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
Pākehā

Ngā kōwae ako 1-6

Te Whai Tāke, Kia Tika: Mā te Kaiako

Contents

Introduction – Te Whai Tāke, Kia Tika!

These taxation modules provide young people with the opportunity to learn about the tax system in Aotearoa (New Zealand) including, why we are taxed, and how tax applies to individuals and businesses.

These modules have been designed for ākonga at Tūārere 3 and 4 (Years 7 to 10). However, they are also ideal as introductory tax modules for ākonga in senior classes.

The learning objectives for each topic can be adapted to reflect specific outcomes in your marau ā-kura or to support outcomes in your mathematics, social studies, hauora, or literacy programmes. The modules were updated in 2025 to support the development of literacy and numeracy skills, and to enhance their use across the curriculum.

Each module includes a range of teaching and learning activities and a formative assessment framework for students to identify what they have learnt. Connections between tax and outcomes for individuals, whānau, and communities are considered using Te Whare Tapa Whā.

Te Whai Tāke, Kia Tika! comprises six modules:

- 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 Tatari Tāke Whaiaro

While the resource package gives you flexibility and choice, it is suggested that you work through these modules in order, as knowledge from one is the basis for the next.

The table below provides an overview of teaching and learning materials available for each topic.

Booklet	Key ideas	Student Activities
Kaupapa 1: Te Tātari Tāke	• Key concepts of the tax system. • What your tax contributes to. • IRD numbers. • The different types of taxes.	8
Kaupapa 2: Te Ara Tātari Tāke	• The ways that tax is collected. • PAYE and GST. • Claiming expenses against income. • How individuals are paid.	10
Kaupapa 3: Te Tātari Puna Moni Whiwhi	• Sources of personal income (e.g., employment, sales). • Sources of business income. • Types of income (e.g., salary, commission). • Hourly, weekly, and annual pay. • Gross and net income.	10
Kaupapa 4: Te Tātari GST	• The difference between goods and services. • GST inclusive vs. GST exclusive prices. • How GST is paid and collected.	13
Kaupapa 5: Te Tātari Tāke Pakihi	• Exploring types of business entities. • Tax for not-for-profit and for-profit entities. • Tax-related events for business entities.	12
Kaupapa 6: Te Tātari Tāke Whaiaro	• Taxpayer responsibilities. • Payslip deductions (e.g., KiwiSaver, student loans). • Ways to manage money. • Making wise money choices.	12

Using this resource package

Each topic has a student workbook which ākonga can work through at their own pace. Some activities are better undertaken in pairs, small groups, or as a whole class.

Start each module with a discussion about the topic that will help students share their prior knowledge. For ideas on discussion topics, download a copy of the *Discussion Starters for Financial Sustainability* from the Sorted in Schools website: https://sortedinschools.org.nz/resources/financial-sustainability/

If you and your ākonga are new to financial literacy, ensure you scaffold their learning with language activities that introduce the vocabulary needed to understand and discuss the topic. The teaching of specific vocabulary at the start of a module will help ākonga to engage with the learning. Particular attention should be given to teaching relevant mathematical vocabulary alongside the language of financial literacy. Vocabulary lists (kupu taka) for each module can be found at the end of each booklet.

You can choose to use some or all of the activities in a module to support your teaching programme. You may also decide to alter some of the activities for ākonga with greater financial literacy or provide greater scaffolding for others. Ākonga will need a good grasp of the concepts in a module prior to moving on to the next one.

Supporting resources

A range of engaging resources designed to support the teaching of the tax modules is available through Te Whai Hua – Kia Ora! | Sorted in Schools website.

Access these resources here: https://sortedinschools.org.nz/mme/nga-rauemi-take

Resource	Explanation
What does tax mean for ākonga?	This interactive resource presents five tax contexts for ākonga to explore.
Animation – What does tax pay for?	A short, animated video explaining types of tax and how tax is used in Aotearoa.
Tax resources for the classroom	A classroom poster and powerpoint slideshow with discussion questions.

Supporting literacy and numeracy

Learning about tax is an opportunity to strengthen the foundational literacy and numeracy skills assessed through the Pāngarau and Te Reo Matatini co-requisite NCEA standards.

Pāngarau tasks in the resources provide opportunities for ākonga to strengthen their knowledge and skills in statistics and probability, number, measurement, and algebra. These tasks contribute to a wider mathematics programme.

Most booklets in this set include tasks that focus on key literacy strategies such as identifying main ideas, summarising, or paraphrasing. These are skills that ākonga need to engage with across the curriculum.

