

Te whai hua - kia ora!

sorted
in Schools



Te Aratohu Kaiako

Te Whai Tāke, Kia Tika!

Ka tuku mōhiohio tēnei aratohu
kaiako me pēhea te whakamahi i
ēnei rauemi tāke hei rauemi
whiti-marau.

TAU

9-13

REO

Māori

Ngā kōwae ako 1-6



Te Whai Tāke, Kia Tika: Mā te Kaiako

Te rārangi kaupapa

He kupu whakataki – Te Whai Tāke, Kia Tika!	3
Te whakamahi i tēnei pūkei rauemi	5
Ngā rauemi tautoko	5
Te tautoko i te reo matatini me te pāngarau	6
Ngā Kupu Tīrangorango	7
Te Tuhi Ngātahi.....	7
Te Oma ki te Tiki Kōrero	7
Ngā paerewa tautokorua o Te Reo Matatini me te Pāngarau.....	8
US 32413 Ka mārama, ka tautohu i ngā whakaaro matua o tētahi reo ā-waha, o tētahi reo ā-tā hoki	8
US 32415 Ka whakamahi i te reo kia tutuki ai tētahi pūtakenga whakawhiti kōrero, tuhituhi hoki	9
US 32412 Te whakamahi pāngarau hei whakaoti rapanga o te ao o te ākonga	9
Te Reo Rangatira	11
He kuputaka	12
Ngā whakautu	16
Kaupapa 1: Te Tātari Tāke	16
Te whārangi 7 Ngā kupu tīrangorango	16
Te whārangi 14 Kei te tika, kei te teka rānei?	18
Te whārangi 23 Te whiriwhiri i te ōrau o tētahi tau	19
Te whārangi 24 Ngā mahere pūtea a ngā kaunihera ā-rohe	19
Kaupapa 2: Te Ara Tātari Tāke.....	22
Te whārangi 8 Te puka utu	22
Te whārangi 10 Ngā ara utu i te GST	22
Te whārangi 26 Te mahi i muri i te kura.....	22
Te whārangi 34 Te pakihi a Mārama (Te wāhanga tuatahi)	23
Te whārangi 35 Te pakihi a Mārama (Te wāhanga tuarua)	23
Kaupapa 3: Te Tātari Puna Moni Whiwhi	24
Te whārangi 7 Ko taku moni whiwhi i te kura.....	24
Te whārangi 10 Ko Hinerau rāua ko Kea	24
Kaupapa 4: Te Tātari GST.....	25
Te whārangi 8 Ngā rawa me ngā ratonga.....	25
Te whārangi 9 Te pakihi a te whānau o Arihia	25
Te whārangi 14 Ka pēhea te whakahaeretia o te GST?	26
Te whārangi 15 Ngā mahi kuti karaehe a Haami rāua ko Reweti	26

Te whārangi 22 Te utu a ngā pakihi i te GST	27
Kaupapa 5: Te Tātari Tāke Pakihi	28
Te whārangi 8 Te pakihi kiritahi	28
Te whārangi 9 Te rangapū mahi tahi	28
Te whārangi 10 Te umanga	28
Te whārangi 12 Te whakatairite i ngā monihua (4a)	28
Te whārangi 14 Te whakatairite i ngā monihua (4e)	28
Te whārangi 27 Te pēke hangarua	29
Kaupapa 6: Te Tātari Tāke Whaiaro	30
Te whārangi 12 Ngā penapena pūtea a Māia	30
Te whārangi 22 Te pūtea taurewa ākonga	30
Te whārangi 31 Te pūtea taurewa ākonga a Roimata	30

He kupu whakataki – Te Whai Tāke, Kia Tika!

Mā ēnei rauemi tāke nei e āhei ai te hunga rangatahi ki te ako i te pūnaha tāke o Aotearoa, tae noa atu ki ngā take e tākehia ai tātou, me te pānga o te tāke ki te tangata, ki ngā pakihi anō hoki.

He mea waihanga te pūkei rauemi nei mā ngā ākonga kei te Tūārere 3 me te 4 (Tau 7 ki te 10). Heoi, e pai ana hoki ēnei rauemi hei kōwae ako tuatahi e pā ana ki te mātai ahumoni mā ngā ākonga kei ngā tau pakeke o te kura.

Ka taea te whakahāngai ngā putanga ako o ngā puka nei ki ngā putanga whāiti o tō marau ā-kura, te tautoko rānei ngā putanga i ō hōtaka pāngarau, i ō hōtaka tikanga ā-iwi, i ō hōtaka hauora, i ō hōtaka reo matatini rānei. I te tau 2025, i whakahoutia ngā rauemi nei hei tautoko i te whanaketanga o ngā pūkenga o te reo matatini me te pāngarau, hei whakawhānui hoki i tōna whakamahinga, puta noa i te marautanga.

Kei tēnā rauemi, kei tēnā rauemi ētahi hei mahi me tētahi anga aromatawai arataki e pai ai te tautohu a ngā ākonga i ngā mea kua ākona e rātou. Mā roto mai i Te Whare Tapa Whā, ka whakaarotia hoki ngā hononga i waenga i te tāke me ngā putanga ā-kiritahi, ā-whānau, ā-hapori anō hoki.

E ono katoa ngā kaupapa ka whai wāhi atu ki Te Whai Tāke, Kia Tika!:

- Kaupapa 1 - Te Tātari Tāke
- Kaupapa 2 - Te Ara Tātari Tāke
- Kaupapa 3 - Te Tātari Puna Moni Whiwhi
- Kaupapa 4 - Te Tātari GST
- Kaupapa 5 - Te Tātari Tāke Pakihi
- Kaupapa 6 - Te Tātari Tāke Whaiaro

Ahakoa e wātea ana koe ki te whiriwhiri i ngā kaupapa ka whakaakona e koe, ko te painga atu mēnā ka āta whai koe i te raupapatanga ake o ēnei kaupapa, nā te mea e noho tūāpapa ana ngā mātauranga o te kaupapa o mua mai ki ēnā o muri.

Kei te tūtohi i raro iho nei te whānuitanga o ngā rauemi ako e wātea ana i tēnā kaupapa, i tēnā kaupapa.

Te kaupapa	Ngā ariā matua	Ngā ngohe
Kaupapa 1: Te Tātari Tāke	- Ngā ariā matua o te pūnaha tāke. - Ngā whakamahinga o te pūtea tāke. - Ngā tau tāke. - Ngā momo tāke rerekē.	8
Kaupapa 2: Te Ara Tātari Tāke	- Ngā tukunga kohikohi tāke. - Te PAYE me te GST. - Te kerēme i ngā whakapaunga. - Ngā ara e utua ai te tangata.	10
Kaupapa 3: Te Tātari Puna Moni Whiwhi	- Ngā puna moni whiwhi ā-whaiaro (hei tauira, te whai mahi, te hokohoko). - Ngā puna moni whiwhi ā-pakihi. - Ngā momo moni whiwhi (hei tauira, te utu ā-tau, ngā tiringa). - Te utu ā-hāora, ā-wiki, ā-tau rānei. - Te moni whiwhi peke me te moni whiwhi more.	10
Kaupapa 4: Te Tātari GST	- Te rerekētanga o ngā rawa i ngā ratonga. - Ngā utu tāke hokohoko me ngā utu tāke hokohoko kore. - Ngā ara utu me ngā ara kahi i te GST.	13
Kaupapa 5: Te Tātari Tāke Pakihi	- Te tūhura i ngā momo hinonga pakihi. - Te tāke i ngā hinonga monihua me ngā hinonga monihua-kore. - Ngā mahi ā-hinonga pakihi e whai pānga ana ki te tāke.	12
Kaupapa 6: Te Tātari Tāke Whaiaro	- Ngā haepapa o te kaiutu tāke. - Ngā tangohanga utu (hei tauira, te KiwiSaver, ngā pūtea taurewa ākongā). - Ngā ara whakahaere moni. - Ngā whakataunga moni mō āpōpō.	12

Te whakamahi i tēnei pūkei rauemi

Kei tēnā kaupapa, kei tēnā kaupapa tētahi puka ākonga hei whakaoti tautauāmoa mā ngā ākonga. I ētahi o ngā ngohe, ko te painga atu mēnā ka whakaotihia ā-takiruatia, ā-rōpūtia rānei.

