      |            |             |



### Te toenga o te kōrero:

Ka whiwhi ana te ākonga i ētahi moni e nui ake ana i tētahi rahi, me mātua tīmata koe ki te utu i tō pūtea taurewa ākonga katoa. Mehemea ka whiwhi moni utu ā-hāora, utu ā-tau rānei ka puta <sup>7</sup> \_\_\_\_\_ ō utu, engari mehemea e mahi ana, e ako ana hoki i tāua wā tonu, ka wātea pea koe i tēnei tikanga mehemea he <sup>8</sup> \_\_\_\_\_ iho tō utu i te tāpaetanga tīmatanga mō te tau.

I ia tau tāke, ka rerekē pea te rahi o te moni e āhei ana te whiwhi i mua i te whakarite <sup>9</sup> \_\_\_\_\_ pūtea taurewa. Mō te tau tāke 2026 (01/04/25 – 31/03/26), ko te \$24,128 i mua i te tāke, arā, ko te \$464 i ia wiki. Ka tukuna te 12% o ō moni whiwhi e nui ake ana i tēnei rahi ki ō tāpaetanga pūtea taurewa ākonga. Nā reira, ka <sup>10</sup> \_\_\_\_\_ te 12 hēneti i ia tāra ka whiwhi koe i te rahi nui ake i te rahi o te utu tīmatanga.

**Hei tauira, mehemea ka whiwhi koe i te \$600 i ia wiki i mua i te tāke, ko te \$16.32 tō tāpaetanga.**

$$\$600 - \$464 = \$136$$

$$\$136 \times 0.12 = \$16.32$$

Kia tūhuratia ngā kōwhiringa mō te ako me ngā whakangungu ahumahi

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

Kia whakarite pūtea taurewa ākonga koe, he ōrau utu me whakahoki ka eke haere ana tō moni whiwhi ki tētahi taumata. Kei ngā hononga nei ētahi kōrero anō mō te utu i tō pūtea taurewa ākonga me ō haepapa hei kiritaki.

- Te tonono me te utu i tētahi pūtea taurewa ākonga
- Ngā mōtika me ngā haepapa o te pūtea taurewa ākonga

## He pūtea mā te ākonga, mō te whakangungu ahumahinga rānei

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

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

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

## Ka pēhea taku whiriwhiri i te ara pūtea taurewa ākonga?

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

Heoi anō, ko tētahi atu ara he titiro ki te iti o ngā pūkenga i te ao whānui, ā, ka whakaaro mehemea ka rata, ka whakahihiko hoki ēnei āhuatanga i a koe. Kei te āhua tonu o te mahi ka whiriwhiria e koe, tērā pea me whai whakangungutanga e whāiti ana, ā, ka roa pea te ako, nā reira me nui ake te pūtea.

He pai kia tīmata ki te paetukutuku a Mahi Aotearoa kia tirohia ngā momo kōwhiringa me ngā taumata moni whiwhi.

### **Salary Guide - Careers NZ**



## Hei mahi 2 - Ngā momo mahi

Matapakina ēnei pātai e whai ake nei.

**1)** He aha ngā mahi e rata ana ki a koe?

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**2)** I whakaawe te rahi o te pūtea i ōu whakaaro?

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**3)** He aha ngā pānga ki a koe mēnā ka whai mahi koe kei ngā taumata tiketike o te moni whiwhi?

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## Hei mahi 3 - Te utu i taku pūtea taurewa ākonga

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

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

Te puna mōhiohio: [www.averagesalarysurvey.com](http://www.averagesalarysurvey.com)

Ko te \$23,307 te moni taurewa toharite ki ia tangata. I tētahi rangahau i puta i a Waipapa Taumata Rau i te tau 2019, e kī ana ka 8.3 tau te roa o tā tētahi tangata, kua whai i tana tohu paetahi, te utu i ana moni taurewa, ā, ka pau te 7.4 ki te tohu paerunga.

Te puna mōhiohio: Newsroom - Laura Walters: A case for cancelling student debt

- Toro atu ki a **Mahi Aotearoa**, ka whiriwhiri ai i te mahi ka hiahiatia pea i tō wehenga i te kura, ā, ka whiriwhirihia te utu ā-tau e wawatatia ana ka riro i a koe.
- Toro atu ki te **tātaitai pūtea taurewa ākonga** kei te pae tukutuku a Te Tari Taake, ka whakauru ai i te moniwhiwhi o tō mahi ka whāia, kātahi ka whakaurua ngā raraunga mō te pūtea taurewa ākonga kia kitea ai te roa o tō utu.