Explicit use of oral language teaching strategies will also help students develop their ability to speak naturally and purposefully. The following strategies can be used with any of the topics covered in the student booklets.

Vocabulary Jumble

Vocabulary Jumble can be used at the start of a topic to introduce new words, as a pre-reading activity, or at the end of a topic to revise key terms and concepts.

1. Display a list of 15-20 words to the class – include some new and some known words. Students have 2 minutes to study the words and remember as many as they can.
2. After two minutes, cover/remove the list. Students write down the words they can remember. They should spell them correctly (including macrons).
3. Students then have 5 minutes to write a definition for as many words as possible.
4. Display the original list again. Using a different coloured pen, students add the words they didn't already have to their list.
5. In small groups, students discuss each of the words, sharing and writing down as many meanings as they can. They can use a dictionary for this step.
6. Discuss any new words as a class pointing out any clues that might have been in the word e.g., ahumoni = ahu + moni; tax return = tax + return.

Shared Writing

Shared writing scaffolds ākonga into writing about a topic on their own.

1. Select a topic from the modules for ākonga to write about.
2. Ākonga work in groups and jot down ideas on the chosen writing topic.
3. Each ākonga has a piece of paper with a topic on it. You (as the kaiako) tell them when to begin writing.
4. When you say, "Pass it on", ākonga pass their writing to the next person. They read what has been passed to them and continue writing on their neighbour's paper until the next "Pass it on".
5. At the end, ākonga can add cohesive links to make the writing flow and choose the best text to share with the class.

Running Dictation

Use Running Dictation to introduce a new theme or topic, as an energiser, or to revisit a key idea.

1. Ākonga work in pairs. One ākonga is the writer, the other is the 'runner'.
2. Pick a short text from the modules and make 3-4 copies. Place the copies of the text around the classroom. Allocate runners to a copy of the text – there may be 2-3 runners per copy.
3. At the call of "Tīmata", runners go up to their allocated copy of the text and memorise as much of the text as possible, including the punctuation. They return to their writer and dictating the part of the text they can recall.
4. When the writer has finished writing, the runner returns to the text to memorise the next part.
5. Continue in this way until the whole text has been dictated. Each pair then discusses and composes a final version of their text, checking for accuracy (including macrons, and punctuation).

Te Reo Matatini and Pāngarau co-requisite standards

The Pāngarau and Te Reo Matatini co-requisite NCEA standards are available to ākonga from Year 9 onward. Ākonga must achieve the Standards to be awarded an NCEA.

All co-requisite standards are externally assessed. Two options are available:

1. Kete Manarua - portfolio managed by the kaiako and ākonga; must be submitted to NZQA by set dates.
2. Tūmahi Aromatawai Pātahi (TAPā/CAA) – a timebound digital or paper-based assessment developed by NZQA; offered twice a year.

Ākonga achieve reo matatini or pāngarau credits only once; there are no further literacy or numeracy requirements for NCEA at any level. Credits from the co-requisites do not count toward the 60-credit requirement for NCEA Level 1, 2, and 3.

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

5 credits

Learners need to be able to:

1. *identify key ideas in text*
    - read and listen for the gist
    - paraphrase
    - summarise
    - contextual clues and inference
2. *identify key information*
    - key facts and figures
    - safety information
    - visual clues
    - important information
3. *identify unimportant and mis-information*
    - bias and stereotypes
    - contradictions, illogical, and missing information
    - overgeneralisations.

US 32415 | Ka whakamahi i te reo kia tutuki ai tētahi pūtakenga whakawhiti kōrero, tuhituhi hoki

5 credits

Learners need to be able to:

1. *select key strategies to achieve communicative purposes in oral or written language*
   - rephrase, restate, and repeat
   - talk around a topic
   - self-monitoring and self-correction
   - elaboration.

2. *speak and write comprehensibly*
   - highlight key points
   - use writing devices e.g., bullet points, sub-headings, icons
   - use cohesive devices to improve flow
   - speak naturally.

3. *use language appropriate to the context and audience*
   - figurative and literal language
   - phrasing
   - gestures and body language
   - volume, stress, intonation
   - vocabulary selection.

4. *speak and write correctly*
   - language features
   - technical language
   - basic grammar and complete sentences
   - spelling, punctuation, paragraphing.

US 32412 | Te whakamahi pāngarau hei whakaoti rapanga o te ao o te ākonga

10 credits

Learners need to be able to:

1. *solve problems that require operations on numbers*
   - choose an appropriate approach to solve a problem (written, mental, or digital)
   - work with whole numbers to billions, fractions, decimals to 3 places, percentages, and integers
   - solve problems including commonly encountered rates, ratios, and powers
   - work with simple interest
   - calculate averages (including the mean, mode and median).