Me fīmata tēnā kōwae, me tēnā kōwae ki tētahi matapakinga o te kaupapa e tuku ai ngā ākonga i ō rātou mōhiotanga ki te kaupapa. Tikina ake tētahi kape o te *Discussion Starters for Financial Sustainability* mai i te paetukutuku o Te Whai Hua – Kia Ora! e kitea ai ētahi kaupapa matapaki: <https://sortedinschools.org.nz/resources/financial-sustainability/>

Mēnā e tauhou ana koutou ko ō ākonga ki te mātai ahumoni, me fīmata tēnā kōwae, me tēnā kōwae, ki ngā ngohe reo e tuku ana i te puna kupu me mōhio rawa e te ākonga e mārama ai ia, e matapaki ai hoki ia i te kaupapa. Mā te whakaako i te puna kupu i te fīmatanga o te kōwae te ākonga e tautokona ai ki te whai wāhi atu ki ngā mahi ako. Me hāngai tonu te aro ki te whakaako i ngā kupu pāngarau e hāngai ana, hei āpitihianga atu ki te reo o te mātai ahumoni. Kei ngā whārangi whakamutunga o ngā puka ngā puna kupu e hāngai ana ki tēnā kaupapa, ki tēnā kaupapa.

Kei te pai tō kōwhiri i ētahi, i te katoa rānei, o ngā hei mahi i tētahi kaupapa hei tautoko i tō hōtaka ako. Kei te pai hoki tō whakatau kia panoni i ētahi o ngā hei mahi mā ngā ākonga e mātau ake ana ki te mātai ahumoni, kia nui ake rānei te whakatīrewa i ngā hei mahi nei mā ētahi atu. Me āhua pai tonu te mōhio o ngā ākonga ki ngā ariā o tētahi kaupapa i mua i te koke ki kaupapa kē.

Ngā rauemi tautoko

Kei te wātea i te paetukutuku o Te Whai Hua – Kia Ora! ētahi rauemi hei tautoko i te whakaako i te pūkei rauemi nei.

Torohia atu ngā rauemi nei: <https://sortedinschools.org.nz/mme/nga-rauemi-take>

Te rauemi	Te whakamārama
He aha te tikanga o te tāke ki ō ākonga?	Ka whakaatu tēnei rauemi pāhekoheko i ētahi horopaki tāke e rima hei tūhura mā ngā ākonga.
He Hākori Tāke – Ka utu te tāke i te aha?	He kiriata poto e whakamārama ana i ngā momo tāke me te āhua o te whakamahia o te tāke i Aotearoa.
Ētahi rauemi tāke mā te akomanga	He pārongo whakairoiro, he panahiko hoki e mau nei ētahi pātai hei matapaki mā te akomanga.



Te tautoko i te reo matatini me te pāngarau

Ko te ako e pā ana ki te tāke tētahi āheinga hei whakapakari i ngā pūkenga e noho nei hei tūāpapa mō te reo matatini me te pāngarau ka whakamātauria mā ngā paerewa tautokorua o NCEA, arā, mā Te Reo Matatini me te Pāngarau.

Ka tuku ngā hei mahi pāngarau kei roto i ngā rauemi i ngā āheinga ki ngā ākonga ki te whakapakari i ō rātou pūkenga me ō rātou mōhiotanga ki te tauanga me te tūponotanga, ki te tau, ki te ine, me te taurangi. Ka tautoko ēnei hei mahi i ngā akoranga o tētahi hōtaka pāngarau whānui.

E whai wāhi ana ki te nuinga o ngā puka i tēnei pūkei ētahi hei mahi e aro ana ki ngā rautaki reo matatini matua, pēnei i te tautohu i ngā ariā matua, i te whakarāpopoto, me te whakapuaki anō. He pūkenga ēnei me whai wāhi atu e te ākonga, puta noa i te marautanga.

Ka tautoko hoki te whakamahi horipū i ngā rautaki reo ā-waha i ngā ākonga kia whakawhanake i ō rātou kaha ki te tuku i te kōrero kia māori, kia whai take hoki. E pai ana kia whakamahia ēnei rautaki e whai ake nei hei whakaū i ngā kaupapa katoa kei ngā puka ākonga.

Ngā Kupu Tīrangorango

Kei te pai kia whakamahia Ngā Kupu Tīrangorango hei te fīmatanga o tētahi kaupapa hei whakataki i ngā kupu hou, hei ngohe pānui i mua i te mahi, hei mahi ā muri i te kaupapa hei whakaū i ngā kupu hou matua me ngā ariā matua.

1. Whakaaturia tētahi rārangi o te 15 – 20 kupu ki te akomanga – me kuhu ētahi kupu hou, me ētahi kupu e mōhiotia ana. Kia rua meneti ki ngā ākonga ki te mātai i ngā kupu me te maumahara ki te nui e taea ana e rātou.
2. Ā muri i te rua meneti, kia mutu te whakaatu i te rārangi. Ka tuhi ngā ākonga i ngā kupu e maumaharatia ana. Me tika te tātaki kupu (tae atu ki ngā tohutō).
3. Ka mutu ana te tuhi i ngā kupu e maumaharatia ana, kia rima meneti ki ngā ākonga ki te tuhi i ngā whakamārama mō te nui o ngā kupu e taea ana.
4. Whakaaturia anō te rārangi taketake. Mā te whakamahi i tētahi anō pene e rerekē ana te tae, me āpiti ngā ākonga i ngā kupu kāore kē i a rātou ki ā rātou rārangi.
5. I ngā rōpū whāiti, kia matapaki ngā ākonga i tēnā kupu, i tēnā kupu, mā te tuhi i ngā tikanga katoa e taea ana. Kei te pai tā rātou whakamahi i tētahi papakupu i konei.
6. Matapakina ngā kupu hou, me tūtohu hoki ngā fīwhiri tērā pea ka kitea i te kupu (hei tauira, ahumoni = ahu+moni).

Te Tuhi Ngātahi

Ka whakafīrewa Te Tuhi Ngātahi i te ākonga kia tuhi takitahi e pā ana ki tētahi kaupapa.

1. Kōwhiria tētahi kaupapa nō ngā puka hei kaupapa tuhituhi mā ngā ākonga.
2. Ka mahi ā-rōpū ngā ākonga ki te tuhi i ō rātou whakaaro mō te kaupapa kua kōwhiria.
3. Ki tēnā ākonga, ki tēnā ākonga tētahi pepa e mau nei tētahi kaupapa. Ko tāu (ko tā te kaiako), he tohu i te wā me fīmata te tuhi.
4. Ina kī atu koe, "Tukuna ki tō hoa", me tuku ngā ākonga i tā rātou tuhinga ki tō rātou kiritata. Ka pānui rātou i te pepa kua tau ki a rātou, ka tuhi tonu ai ki te pepa a tō rātou hoa kia puta mai anō te "Tukuna ki tō hoa".
5. Ka mutu ana te tuhi, kei te pai tā ngā ākonga āpiti i ngā hononga kupu e nahanaha ai te rere o ngā kōrero, kātahi ka kōwhiri i te tuhinga pai katoa hei pānui atu ki te akomanga.

Te Oma ki te Tiki Kōrero

Whakamahia Te Oma ki te Tiki Kōrero hei whakaako i tētahi kaupapa hou, kia whakahihiri i ngā ākonga, kia hoki atu rānei ki tētahi ariā matua.