**1)** Ka pēhea mehemea i tāpirihia ētahi utu tūao ki tēnei rahi?

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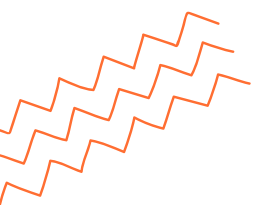
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**2)** He aha ngā hua pai?

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## Ngā Hononga ki Te Whare Tapa Whā

Tēnā pea e wehi katoa ana koe ki te whakarite pūtea taurewa ākonga hei whakaoti i ō akoranga. Heoi anō, he maha ngā ākonga ka tino taumaha i te korenga o te tautoko nei. Āta whakaarohia ngā hua o te whakarite pūtea taurewa ākonga ki a koe ā tōna wā. Kia maumahara, ko te take matua e tonoa ana te pūtea nei, he whai i tō tohu paetahi kia whai mahi ai koe ā tōna wā, nā reira he ara whiwhi moni ki a koe.

Hei mahi ā-rōpū, matapakihia ngā awenga, ngā pānga nui hokio te pūtea taurewa ākonga ki tōu Whare Tapa Whā, ki tō whānau rānei.

He tauira kei konei hei āwhina i a koe.

### Te whānau

Awenga – Ka whakaheke pea i te ahotea ahumoni ki a koe me tō whānau

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### Te hinengaro

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## Te Whare Tapa Whā

### Te wairua

Pānga – Ka tipu te ahotea mō te taha ki te utu

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### Te tinana

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## Kāore koe i te mōhio ki te āhua o te āpōpō

Ināianei he tokoiti ngā kaipūhanga rorohiko, ngā kaihanga pūmanawa rorohiko hoki puta i te ao. He momo mahi tēnei, tērā pea ka tūhuratia e koe ka tīmata ana koe ki te whakaaro ki ngā mahi pai ā tōna wā. Mō ngā tau maha, kua tonono ngā umanga hangarau puta noa i te ao i ngā iho pūmanawa kei ngā whare wānanga o Aotearoa.

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

Tēnā pea ka wātea ki a koe ēnei momo āheinga ā tōna wā.

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

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

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





## Hei mahi 4 - Te whakahaere moni

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

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**2)** He aha i hirahira ai te tātai i ngā utu ki te tātaitai pūtea taurewa ākongā?

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**3)** Ki ōu whakaaro, kei te pai tō whakahaere i ngā moni kei a koe? Tuhia mai ētahi tauira.

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**4)** Ka pēhea e tika ake ai tō whakahaere moni? Tuhia mai tētahi tauira.

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## Hei mahi 5 - Te pūtea taurewa ākonga a Roimata

He tūranga kaihangā pūmanawa hou tā Roimata, ā, ko te \$75,000 i te tau tana moni whiwhi peke. Nā te mea he pūtea taurewa ākonga tāna, ā, kei tua noa atu hoki i te \$24,128 tana moni whiwhi, me utu rawa ia i te 12% o tana moni whiwhi ki tana pūtea taurewa ākonga. Ko te tapeke o tana pūtea taurewa ākonga, ko te \$34,500.

**1)** E hia tāra te nui ake o te moni whiwhi a Roimata i te pae e tika ana kia utua te pūtea taurewa ākonga?

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**2)** E hia tāra ka utua e Roimata ki tana pūtea taurewa ākonga i te tau kotahi?

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**3)** E hia tāra ka utua i ia wiki?

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**4)** Me kī ka pēnei tonu te nui o te moni whiwhi a Roimata, ka hia te roa i mua i tana whakaea i te pūtea taurewa ākonga?

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**5)** Mēnā ka 10% te pikinga ake o te moni whiwhi a Roimata, ko te aha tana moni whiwhi hou i te tau? E hia tāra ka utua e ia i te tau ki tana pūtea taurewa ākonga?

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## He ngohe aromatawai tāke

I tēnei o ngā aromatawai, ka whakaaturia tō māramatanga ki ngā pānga o te tāke ki te hunga rangatahi. I mua i tō tīmatanga, pānuihia ngā Tikanga Aromatawai Tāke kia mārama ai koe ki te āhua o te aromatawaihia ōu.