2. *recognise and work with mathematical relationships*
   - work with linear relationships that are represented as graphs or word rules
   - recognise unknown values for a given relationship.

3. *understand and use the spatial properties and representations of objects*
   - recognise symmetry and transformation
   - transform objects to design for purpose (e.g., enlarge, reflect, rotate, and translate)
   - make connections between the representation of objects in simple 2D and 3D.

4. *understand and use systems to locate and navigate*
   - navigate between points
   - describe position and orientation in situations that are flexible in the system being used
   - use 8-point compass directions.

5. *use numbers and units to measure, and express attributes of objects and events as quantities*
   - use and interpret results of measurement (including timetables and time charts)
   - select appropriate units and convert between metric measures for the same attribute
   - solve measurement problems in practical contexts (perimeter, volume, area, mass, time, temperature).

6. *understand and reason with statistics and data*
   - recognise, and use appropriate data displays to investigate questions or claims for summary, comparison, and simple time-series situations
   - interpret data displays using features such as spread, clustering or frequency, centrality, and unusual pieces of data
   - evaluate statements and representations based on data that is provided to them.

7. *use probability to interpret situations that involve elements of chance*
   - recognise and interpret everyday probabilities such as chance, simple risk and odds
   - use the language of probability to describe outcomes.

Te Reo Rangatira pathways

Te Reo Rangatira Level 1 achievement standards focus on understanding, using, and analysing language in various contexts. They provide an opportunity for ākonga language to be assessed in real-life learning contexts. The contexts and activities in these tax modules can be used to practice the language features and language strategies assessed through Te Reo Rangatira standards AS92073, AS92074, AS92075 and AS92076.

The table below outlines one way that you could use the taxation modules in a broader programme of language learning.

Standard	Title	Using the Tax Modules
AS92073	*Te whakamārama i tētahi kaupapa kua ākona*	Ākonga can explain tax-related topics, such as GST or income tax, demonstrating understanding of the concepts covered in the modules.
AS92074	*Te whakamārama i te pānga o te horopaki ki te reo*	Ākonga can discuss the ways in which talking about tax, who they are talking with, and how they are communicating affects the language they use. This might include the choices they make about the language they use.
AS92075	*Te whakamahi i ētahi rautaki reo*	Ākonga can write about or discuss taxation scenarios, employing language strategies (such as summarising, rephrasing, adapting their language) to convey their understanding effectively.
AS92076	*Te whakamārama i ngā āhuatanga motuhake o tētahi momo reo kua ākona*	Through a study of informational texts, ākonga can explain specific language features of taxation information written in te reo Māori. They should discuss specific examples and explain these.

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Relevant terms

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 Waehere 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 ohaoha	charities
	Rūnanga Manature 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

Answers

Each student booklet includes a range of tasks, many of which are intended to prompt discussion and exploration of the topic. In some cases, there may not be any right or wrong answers, and answers may differ depending on context. Most important is the ability of ākonga to explain their thinking and their understanding of the topic.

The following pages provide the answers and/or instructions to tasks which have set responses.

Kaupapa 1: Te Tātari Tāke

Page 7 | Ngā kupu tīrangorango

Refer to "Vocabulary Jumble" on page 5 for teacher instructions. Use the following words for this exercise:

- 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

Student responses may vary to the following:

Kupu	Whakapākehātanga	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 ohorere te pā.
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.

Page 14 | Kei te tika, kei te teka rānei?

This is a quick research activity that requires students to source reliable evidence (not Wikipedia, Chat GPT or other AI sources). They should not use information in this workbook as the source of evidence. Where there is conflicting evidence, discuss which is likely to be the most authoritative source.

Statement	Correct/ Incorrect	Evidence (Examples of sources)
1. Me utu tāke ngā tāngata katoa ka riro i a rātou he moni whiwhi.	✓	IRD https://www.ird.govt.nz/income-tax Ministry of Business, Innovation, and Employment 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.	✓	NZ Government website 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	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 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 Ara online encyclopedia https://teara.govt.nz/en/graph/21558/where-taxes-go
5. Me utu ngā tamariki i ngā tāke mō ā rātou moni pūkoro.	x	IRD https://www.ird.govt.nz/roles/child-or-young-person