1. Ka mahi takirua ngā ākonga. Ko tētahi ākonga te kaituhi, ko tērā atu te 'kaioma'.
2. Tipakona tētahi tuhinga poto nō ngā puka, ā, tāruatia kia toru, kia whā rānei ngā kape. Waiho ngā kape o te tuhinga ki ngā kokonga o te akomanga. Tirīria ngā kape hei pānui mā tēnā kaioma, mā tēnā kaioma – tērā pea ka rua, ka toru rānei ngā kaioma ki ia kape.
3. Ka karangahia ana te "Tīmata", me haere ngā kaioma ki te kape o te tuhinga, ka maumahara ai ki te nui o te tuhinga e taea ana, tae noa atu ki ngā kārawarawa. Kātahi rātou ka hoki ki tō rātou kaituhi, ka kōrero ā-waha ai i te wāhanga o te tuhinga e maumaharatia ana.
4. Ka mutu ana te tuhi a te kaituhi, ka hoki te kaioma ki te tuhinga kia whakamaumahara i te wāhanga e whai ake ana.
5. Kia pēnei tonu te karawhiu kia oti te tuhinga te kōrero ā-waha. Kātahi ngā takirua ka matapaki, ka tito hoki i te kape whakamutunga o tā rāua tuhinga, me whai wāhi atu hoki te tiroiro i te tika o te reo (tae noa atu ki ngā tohutō me ngā kārawarawa).

Ngā paerewa tautokorua o Te Reo Matatini me te Pāngarau

E wātea ana ngā paerewa tautokorua NCEA o Te Reo Matatini me te Pāngarau ki ngā ākonga kei te tau 9, kei ngā tau o muri mai rānei i tēnei. Me puta rawa te ihu o te ākonga i ngā Paerewa e whakawhiwhia ai ki te tohu o te NCEA.

Ka aromatawaitia ā-wahotia ngā paerewa tautokorua katoa. E rua ngā kōwhiringa e wātea ana:

1. He Kete Manarua – he kōpaki ka tiakina e te kaiako me te ākonga; me tāpae rawa ki NZQA i mua i ngā rā kua tohua.
2. Te Tūmahi Aromatawai Pātahi (TAPā/CAA) – he aromatawai ā-matihiko, ā-pepa rānei kua whakaritea e NZQA e herea ana ki te wā; e rua ngā tukunga i te tau.

Ka kotahi anake te whakawhiwhinga o te ākonga ki ngā whiwhinga o te reo matatini me te pāngarau; kāore he paearu reo matatini anō, kāore rānei he paearu pāngarau anō i ngā taumata katoa o te NCEA. Kāore ngā whiwhinga o ngā tautokorua e whai wāhi atu ki ngā whiwhinga e 60 e hiahiatia ana mō te Taumata 1, 2, me te 3 o te NCEA.

US 32413 | Ka mārama, ka tautohu i ngā whakaaro matua o tētahi reo ā-waha, o tētahi reo ā-tā hoki

E 5 ngā whiwhinga

Me taea e ngā ākonga:

1. *te tautohu ngā whakaaro matua o te kōrero*
 - te pānui me te whakarongo kia mau te ia
 - te whakapuaki anō
 - te whakarāpopoto
 - ngā tiwhiri horopaki me te hīkaro.
2. *te tautohu ngā pārongo matua*
 - ngā meka matua
 - ngā kōrero haumaruru
 - ngā tiwhiri ataata
 - ngā pārongo matua.
3. *te tautohu ngā pārongo hauarea me ngā kōrero horihori*
 - ngā haukume me ngā arotoka
 - ngā kōrero taupatupatu, ngā kōrero nenekara, ngā kōrero e ngaro ana rānei
 - ngā whakatau e whānui rawa ana.

US 32415 | Ka whakamahi i te reo kia tutuki ai tētahi pūtakenga whakawhiti kōrero, tuhituhi hoki*E 5 ngā whiwhinga***Me taea e ngā ākonga:**

1. *te kōwhiri ngā rautaki matua e tutuki ai te pūtakenga o te whakawhiti kōrero, o te tuhituhi hoki*
 - te whakapuaki anō, te whakamārama anō, te toai kōrero
 - te kōrero āwhio
 - te aroturuki me te whakatika whaiaro
 - te whakamahuki.
2. *te kōrero me te tuhi kia mārama*
 - te miramira i ngā whakaaro matua
 - te whakamahi i ngā nuka tuhi, hei tauira, ngā tongi matā, ngā upoko iti, ngā ata
 - te whakamahi i ngā nuka tūhonohono e pai ake ai te rere o ngā kōrero
 - te kōrero kia māori ai te rere.
3. *te whakamahi te reo e hāngai ana ki te horopaki me te hunga whakarongo*
 - te reo peha me te reo more
 - ngā kīanga
 - ngā tuone me te reo ā-tinana
 - te kahaoro, te haureo, te mīta
 - te puna kupu.
4. *te kōrero me te tuhi kia tika*
 - ngā āhuatanga reo
 - ngā kupu kaupapa
 - ngā wetereo matua me ngā rerenga kōrero oti
 - te tātaki kupu, ngā kārāwarawa, ngā kōwae.

US 32412 | Te whakamahi pāngarau hei whakaoti rapanga o te ao o te ākonga*10 ngā whiwhinga***Me taea e ngā ākonga:**

1. *te whakaoti rapanga e kawea ai he paheko tau*
 - te whiriwhiri i te aronga tātaitai tika (ahakoa ā-tuhi mai, ā-hinengaro mai, ā-matihiko mai rānei)
 - te whakamahi i ngā tau oti, tae noa ki ngā piriona, i ngā hautau, i ngā tau ā-ira, tae noa ki ngā mati e toru, i ngā ōrau me ngā tau tōpū
 - te whakaoti i ngā rapanga e mau nei ngā pāpātanga, ngā ōwehenga me ngā pū
 - te whakamahi i te huamoni tūpā
 - te tātai i ngā toharite (tae noa ki te tau tānui, ki te tau waenga anō hoki).
2. *te mōhio ki ngā pānga o te pāngarau*
 - te whakamahi i ngā pānga rārangi e whakaahuahia ana hei kauwhata, hei ture ā-kupu rānei



- te tātahi i ngā uara kāore e mōhiotia ana mō tētahi pānga.
3. *te mārama ki ngā āhuatanga o te mokowā me te whakaahuahanga o ngā taonga, me te whakamahi i aua āhuatanga*
 - te mōhio ki te hangarite me te panoni
 - te panoni i ngā taonga hei hanga mō tētahi kaupapa (hei tauira, te whakarahi, te whakaata, te huri, te neke rānei)
 - te tūhonohono i ngā whakaahuahanga taonga ngāwari, ahu-2 nei, ahu-3 nei hoki.
 4. *te mārama ki, me te whakamahi i ngā pūnaha hei whakarite i ngā tūwāhi me te tātahi i ngā ara haere*
 - te tātahi i te ara haere i waenga i ngā tūwāhi
 - te whakaahua i te taunga me te aronga i ngā pūāhua e pīngore ana i roto i te pūnaha e whakamahia ana
 - te whakamahi i ngā ahunga o tētahi kāpehu ahu-8.
 5. *te whakamahi i ngā tau me ngā waeine hei ine, hei whakaahua hoki i ngā taonga me ngā pāpono hei rahinga, me te whakaawhiwhitanga tika mō te horopaki*
 - te whakamahi me te whakamāori i ngā putanga o te ine (tae atu ki ngā wātaka me ngā kauwhata wā)
 - te whiriwhiri i ngā waeine tika me te whakawhiwhiti i waenga i ngā waeine ngahuru mō te āhuatanga kotahi
 - te whakaoti i ngā rapanga ine i ngā horopaki whai take (te paenga, te rōrahi, te horahanga, te papatipu, te wā me te paemahana).
 6. *Te mārama me te whakaaro ki te tauanga me ngā raraunga*
 - te whakamahi i ngā whakaari raraunga hei tūhura i ngā pātahi, i ngā tāpaetanga hoki mō ngā pūāhua whakarāpopoto, mō ngā pūāhua whakariterite me ngā pūāhua houanga
 - te whakamāori i ngā whakaari raraunga mā te whakamahi i te hora, i te rāpoipoi, i te auautanga, i te wēanga me ngā mōwaho
 - te arotake i ngā tāpaetanga kōrero me ngā whakaahuahanga a tangata kē i runga i te āhua o ngā raraunga i kitea.
 7. *te whakamahi i te tūponotanga hei whakamāori i ngā pūāhua e whai wāhi ana ētahi āhuatanga o te tūponotanga*
 - te mōhio ki ngā āhuatanga o te tūponotanga o ia rā, pēnei i ngā tūraru me ngā tūwehe
 - te whakamahi i te reo o te tūponotanga hei whakaahua i ngā putanga.