Ka mutu i a koe te kaupapa nei, ka mārama koe ki te:

- whakamārama i ō haepapa hei kaiutu tāke
- whakamārama i ngā tangohanga utu me te hono ki te whakarite i ngā rā o tō ao
- parahau i ngā putanga ka puta ā tōna wā.

**Hei whakaatu i tō mārama ki ‘Te Tātari Tāke Whaiaro’, whiriwhirihia tētahi o ngā mahi nei:**

|  |                                                                                                                                                                                                             |
|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p><b>He whakaaturanga ā-waha. Hei tauira:</b></p> <ul style="list-style-type: none"> <li>• he pāhorangi</li> <li>• he matapaki mātauranga</li> <li>• he whaikōrero</li> <li>• he uiui ā-ataata.</li> </ul> |
|  | <p><b>He kaupapa whakatairanga</b></p> <p>E aro ana ki te hunga e 18 - 24 ana te pakeke: “Ko Au me te Tāke!”. Tēnā pea he kaupapa mā te pouaka whakaata, he raupapa pōhi pāhopori e hono ana.</p>           |
|  | <p><b>He whakaaturanga matihiko</b></p> <p>E pā ana ki ngā tangohanga utu me te hono ki te whakarite i ngā rā o tō ao. Ka āpitihia ngā pūtea taurewa ākonga me te KiwiSaver.</p>                            |
|  | <p><b>Tautohetohea tētahi take</b></p> <p>He akoranga whakature, “Ko Au me te Tāke!”, mō ngā ākonga tau 9 katoa, mō ngā ākonga tau 10 katoa hoki.</p>                                                       |



## He tikanga TĀKE - He aromatawai i te ako

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

Kia tautohu i tō wāhi, i ō mahi, i ngā mahi hoki hei mahi tonu māu. Ka āhei koe ki te tāpiri taunakitanga ki ō hua ako.

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



## Ngā hononga ki Te Whare Tapa Whā



### Hei mahi

Kōwhiria ētahi tauira o āu mahi e hāngai pū ana ki te tūtohi e whai ake nei.

Me whakaatu i tō mārama ki:

- te whakamārama i ō haepapa hei kaiutu tāke
- te whakamārama i ngā tangohanga utu me te hono ki te wāhanga o tōu ao ā tōna wā (KiwiSaver, te pūtea taurewa ākonga)
- te whakamārama i ngā painga o te KiwiSaver
- te tautohu i te pūtea taurewa ākonga
- te tūhura i ngā kōwhiringa e pā ana ki te whakatau mō āpōpō.



## 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 mātanga ki ngā tikanga TĀKE                                                                                                                                                                                                                                                                   |
|-----------------------------------------------------------------------------------------------|-----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Whakamāramahia ō haepapa hei kaiutu tāke.</b>                                              | Ka whakapuakihia e au tētahi o ngā haepapa.                     | Ka whakaahuahia e au ētahi o ngā haepapa.                                                                                                                                    | Kua matatau au ki ngā tikanga TĀKE.<br>+<br>Ka whakamāramahia e au te take me whakatutuki tika ahau i aku haepapa me ngā hua mēnā kāore e pērā.                                                                                                                                                                                                    | Kua mātanga au ki ngā tikanga TĀKE.<br>+<br>Ka taea e au te parahau te take me whakatau tika i ngā āhuatanga o taku tāke, te tautoko hoki i ētahi atu.                                                                                                                                           |
| <b>Ka whakamāramahia e au ngā tangohanga utu me te hono ki te whakarite i ngā rā o tō ao.</b> | Ka whakapuakihia e au ngā āhuatanga o te tangohanga moniwhiwhi. | Ka whakaahuatia e au te KiwiSaver.<br>Ka tautuhia e au te pūtea taurewa ākonga.<br>Ka whakatauirahia e au te whakarite i ngā rā o tō ao e whakamahi nei i ēnei tauira e rua. | Kua matatau au ki ngā tikanga TĀKE.<br>+<br>Ka whakamāramahia e au te āhua o te whakamahi i te KiwiSaver.<br>Ka whakamāramahia e au te āhua o te whakamahi i te pūtea taurewa ākonga.<br>Ka whakatauritehia e au te āhua o taku ao me ngā tangohanga, me te korenga o tētahi o ngā tangohanga hei tētahi wā o taku ao.<br>(He-whiri-ara KiwiSaver) | Kua mātanga au ki ngā tikanga TĀKE.<br>+<br>Ka arotakengia e au te tangohanga moni me ngā painga karioi mō ēnei tangohanga Hei tauira, te KiwiSaver, ngā pūtea taurewa ākonga rānei.<br>Ka parahautia e au ngā painga ki a au i te roanga o taku ao me te KiwiSaver.<br>(He-whiri-ara KiwiSaver) |