Page 23 | Te whiriwhiri i te ōrau o tētahi tau

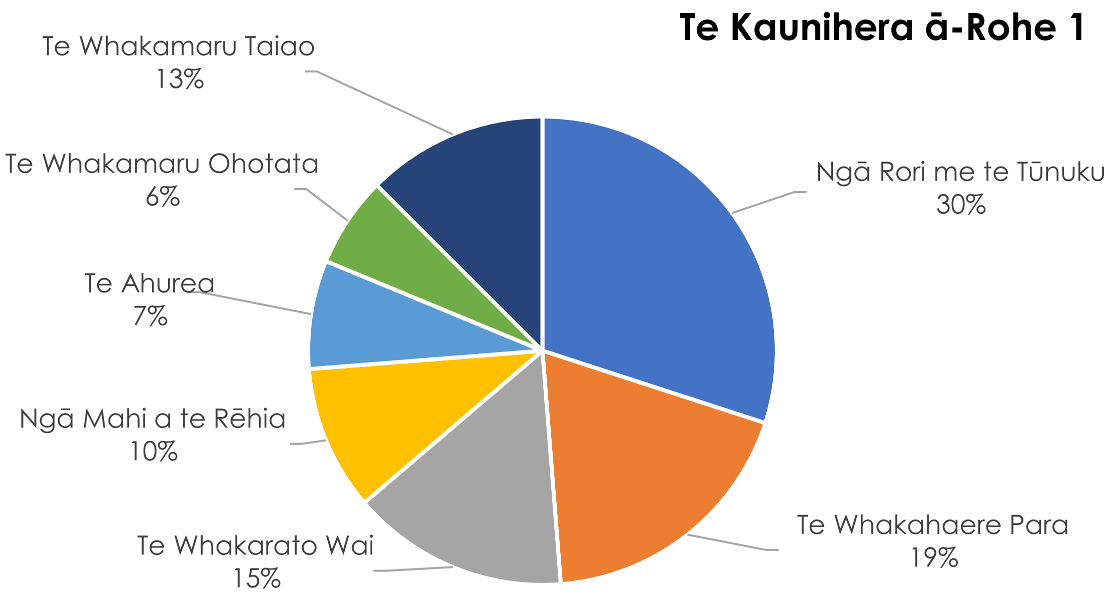
Te Momo Whakapaunga	Te Utu	Te Ōrau
Te kai	$325	50%
Te haurehu me te hiko	$195	30%
Te ipurangi	$65	10%
Ētahi atu whakapaunga	$65	10%

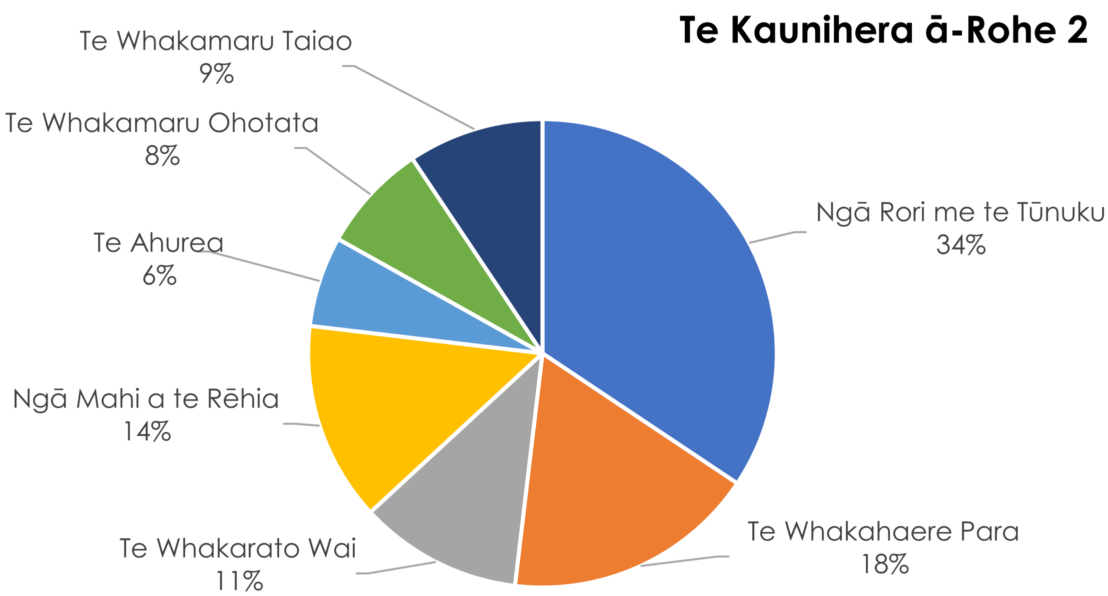
Page 24 | Ngā mahere pūtea a ngā kaunihera ā-rohe

1. See answers in the table below.

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. See the below pie graphs.