Te Reo Rangatira

Ka arotahi ngā paerewa paetae o Te Reo Rangatira i te Kaupae 1 ki te māramatanga, ki te whakamahinga, me te tātaritanga o te reo i ngā horopaki huhua. Mā ēnei paerewa e aromatawai te reo o ngā ākonga i ngā horopaki ako e motuhenga ana. Ka taea te whakamahi ngā horopaki me ngā hei mahi kei ngā puka tāke nei hei whakaharatau i ngā āhuatanga reo me ngā rautaki reo ka aromatawaitia mā ēnei paerewa paetae o Te Reo Rangatira: AS92073, AS92074, AS92075 me te AS92076.

Kei te tūtohi i raro nei tētahi huarahi kotahi e taea ai te whakamahi ēnei puka tāke hei wāhanga mō tētahi hōtaka ako reo whānui.

Te paerewa	Te ingoa	Te whakamahi i ngā puka tāke
AS92073	<i>Te whakamārama i tētahi kaupapa kua ākona</i>	Ka taea e ngā ākonga te whakamārama ngā kaupapa e hāngai ana ki te tāke, pēnei i te GST, i te tāke moni whiwhi rānei, mā te whakaatu māramatanga ki ngā huatau ka tirohia i ngā puka.
AS92074	<i>Te whakamārama i te pānga o te horopaki ki te reo</i>	Ka taea e ngā ākonga te matapaki ngā huarahi e whai pānga ai ki te reo ka whakamahia e rātou te kōrero mō te tāke, te hunga e whakarongo ana ki ngā kōrero, me te āhua o tā rātou kōrero. Ka whai wāhi atu pea ki tēnei ā rātou kōwhiringa e pā ana ki te reo ka whakamahia e rātou.
AS92075	<i>Te whakamahi i ētahi rautaki reo</i>	Ka taea e ngā ākonga te tuhi, te matapaki rānei ngā horopaki tāke, mā roto mai i ngā rautaki reo (pēnei i te whakarāpopoto, i te whakapuaki anō, i te whakahāngai rānei i te reo) hei kawē i tō rātou māramatanga kia whai hua.
AS92076	<i>Te whakamārama i ngā āhuatanga motuhake o tētahi momo reo kua ākona</i>	Mā roto mai i te mātāi ki ngā kōrero pārongo, ka taea e ngā ākonga te whakamārama ētahi āhuatanga reo whāiti o ngā pārongo tāke kua tuhia ki te reo Māori. Me matapaki rātou i ētahi tauira whāiti, ka whakamahuki ai.

He kuputaka

A	ahumoni	financial
	āpiti	inclusive
	aroturuki	track
	ā-ture	legal
	āwhina whānau	family support
H	haepapa	responsibilities
	hamanga	part-time
	hāora tuwhene	overtime
	hāpono	prove
	harangote	instalment
	haumi	invest
	haumitanga	investment
	hea	share
	heipū	in the event
	hiahia	wants
	hinonga pakihi	business entity
	hoahoa ripo	flowchart
	hokorau	wholesale
	huamoni	interest
	huapai	advantage
	huakino	disadvantage
K	kaihanga pūmanawa rorohiko	software developer
	kaihoko	retailer
	kaimahi whai utu	paid employee
	kāingakore	homeless
	kainoho	resident
	kaituku mahi	employer
	kaiwhai pānga	shareholder
	kaiwhai pānga kurutete	transacting shareholders
	kaiwhakanao	manufacturer
	kaiwhakaputa	producer
	kaiwhakarato	service provider
	kaiwhakatau	decision maker
	kaiwhakatipu	grower
	Kaupapa Āwhina Whānau	Working for Families
	kaupapa penapena tūao	voluntary saving scheme
	kiriawe	influencer
	kiritaki	consumer

	kohara	passion
	kuhunga tūmau	term deposit
M	mahere pūtea	budget
	mahi ā-kirimana	self-employed
	Mahi Aotearoa	New Zealand Careers
	mahi hamanga	part-time job
	makaurangi	fingerprint
	manatōpū	incorporated society
	manga moni whiwhi	income streams
	māngai tāke manatoko	certified tax agent
	māraurau	eligible
	matea	needs
	matua	basics
	mino	borrow
	mōkito	minimum
	moni whiwhi	income
	moni whiwhi mātāmuri	secondary income
	moni whiwhi more	net pay
	moni whiwhi peke	gross pay
	moni whiwhi torohū	passive income
	monihoki	rebate
	mōtika	rights
NG	Ngā Pou Whirinaki o Aotearoa	Citizens Advice Bureau
	ngā whakahaere monihua-kore	not-for-profits
P	pāhekoheko	interactive
	pakihi	business
	pakihi kiritahi	sole trader
	papanga	accountability
	pāpātanga tāke	tax rate
	pāpātanga tāke ā-taumata	progressive tax rate
	porihanga	societies
	Pūhanga Rorohiko	Computer Engineer
	puka utu	payslip
	Puka Whakapuaki Waehera Tāke	Tax Code Declaration form
	puna huarawa	asset base
	pūnaha moni whiwhi	revenue system
	pūnama	liability
	pūtea pēke	bank account
	pūtea taurewa ā-ākonga	student loan

R	rakahinonga	entrepreneur
	rangahau whakapūaho	case study
	rāngai	sector
	rangapū mahi tahi	partnership
	ratonga	service
	ratonga arumoni	commercial service
	rawa	property, goods
	rawa kiko-kore	intangible assets
	rawa whai kiko	tangible assets
	ritenga rawa tuku iho	estate
	rōpū	organisation
	rōpū ohaoaha	charities
	Rūnanga Manatū Māori	Māori Authority
T	take mātāmua	priority
	tāke tārewa	provisional tax
	takitahi	individual
	takuhe	benefit
	Takuhe Ine Moni Whiwhi	Income Tested Benefit
	tangohanga	deduction
	taonga tuku iho	bequeaths
	tāpaetanga	repayment
	tāpaetanga mōkete	mortgage repayments
	tāpui	set aside
	Tari Umanga o Aotearoa	New Zealand Companies Office
	tau tāke	IRD number (tax number)
	tauhokohoko	trading
	taupānga tuihono	online software
	taurewa	loan
	tautoko tamariki	child support
	Te Amorangi Mātauranga Matua	The Tertiary Commission
	Te Hoto Akoranga	Studylink
	Te Pūtea Penihana o Aotearoa	NZ Superannuation
	TiriAta	YouTube
	tiringa	commission
	tūmatanui	public
U	umanga	company
	Umanga ā-Ohu	Co-operative Company
	umanga hangarau	technology company
	umanga noho-tāwāhi	non-resident company

	Umanga Tāpui-kore	Unlimited Company
	Umanga Taunaha Tāpui	Limited Liability Company
	umanga tūnuku	transport company
	umanga whenua kē	offshore company
	utu mahi	paid
	tiringa utu	commissions
	utu whai pānga	dividends
	waehere tāke	tax code
WH	whakamatuatanga	breaks (e.g., meal break)
	whakangungu ahumahinga	vocational training
	whakapaunga	expense
	whakapaunga moni waiwai-kore	non-essential buying
	whakapuaki	declare
	whakaruruhautia ki te taha ki te ture	legal protection
	whakatānga	retirement
	whare rēti	rental property
	whare tūmatanui	public facility
	whiwhinga tāpiri	bonus

Ngā whakautu

Kei tēnā puka ākonga, kei tēnā puka ākonga ētahi hei mahi, ā, e whai ana te nuinga kia whāngai i te kōrero me te tūhuratanga o te kaupapa. I ētahi wā, kāore pea he whakautu tika, he whakautu hē rānei, ā, ka rerekē pea ngā whakautu nā te āhua o te horopaki. Ko te whāinga matua, ko te āhei a ngā ākonga ki te whakamārama i ō rātou whakaaro me tō rātou mārama ki te kaupapa.