| Te whāinga                                                                                | Te ako i ngā tikanga TĀKE                                                                                                                                                                                         | Te mārama ki ngā tikanga TĀKE                                                                                                                                                                                                                                                                                                                                                                                               | Te matatau ki ngā tikanga TĀKE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Te mātanga ki ngā tikanga TĀKE                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Te tūhura i ngā kōwhiringa e pā ana ki te whakatau i ngā āhuatanga o āpōpō.</b></p> | <p>Ka whakapuakitia e au ētahi ara mahi ka wātea mai pea ki a au.</p> <p>Ka whakapuakitia e au tētahi āhuatanga o te whakahaere moni.</p> <p>Ka whakapuakitia tētahi āhua o te utu i te pūtea taurewa ākonga.</p> | <p>Ka whakamāramahia e au ētahi āheinga mahi ka wātea mai ki a au.</p> <p>Ka whakamāramahia e au ētahi ara whakahaere moni hei whai māku.</p> <p>Ka whakamāramahia e au ētahi āhuatanga o ngā tāpaetanga pūtea taurewa ākonga.</p> <p>Ka whakamāramahia e au ētahi tauira o te whiriwhiri tāke ka pā nui ki a au āpōpō.</p> <p>Ka whakaurua e au ngā raraunga e puta ai ngā hua mai i te tātaitai pūtea taurewa ākonga.</p> | <p>Kua matatau au ki ngā tikanga TĀKE.</p> <p>+</p> <p>Ka whakamāramahia e au ngā take i whiriwhiri ai au i ēnei kōwhiringa mahi mō āpōpō.</p> <p>Ka whakamāramahia e au te hiranga o te whakahaere wawe i aku moni.</p> <p>Ka whakamāramahia e au te whaitake o te utu wawe i taku pūtea taurewa ākonga.</p> <p>Ka whakamahia e au te tātaitai pūtea taurewa ākonga, ā, ka panonihia e au ngā raraunga kia kite ai ahau i te hononga ki ngā whāinga.</p> <p>Ka whakamāramahia e au ngā pānga nui o taku pūtea taurewa ākonga mehemea ka mahi ahau ki tāwāhi.</p> | <p>Kua mātanga au ki ngā tikanga TĀKE.</p> <p>+</p> <p>Ka parahautia e au te hononga i waenga i te rahi o taku pūtea taurewa ākonga ki te momo akoranga, ki te momo whakangungu rānei i whiriwhirihia ai e au.</p> <p>Ka parahautia e au te hononga o te utu tōmua i taku pūtea taurewa ākonga me te whakahaere i aku moni.</p> <p>Ka rapua e au ētahi ara hei utu wawe i taku pūtea taurewa ākonga.</p> |

| He kuputaka                  |                         |
|------------------------------|-------------------------|
| Te kupu Māori                | Te kupu Pākehā          |
| Kaupapa Āwhina Whānau        | Working for Families    |
| Tautoko Tamariki             | Child Support           |
| māngai tāke manatoko         | certified tax agent     |
| Ngā Pou Whirinaki o Aotearoa | Citizens Advice Bureau  |
| haepapa                      | responsibilities        |
| taupānga tuihono             | online software         |
| matea                        | needs                   |
| hiahia                       | wants                   |
| mahi hamanga                 | part-time job           |
| he-whiri-ara                 | pick-a-path             |
| pāhekoheko                   | interactive             |
| whakangungu ahumahinga       | vocational training     |
| tāpaetanga                   | repayment               |
| Te Amorangi Mātauranga Matua | The Tertiary Commission |
| Te Hoto Akoranga             | Studylink               |
| kohara                       | passion                 |
| māraurau                     | eligible                |
| mino                         | borrow                  |
| taurewa                      | loan                    |
| Mahi Aotearoa                | New Zealand Careers     |
| kaihanga pūmanawa rorohiko   | software developer      |
| umanga hangarau              | technology company      |

Te whai hua - kia ora!

**sorted**  
*in Schools*

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