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: \$30m ÷ 500,000 = \$60 i te tangata kotahi
   Kaunihera ā-Rohe 2: \$28m ÷ 800,000 = \$35 i te tangata kotahi

5. See below answers.
   a. \$10m x 0.30 = \$3m
      \$10m + \$3m = \$13,000,000

   b. Me \$3m 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 \$2m 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 \$1m o te tapeke ka tukuna ki ngā pāka me ngā mahi a te rēhia.
      - te penapena i te \$1m 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

Page 8 | Te puka utu

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

Page 10 | Ngā ara utu i te GST

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

Page 26 | Te mahi i muri i te kura

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

Page 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

Page 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

Page 7 | Ko taku moni whiwhi i te kura

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

1. 23.50 x 1.5 = $35.25
   $35.25 x 8 (ngā hāora) = $282
   $282 x 6 (ngā rangi hararei) = $1692
2. Ko te $564 te rerekētanga.

Te huarahi tuatahi:

$23.50 x 8 = $188
$188 x 6 = $1128
$1692 – $1128 = $564

Te huarahi tuarua:

$1692 / $1.5 = $1128
$1692 – $1128 = $564

Page 10 | Ko Hinerau rāua ko Kea

1. $3498
2. $3150
3. 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.
4. $3309.23
5. 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 a tētahi kaimahi e utua ana mā 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.
6. 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

Page 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 tīkiti ki tētahi whare pikitia	☒	☐
Ngā purutaringa	☐	☒
Te whakatika taea	☒	☐
Ngā hū	☐	☒
He tīkiti pahi	☒	☐

Page 9 | Te pakihi a te whānau o Arihia

1. $6

   E rua ngā huarahi whiriwhiri:

   15% of $40 = $6
   $40 x 0.15 = $6
2. $34.78
   $40 ÷ 1.15 = $34.78
3. $60
   $6 x 10 = $60
4. Ko te moni whiwhi (GST kore) o te hoko atu i ngā tīhāte 15, ko te $521.74.
   15 x $40 = $600 (GST āpiti)
   $600 ÷ 1.15 = $521.74 (GST kore)

Page 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

Page 15 | Ngā mahi kuti karaehe a Haami rāua ko Reweti

1. Haami: Whakareatia te horahanga ki te $1.15 (GST āpiti).
   Reweti: Whakareatia te horahanga ki te $1.50, ka āpiti ai i te $10.
2. Haami: H = 1.15A
   Reweti: R = 1.5A + 10
3.

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

4. Nā Reweti.
5. 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.
6. 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.
7. Kei tēnā, kei tēnā tāna ake whakautu. Ko te utu, ko te:
   - Haami: $23
   - Reweti: $40
8. Kei tēnā rōpū, kei tēnā rōpū ā rātou ake whakautu.

Page 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

Page 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.

Page 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.

Page 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.

Page 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% of \$7,200 = 0.20 x \$7,200 = \$1,440
   \$7200 - \$1440 = \$5,760
2. Te monihua i mua i te tāke: \$30,000 - \$18,000 = \$12,000
   Te monihua i muri i te tāke: 28% of \$12,000 = 0.28 x \$12,000 = \$3,360
   \$12,000 - \$3,360 = \$8,640
3. \$8,640 ÷ 3 = \$2880
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 hautoru o ngā monihua a te pakihi.
   - He nui ake tana pāpātanga tāke.
   - Ka riro mā te tokotoru e kawe ngā tūraru me ngā haepapa o te pakihi.

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

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

3. 0.35 x $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 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.

Page 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 × 12 ngā marama = $14,400 i te tau.
   Ngā whakatairanga: E $5,000 i te tau.
   Ngā rauemi: $600 × 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 ÷ 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 kawe 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 × $47,100 = $2,355

Kaupapa 6: Te Tātari Tāke Whaiaro

Page 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 x 763 = \$152.60
3. \$213 - \$152.60 = \$60.40
4. \$10,000 ÷ \$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 hāora mahi.
   - te kawe i tētahi tūranga mahi tuarua.
   - te kimi i tētahi hoa noho (mēnā he rūma e wātea ana i tana whare).

Page 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

Page 31 | Te pūtea taurewa ākonga a Roimata

1. \$75,000 - \$24,128 = \$50,872
2. 0.12 x \$50,872 = \$6,104.40
3. \$6,104.40 ÷ 52 = \$117.39
4. \$34500 ÷ \$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 x \$75,000 = \$7,500
   75,000 + 7,500 = \$82,500
   Ngā utunga pūtea taurewa ākonga:
   \$82,500 - \$24,128 = \$58,372
   0.12 x \$58,372 = \$7004.64