Kei ngā whārangi e whai ake nei ngā whakautu ki ngā hei mahi e pūmau ana ngā whakautu.

Kaupapa 1: Te Tātari Tāke

Te whārangi 7 | Ngā kupu tīrangorango

Tirohia "Ngā Kupu Tīrangorango" kei te whārangi 5 mō ngā tohutohu a te kaiako. Whakamahia ngā kupu e whai ake nei mō tēnei hei mahi:

- tūmatanui
- whāomoomo
- moni whiwhi
- tahua ahumoni
- ratonga
- mino
- parekura māori
- noho nama
- aroaro ā-kapa
- tapukara
- arowhai
- taurewa
- takuhe
- pakihi
- pūnaha moni whiwhi
- ahumoni
- pūtea taurewa ā-ākonga
- tautoko tamariki
- rawa
- pāpātanga tāke

Ka rerekē pea ngā whakautu a ngā ākonga i ēnei e whai ake nei:

Te kupu	Te whakapākehātanga	Te tikanga
tūmatanui	public	Ko te marea. He kupu tauaro mō te tūmataiti.
whāomoomo	conserve	Ko te tiaki me te whakapūmau i ngā rawa māori o te taiao.
moni whiwhi	income	Ko te pūtea ka ahu mai i te mahi, i ngā haumitanga rānei.
tahua ahumoni	financial fund	He pūtea moni.

ratonga	service	He mahi i ētahi mahi mā te hunga tūmatanui.
mino	borrow	Ka whiwhi (i te moni) mai i te pēke, i hea rānei, i runga i te whakaae kia whakahokia atu ā tōna wā.
parekura māori	natural disaster	He āhuatanga kino rawa atu ka ohore te pānga mai.
noho nama	to be in debt	Ko te nama kāore anō kia utua.
aroaro ā-kapa	frontline	Ko te hunga e tū ana hei kanohi mō tētahi rōpū.
tapukara	fingerprint	Ko te wāhanga o te mati e tohu ana i te tuakiri o te tangata.
arowhai	to track	Ko te whai i tētahi mea.
taurewa	credit/loan	Ko te hoatu moni i runga i te whakapono ka whakahokia ā tōna wā.
takuhe	benefit	He moni ka hoatu e te kāwanatanga ki te hunga kāore ā rātou mahi moni.
pakihi	business	He whakahaere, he hinonga rānei e whai ana i te mahi tauhokohoko.
pūnaha moni whiwhi	revenue system	Ko ngā tukanga whiwhi moni a te kāwanatanga.
ahumoni	finance, financial	Ko ngā āhuatanga katoa e hāngai ana ki te whiwhinga me te whakapaunga moni, te tono moni taurewa, me te whakahaere moni.
pūtea taurewa ā-ākonga	student loan fund	He moni mino mā te ākonga.
tautoko tamariki	child support	Ko te utu a tētahi matua hei tautoko i āna tamariki e noho ana ki tērā atu matua. Ka whakahaerehia te kaupapa nei e te Tari Taake.
rawa	goods	He rauemi ka hokona atu.
pāpātanga tāke	tax rate	Ko te ōrau o te moni whiwhi me utu ki te kāwanatanga.

Te whārangi 14 | Kei te tika, kei te teka rānei?

He mahi rangahau tēnei e kimi ai ngā ākonga i ngā puna taunaki e pono ana (kaua ko te Wikipedia, ko te Chat GPT, ko ētahi atu puna atamai hangahanga rānei). Me kaua rātou e whakamahi i ngā kōrero o te puka mahi nei hei puna taunaki. Ina tukituki ngā taunaki, matapakina, tautohua hoki te puna whai mana katoa.

Te kōrero	Tika/Hē	Te puna taunaki
1. Me utu tāke ngā tāngata katoa ka riro i a rātou he moni whiwhi.	✓	Te paetukutuku a Te Tari Taake (IRD) https://www.ird.govt.nz/income-tax Hīkina Whakatutuki (MBIE) https://www.business.govt.nz/tax-and-accounting/basic-tax-types/introduction-to-taxes-and-levies
2. Me mātua whai tau IRD koe e whakaritea ai tētahi pūkete pēke.	✓	Te paetukutuku a te Kāwanatanga (NZ Government) https://www.govt.nz/browse/tax-benefits-and-finance/ird-numbers/get-an-ird-number/
3. Ka tono koe i tētahi tau IRD i te pēke.	x	Te paetukutuku a Te Tari Taake (IRD) https://www.ird.govt.nz/managing-my-tax/ird-numbers/ird-numbers-for-individuals/living-and-new-zealand-and-not-a-new-arrival---ird-number-application Te paetukutuku a te Kāwanatanga (NZ Government) https://www.govt.nz/browse/tax-benefits-and-finance/ird-numbers/get-an-ird-number/
4. Ka utu ngā tāke i ngā ratonga tūmatanui pēnei i ngā hōhipera me ngā kura.	✓	Te paetukutuku o Te Ara https://teara.govt.nz/en/graph/21558/where-taxes-go
5. Me utu ngā tamariki i ngā tāke mō ā rātou moni pūkoro.	x	Te paetukutuku a te Kāwanatanga (NZ Government) https://www.ird.govt.nz/roles/child-or-young-person

Te whārangī 23 | Te whiriwhiri i te ōrau o tētahi tau

Te Momo Whakapaunga	Te Utu	Te Ōrau
Te kai	\$325	50%
Te haurehu me te hiko	\$195	30%
Te ipurangi	\$65	10%
Ētahi atu whakapaunga	\$65	10%

Te whārangī 24 | Ngā mahere pūtea a ngā kaunihera ā-rohe

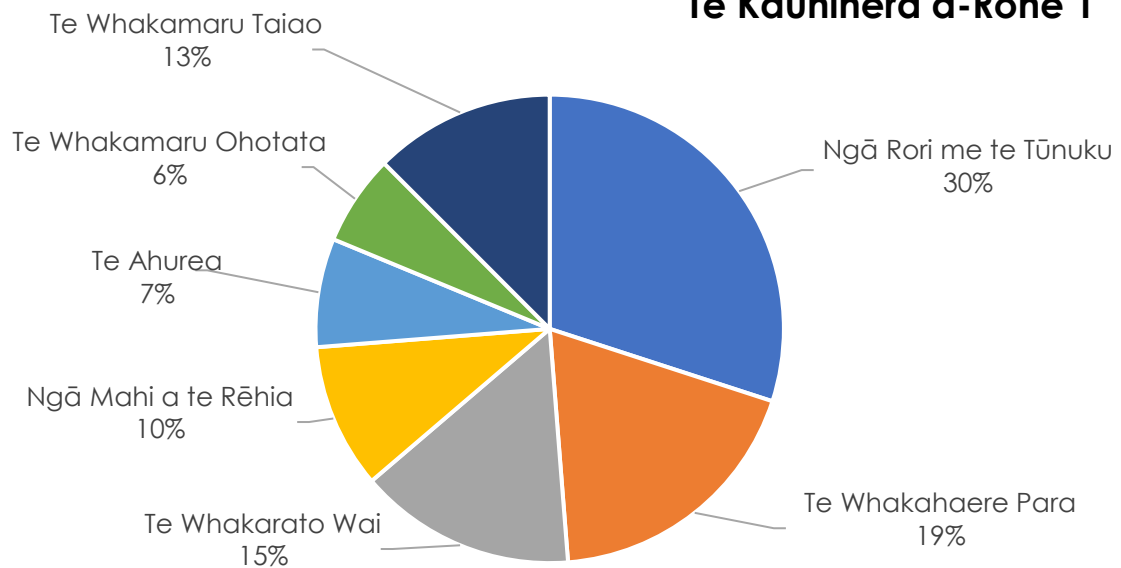
- Kei te tūtohi i raro nei ngā whakautu.

Te Momo Whakapaunga	Kaunihera ā-Rohe 1	%	Kaunihera ā-Rohe 2	%
Ngā Rori me te Tūnuku	\$48m	30%	\$55m	34.375%
Te Whakahaere Para	\$30m	18.75%	\$28m	17.5%
Te Whakarato Wai	\$24m	15%	\$18m	11.25%
Ngā Mahi a te Rēhia	\$16m	10%	\$22m	13.75%
Te Ahurea	\$12m	7.5%	\$10m	6.25%
Te Whakamaru Ohotata	\$10m	6.25%	\$12m	7.5%
Te Whakamaru Taiao	\$20m	12.5%	\$15m	9.375%
Te Tapeke	\$160m	100%	\$160m	100%

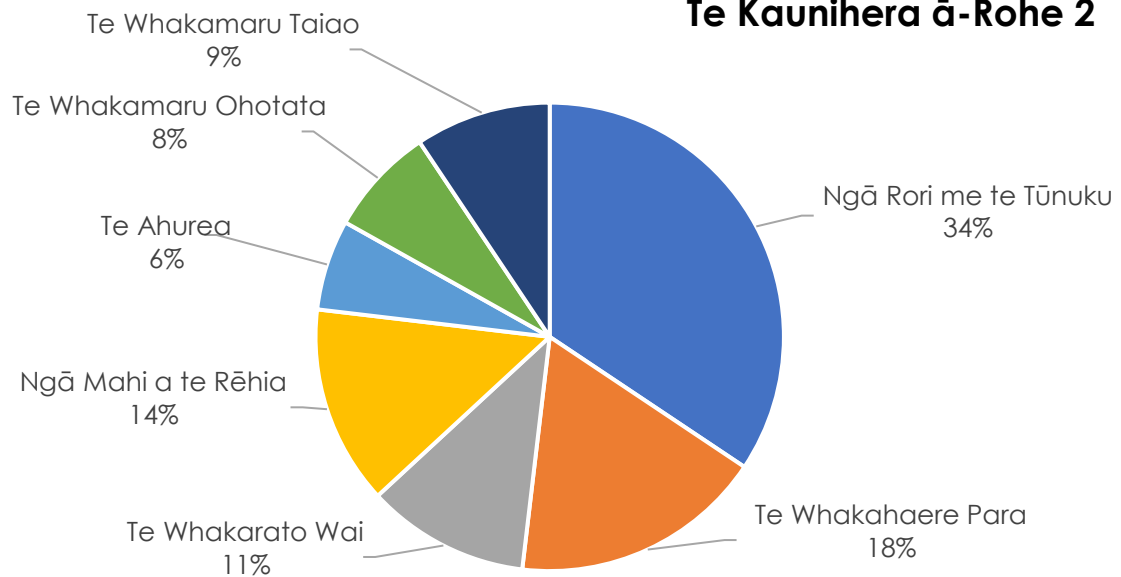


2. Tirohia ngā kauwhata porowhita kei raro nei.

Te Kaunihera ā-Rohe 1



Te Kaunihera ā-Rohe 2



3. Anei pea ētahi whakautu:
 - a. He nui tonu te pūtea ka whakapaua e ngā kaunihera e rua nei ki te whakapaipai i ngā rori.
 - b. Kāore e pērā rawa ana te nui o ngā whakapaunga ki ngā take ahurea.
 - c. Kāore hoki e pērā rawa ana te nui o ngā whakapaunga ki ngā take whakamaru ohotata. He tohu pea tēnei nō te nui ake o te whakapau a ngā kaunihera i te pūtea ki tēnei wāhanga i ngā tau o mua, ā, e pai ana pea te whakapau pūtea ki wāhi kē i tēnei tau.
4. Kaunihera ā-Rohe 1: $\$30\text{m} \div 500,000 = \60 i te tangata kotahi
Kaunihera ā-Rohe 2: $\$28\text{m} \div 800,000 = \35 i te tangata kotahi
5. Tirohia ngā whakautu i raro nei:
 - a. $\$10\text{m} \times 0.30 = \3m
 $\$10\text{m} + \$3\text{m} = \$13,000,000$
 - b. Me $\$3\text{m}$ te penapena a Kaunihera ā-Rohe 2 i ngā pūtea o wāhanga kē. Ko ētahi whakautu tērā pea ka puta, ko:
 - te penapena i te $\$2\text{m}$ o te tapeke ka tukuna ki ngā rori me te tūnuku nā te mea he nui tonu te pūtea ka whakapaua ki tēnei wāhanga.
 - te penapena i te $\$1\text{m}$ o te tapeke ka tukuna ki ngā pāka me ngā mahi a te rēhia.
 - te penapena i te $\$1\text{m}$ o te tapeke ka tukuna ki ngā take whakahaere para me te whakapiki i te roa o te wā e tutuki ai ētahi kaupapa o tēnei wāhanga.

Kaupapa 2: Te Ara Tātari Tāke

Te whārangi 8 | Te puka utu

1. Te moni whiwhi peke: \$329
2. Te KiwiSaver: \$9.87
3. Te moni whiwhi more: \$284.59

Te whārangi 10 | Ngā ara utu i te GST

EFTPOS	He whakarāpopototanga te EFTPOS i te kīanga “electronic funds transfer at point of sale” (he <u>whakawhitinga</u> pūtea tāhiko i tētahi wāhi hoko). He māmā ake te <u>whakahua</u> i te EFTPOS. E hono ana te <u>kāri</u> EFTPOS ki te pēke moni kua tohua e koe, ā, ka āhei tō hoko i ngā <u>rawa</u> me te kore whakamahi i te moni <u>ukauka</u> . I ētahi wā ka kīia te kāri EFTPOS (kāri utu tāhiko) he kāri monirere.
Te moni ukauka	Ka āhei tō <u>hoko</u> i te nuinga o ngā mea <u>mā</u> te moni ukauka o Aotearoa mēnā <u>e</u> hoko ā-tinana ana koe.
Te hoko tāpui	Ki te hoko tāpui (laybuy) te tangata, ka utua tētahi <u>wāhanga</u> o te utu hei tīmatatanga. Ka puritia te <u>mea</u> rā e te toa tae atu ki te wā kua utua <u>katoatia</u> e koe i roto i te wā kua whakaritea. <u>Kia</u> utua katoatia, kātahi rā anō ka whakaaetia kia <u>haria</u> e koe ki te kāinga.
PayPal	Ko te PayPal tētahi pūnaha utu <u>ā-ipurangi</u> . Ka āhei tō utu mā tō pūtea <u>pēke</u> , mā tō kāri taurewa, mā tō kāri moni tango rānei. Ka whakaritea e <u>ētahi</u> tāngata tētahi tapeke moni ā-Paypal e whakaaetia <u>ana</u> kia whakapauhia. Ka riro i a koe te mea e <u>hokona</u> ana e koe i te utunga tuatahi.
Te kāri taurewa	Whakamahia ai ngā kāri taurewa i ngā <u>toa</u> hei hoko, hei utu ā-ipurangi rānei. Kāore tēnei moni e <u>tangohia</u> i tō pūtea pēke engari me <u>whakaea</u> e koe te nama i mua i te rangi kua tohua. Ki te kore koe e <u>utu</u> i te nama i te wā tika, me utu <u>huamoni</u> koe, ka mutu, he nui te pāpātanga.
Te kāri moni tango	E tūhonoa ana te kāri moni <u>tango</u> ki tētahi o āu pūtea pēke, ā, ka <u>āhei</u> tō whakamahi atu i ngā toa, i te ipurangi rānei ki te hoko mea, ki te utu <u>nama</u> rānei.

Te whārangi 26 | Te mahi i muri i te kura

1. \$235
2. \$12,220
3. 10.5%
4. \$24.67
5. \$1282.84

Te whārangi 34 | Te pakihi a Mārama (Te wāhanga tuatahi)

Ngā whakapaunga utu o te marama		Te tapeke e āhei nei a Mārama ki te kerēme
Te hiko	\$236	\$23.60
Tana waea pūkoro*	\$75	\$7.50
Ngā rēti	\$2600	\$260
Te ipurangi	\$90	\$9
Te hopi me te whēru	\$27	\$2.70
Ngā rawa mō te tari	\$25	\$25
He tēpu hou mō te tari	\$485	\$485
Te tapeke		\$812.80

Te whārangi 35 | Te pakihi a Mārama (Te wāhanga tuarua)

1. \$2370
2. \$197.50
3. \$237
4. Me whānui ngā whakautu a te ākonga. Anei ētahi tauira:
 - I te wā o te hōtoke, ka kaha ake te whakamahi i te hiko.
 - I haere a Mārama ki wāhi kē ki te mahi.
 - I te wā raumati, kāore he take o te whakamahi i te pūrere whakamahana.
 - I te marama o Pēpuere, i tae atu tōna whānau ki tōna whare.

Kaupapa 3: Te Tātari Puna Moni Whiwhi

Te whārangi 7 | Ko taku moni whiwhi i te kura

Ngā Hararei ā Motu		
Āperira	Mei	Hune
Te Paraire o Te Aranga (Good Friday)		Te Rā Whānau o te Kīngi (King's Birthday)
Te Mane o Te Aranga (Easter Monday)		Matariki
Te Rā o ngā Hōia (ANZAC)		

- $23.50 \times 1.5 = \$35.25$
 $\$35.25 \times 8 \text{ (ngā hāora)} = \282
 $\$282 \times 6 \text{ (ngā rangi hararei)} = \1692
- Ko te \$564 te rerekētanga.

Te huarahi tuatahi:

$$\begin{aligned} \$23.50 \times 8 &= \$188 \\ \$188 \times 6 &= \$1128 \\ \$1692 - \$1128 &= \$564 \end{aligned}$$

Te huarahi tuarua:

$$\begin{aligned} \$1692 / \$1.5 &= \$1128 \\ \$1692 - \$1128 &= \$564 \end{aligned}$$

Te whārangi 10 | Ko Hinerau rāua ko Kea

- \$3498
- \$3150
- Ka tuku ngā ākonga i te huhua o ngā whakautu. Ko ētahi tauira, ko:
 - te nui ake o ngā hāora mahi a Hinerau
 - te hararei a Hinerau
 - te whakatutuki a Hinerau i ētahi hāora mahi a tētahi anō kaimahi
 - te hoki māuiui atu a Hinerau ki te kāinga.
- \$3309.23
- Ka tuku ngā ākonga i te huhua o ngā whakautu. Ko ētahi tauira, ko:
 - te āheinga kia nui ake ō moni whiwhi mā te utu ā-hāora, tēnā i te utu ā-tau
 - te kitenga, ka iti noa pea te utu ā-hāora ki tētahi kaimahi e utua ana ki te utu ā-tau
 - ngā hua o ngā hāora tuwhene mēnā ko te utu ā-hāora te karawhiu
 - te ōrite o ngā utunga mēnā ko te utu ā-tau te karawhiu.
- Kei te āhua o ngā ākonga ngā whakautu. Ko te āhuatanga hirahira katoa, ko tā rātou parahau i te take i kōwhiria ai tētahi momo utunga.



Kaupapa 4: Te Tātari GST

Te whārangi 8 | Ngā rawa me ngā ratonga

	He ratonga	He rawa
He moni taurewa ki tētahi toa hākinakina	☐	☒
Te whakapaipai i ō niho	☒	☐
Te whakaako ākonga	☒	☐
Te rorohiko	☐	☒
Ngā kotakota rīwai	☐	☐
He fīkiti ki tētahi whare pikitia	☒	☐
Ngā purutaringa	☐	☒
Te whakatika taea	☒	☐
Ngā hū	☐	☒
He fīkiti pahi	☒	☐

Te whārangi 9 | Te pakihi a te whānau o Arihia

1. \$6

E rua ngā huarahi whiriwhiri:

$$15\% \text{ of } \$40 = \$6$$

$$\$40 \times 0.15 = \$6$$

2. \$34.78

$$\$40 \div 1.15 = \$34.78$$

3. \$60

$$\$6 \times 10 = \$60$$

4. Ko te moni whiwhi (GST kore) o te hoko atu i ngā fīhāte 15, ko te \$521.74.

$$15 \times \$40 = \$600 \text{ (GST āpiti)}$$

$$\$600 \div 1.15 = \$521.74 \text{ (GST kore)}$$

Te whārangi 14 | Ka pēhea te whakahaeretia o te GST?

1. Te tūtohi 1b

Ngā rawa me ngā ratonga	Te utu GST kore (\$)	Te GST (15%)	Te utu ki te kaihoko (\$)
Te kutinga makawe	\$42.00	\$6.30	\$48.30
Te tikiake waiata	\$13.99	\$2.10	\$16.09
Te inihua waea (ā-tau)	\$115	\$17.25	\$132.25
Ngā ataata tuihono (tētahi marama anake)	\$35.29	\$5.29	\$40.58

Te whārangi 15 | Ngā mahi kuti karaehe a Haami rāua ko Reweti

- Haami: Whakareatia te horahanga ki te \$1.15 (GST āpiti).
 Reweti: Whakareatia te horahanga ki te \$1.50, ka āpiti ai i te \$10.
- Haami: $H = 1.15A$
 Reweti: $R = 1.5A + 10$
-

Haami	Mane	Tūrei	Wenerei	Tāite	Paraire
Te horahanga	50sqm	25sqm	15sqm	40sqm	60sqm
Te utu i te rā	\$57.50	\$28.75	\$17.25	\$46.00	\$69
Reweti	Mane	Tūrei	Wenerei	Tāite	Paraire
Te horahanga	50sqm	30sqm	25sqm	30sqm	30sqm
Te utu i te rā	\$85	\$55	\$47.50	\$55	\$55

- Nā Reweti.
- Ētahi tauira o ngā whakautu:
 - Ko te whakapiki i tana utu i ia pūrua mita.
 - Ko te āpiti i ētahi utu kē atu (pēnei i te utu o te taenga atu).
 - Ko te kuti i ngā karaehe o ētahi whenua nui ake.
 - Ko te āpiti i ētahi anō ratonga, pēnei i te huti tarutaru, i te tiaki māra rānei.
- Ētahi tauira o ngā whakautu:
 - He pakihi nui pea tāna.
 - Kāore pea te nui o te moni whiwhi i te tau e neke atu i te \$60,000.
 - He mahi harangotengote tēnei mā Reweti.
- Kei tēnā, kei tēnā tāna ake whakautu. Ko te utu, ko te:
 - Haami: \$23
 - Reweti: \$40
- Kei tēnā rōpū, kei tēnā rōpū ā rātou ake whakautu.

Te whārangi 22 | Te utu a ngā pakihi i te GST

Te utu i te GST hei kaiwhakahaere pakihi - he māmā noa iho!	
Te utu i te pēke	Me utu mā te EFTPOS, mā te moni, mā te ATM rānei i tētahi o ngā toa o Westpac.
Te utu mā te ipurangi	Me utu mā te pēke tuihono ki te Visa, ki te Mastercard, ki te kāri taurewa rānei. Me utu ki myIR, ā, ka whakarite utu aunoa mai i tō pūtea pēke.
Te utu harangote, te utu whakarite rānei	Mehemea kāore e taea te utu te katoa i te wā kotahi, mā ngā utu harangote e wātea ai ētahi utu iti iho mō tētahi wā roa tonu. Me whakapā atu ki Te Tari Taake mō ēnei whakaritenga.
Te utu mai i tāwāhi	Me utu ki myIR, ā, ka whakarite i ngā utu aunoa mai i tētahi pūtea pēke kua tautapahia. He kōwhiringa anō te kāri taurewa, te kāri moni tango Visa, Mastercard rānei, te whakawhiti moni tāwāhi hōki.
Te utu mā te waea	Me whakarite te kāri moni tango, te kāri moni taurewa rānei mā te whakamahi i te hononga waea mahi-whaiaro ki Te Tari Taake.



Kaupapa 5: Te Tātari Tāke Pakihi

Te whārangi 8 | Te pakihi kiritahi

Kei te ākonga te āhua o te whakautu. Heoi, anei ētahi tauira.

1. Ko te tangata kotahi anake, ā, ko ia te rangatira, ko ia hoki te kaimahi o te pakihi.
2. He māmā ake ngā mahi whakahaere me te pūnaha tāke i ngā mahi tāke o hinonga pakihi ā ture.

Te whārangi 9 | Te rangapū mahi tahi

Kei te ākonga te āhua o te whakautu. Heoi, anei ētahi tauira.

1. Nā te tokorua, nā te tokomaha rānei tēnei pakihi, ā, mā rāua, mā rātou rānei ngā kawenga me nga rauemi e pīkau.
2. Ka whakapuakina te moni whiwhi, te moni ngaro rānei i te puka tāke takitahi a tēnā, a tēnā, o te rangapū.

Te whārangi 10 | Te umanga

Kei te ākonga te āhua o te whakautu. Heoi, anei ētahi tauira.

1. He momo hinonga pakihi ka whai mana ā-ture, engari, ka noho wehe, ā-ture nei, i te hunga e whai pānga ana (arā, ko te tangata nāna, ko te hunga rānei nā rātou, te umanga).
2. Mehemea he moni ngaro te hua o te tau ahumoni, ā, ka taea te whakamahi taua moni ngaro hei whakaiti i te tāke moni whiwhi me utu te umanga.

Te whārangi 12 | Te whakatairite i ngā monihua (4a)

1. Te monihua i mua i te tāke: $\$12,000 - \$4,800 = \$7,200$
Te monihua i muri i te tāke: $20\% \text{ of } \$7,200 = 0.20 \times \$7,200 = \$1,440$
 $\$7,200 - \$1,440 = \$5,760$
2. Te monihua i mua i te tāke: $\$30,000 - \$18,000 = \$12,000$
Te monihua i muri i te tāke: $28\% \text{ of } \$12,000 = 0.28 \times \$12,000 = \$3,360$
 $\$12,000 - \$3,360 = \$8,640$
3. $\$8,640 \div 3 = \$2,880$
4. Te monihua a Mārama: $\$5,760$
Te monihua a Teina: $\$2,880$
5. Mārama:
 - Ka pupuri ia ki te katoa o ngā monihua.
 - Mēnā kāore e whai hua te pakihi, nōna tonu te hē.
 - Ka whakahaere ia i ngā āhuatanga katoa o te pakihi.Teina:
 - Ka riro i a ia te hauroru o ngā monihua a te pakihi.
 - He nui ake tana pāpātanga tāke.
 - Ka riro mā te tokotoru e kawē ngā tūraru me ngā haepapa o te pakihi.

Te whārangi 14 | Te whakatairite i ngā monihua (4e)

1. $65\% \text{ of } \$2,880 = \$1,872$
 $0.65 \times \$2,880 = \$1,872$
 $\$2,880 + \$1,872 = \$4,752$
2. $1/3 = \$4,752$
 $\$4,752 \times 3 = \$14,256$

3. $0.35 \times \$5,760 = \$2,016$
 $\$5,760 - \$2,016 = \$3,744$
4. Ko ētahi whakautu tērā pea ka puta, ko:
 - te nui ake o te wahie ka hokona nā te makariri o ngā marama o te hōtoke te pikinga pea o te utu o te wahie te whakawhānuitanga pea o ngā takiwā e whai wāhi atu nei te pakihi.
5. Ka rerekē pea ngā whakautu. Me hoatu ngā ākonga i ngā taunaki hei tautoko i te momo anga ka kōwhiria e rātou.

Te whārangi 27 | Te pēke hangarua

1. $\$24,500 + \$27,000 + \$29,800 + \$32,400 = \$113,700$
2. Ngā utu kaimahi: E \$40,000 i te tau.
 Te rīhi: $\$1,200 \times 12$ ngā marama = \$14,400 i te tau.
 Ngā whakatairanga: E \$5,000 i te tau.
 Ngā rauemi: $\$600 \times 12$ ngā marama = E \$7,200 i te tau.
 Te tapeke o ngā whakapaunga: $\$40,000 + \$14,400 + \$5,000 + \$7,200 = \$66,600$
3. $\$113,700 - \$66,600 = \$47,100$
4. Ngā koha:
 - Te marae: E \$2,500
 - Te kura: \$1,200
 Te tapeke o ngā koha
 $\$2,500 + \$1,200 = \$3,700$
 Ngā hua tāke (ko te 1/3 o te tapeke o ngā koha):
 $\$3,700 \div 3 = \$1,233.33$
5. Ka huhua ngā whakautu:
 - Ko te mihi i te koha kua tukuna.
 - Ko te hāpai i ngā pakihi kia matatika te kawae i ngā mahi.
 - Ko te poapoa i ngā pakihi kia tuku koha.
 - Ko te whakaheke i te nui o te hiahia o ngā rōpū ohaoha ki ngā pūtea kāwanatanga.
6. Ka huhua ngā whakautu:
 - Ko te whakawhānui i ngā momo whakatairanga.
 - Ko te whakamahi i ngā pae pāpori.
 - Ko te whakawhānui i ngā hanga ka hokona atu e te pakihi.
 - Ko te whakaheke i te tokomaha o ngā kaimahi.
 - Ko te whakaheke i ngā whakapaunga.
 - Ko te kimi i ētahi anō puna rauemi.
7. 5% of \$47,100
 $0.05 \times \$47,100 = \$2,355$

Kaupapa 6: Te Tātari Tāke Whaiaro

Te whārangi 12 | Ngā penapena pūtea a Māia

1. $\$763 - \$550 = \$213$
E \$213 i te wiki e toe ana.
2. 20% o te \$763
 $0.20 \times 763 = \$152.60$
3. $\$213 - \$152.60 = \$60.40$
4. $\$10,000 \div \$60.40 = 165.56$
Me 166 wiki (e toru tau, e rua marama) te roa o te penapena a Māia.
5. Ko ētahi whakautu, ko:
 - te whakaheke i te nui o te pūtea ka penapenatia i ia wiki, ka tukuna ai ki tana whāinga o te haere ki tāwāhi
 - te tuku i te \$152.60 ki tana whāinga o te haere ki tāwāhi me te penapena i te \$60.40 e toe ana.
 - te whakapiki i te nui o ana hōora mahi.
 - te kawē i tētahi tūranga mahi tuarua.
 - te kimi i tētahi hoa noho (mēnā he rūma e wātea ana i tana whare).

Te whārangi 22 | Te pūtea taurewa ākonga

1. kāwanatanga
2. māraurau
3. mino
4. penapena
5. utu
6. taurewa
7. aunoa
8. iti
9. tāpaetanga
10. tangohia

Te whārangi 31 | Te pūtea taurewa ākonga a Roimata

1. $\$75,000 - \$24,128 = \$50,872$
2. $0.12 \times \$50,872 = \$6,104.40$
3. $\$6,104.40 \div 52 = \117.39
4. $\$34,500 \div \$6,104.40 = 5.65$
E rima tau, e waru marama (ko te 65% o te 12 marama)
5. Te moni whiwhi hou:

$$0.10 \times \$75,000 = \$7,500$$

$$75,000 + 7,500 = \$82,500$$
 Ngā utunga pūtea taurewa ākonga:

$$\$82,500 - \$24,128 = \$58,372$$

$$0.12 \times \$58,372 = \$7,004.64$$