AS91026 (putanga 3) Pāngarau me te Tauanga

Te whakamahi whakaaro tau whaitake hei whakaoti rapanga

Te whai hua - kia ora!

sorted *in Schools*

TAUMATA

1

WHIWHINGA

4

NGĀ KAUPAPA A SORTED

KiwiSaver
Ngā nama
Ngā whāinga
Te whakahaere i aku moni

Kei tēnei rauemi ngā whakautu ki ngā pātai kei te Puka Whakaharatau AS91026 a te Ākonga

1

Kaupapa Tuatahi:

Te mōhio ki tō pepa utu

Kaupapa 1, Hei Mahi 1

Tau IRD	He nama tēnei nāu anake, ā, e waru, e iwa rānei ōna nama. He mea hoatu ki a koe e Te Tari Tāke (IRD). Ka noho tēnei nama ki ō pepa utu me ō pūrongo KiwiSaver i a koe e mahi ana.
Wā utu	Ko te roanga tēnei o te wā e hāngai ana ki tō pepa utu, hei tauira, i ia wiki, i ia rua wiki, i ia marama rānei.
Ngā hāora mahi	Ko te tapeke tēnei o ngā hāora katoa kua mahia e koe i tēnei wā utu.
Hāora tuwhene	Ko ngā hāora āpiti ēnei i mahia rā e koe i tēnei wā utu. Kei tua ēnei hāora mahi i ērā i whakaaetia i tō kirimana mahi.
Utu peke	Te nui o tō moni whiwhi i mua i ngā tangohanga pēnei i te tāke.
Utu more	Ko te moni whiwhi tēnei i tō pākete utu i ia wiki, i ia rua wiki rānei, ā muri i ngā tangohanga.
Te tāke i utua i a koe e whiwhi moni ana	Mō ngā moni katoa ka riro i a koe, me utu tāke koe. Mā te nui o tō utu e whakatau te nui o tō tāke.
KiwiSaver	Ko te Kiwisaver tētahi kaupapa haumi tūao nā te kāwanatanga hei āwhina i a koe ki te penapena moni mō te whakatānga. Kei a koe te tikanga mēnā ka penapenahia te 3%, te 4%, te 6%, te 8%, te 10% rānei o tō utu. Ka takoha hoki tō kaitukumahi i te 3%, neke atu rānei, hei āwhina ki te whakatipu i tō pūtea. Kia tuku moni koe mō ngā tau e toru, ka āhei tō whakamahi i ēnei pūtea hei āwhina i a koe ki te hoko i tō kāinga tuatahi.
Utu hararei	He āheinga ōu ki ētahi rangi whakatā i ia tau, ā, kei tō pepa utu i ia wiki, i ia rua wiki rānei, te tapeke o aua rā e wātea ana ki a koe.
Utu māuiui	He āheinga ōu ki ētahi rangi māuiui i ia tau. Ka utungia tonutia koe, ā, ka whakaaturia te tapeke o aua rā ki tō pepa utu i ia wiki, i ia rua wiki rānei.

Kaupapa 1, Hei Mahi 2

Hautau	Tau ā-ira	Ōrau
$\dfrac{1}{2}$	0.5	50%
$\dfrac{1}{4}$	0.25	25%
$\dfrac{3}{4}$	0.75	75%
$\dfrac{1}{8}$	0.125	12.5%
$\dfrac{5}{8}$	0.625	62.5%
$\dfrac{3}{20}$	0.15	15%
$\dfrac{1}{50}$	0.02	2%
$\dfrac{57.5}{50}$	1.15	115%
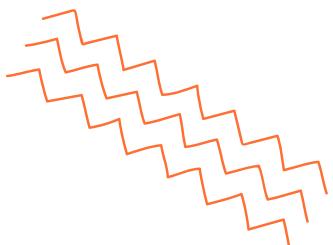
Kaupapa 1, Hei Mahi 3

a.

AUAHI TŪROA LTD

Roimata Paerata
16 Rori o Hēmi
Kirikiriroa

Nama Tāke 027-598-412
Tohu Tāke MSL

Ngā rā whakatā e wātea ana 7.5 days
Ngā rā māuiui e wātea ana 3.0 days

Te mutunga o te wā utu **01/06/2023**

Te utu ā-tau **$37,970**

Whakamārama	Te rahi	Te waeine	Te utu i te hāora	Te tapeke	Tēnei utu
Hāora noa	41.00	Ngā hāora	$18.25	$748.25	
Hāora tuwhene	2.50	Ngā hāora	$22.81	$57.03	
Utu Peke					$805.28
Te utu i a koe e whiwhi moni ana (PAYE)					-$122.08
Te utu hei āwhina i te hunga whara					-$11.19
Ngā tangohanga pūtea taurewa ākonga					$0.00
Kiwisaver 3%					$0.00
Utu More					**$672.01**
Te takoha KiwiSaver a tō kaitukumahi					$0.00

Kia mataara: I maumahara rānei koe ki te kuhu i ngā tohu tāra me te whakawhāiti i ngā tapeke ki ngā tau ā-ira e rua?

b. ($122.08 + $11.19) ÷ $805.28 x 100% = 16.55%

c. 0.06 x $805.28 = $48.32

Kaupapa 1, Hei Mahi 4

a.

Mō ia tāra o te moni whiwhi	Te pāpātanga tāke moni whiwhi hei ōrau	Te pāpātanga tāke moni whiwhi hei tau ā-ira	Te pāpātanga tāke moni whiwhi hei hautau rūnā
Atu ki te $14,000	10.5%	0.105	$\dfrac{21}{200}$
Atu i te $14,000 ki te $48,000	17.5%	0.175	$\dfrac{7}{40}$
Atu i te $48,000 ki te $70,000	30%	0.3	$\dfrac{3}{10}$
Atu i te $70,000 ki te $180,000	33%	0.33	$\dfrac{33}{100}$
I tua atu i te $180,000	39%	0.39	$\dfrac{39}{100}$

b. i. Te tāke mō te $25,000:
= (0.105 x $14,000) + 0.175 x ($25,000 – $14,000)
= $3,395

ii. Te tāke mō te $50,000:
= (0.105 x $14,000) + 0.175 x ($48,000 – $14,000) + 0.3 x ($50,000 – $48,000)
= $8,020

iii. Te tāke mō te $75,000:
= (0.105 x $14,000) + 0.175 x ($48,000 – $14,000) + 0.3 x ($70,000 – $48,000)
 + 0.33 x ($75,000 – $70,000)
 = $15,670

Kaupapa Tuarua:

Te hoko rawa me ngā ratonga

Kaupapa 2, Hei Mahi 1

1) a. $1,250 x 1.15 = $1,437.50

b. $3,200 x 1.15 = $3,680

c. $44.50 x 1.15 = $51.18

2) a. $2,300 ÷ 1.15 = $2,000

b. $82.75 ÷ 1.15 = $71.96

c. $1,250 ÷ 1.15 = $1,086.96

3) $825 ÷ 1.15 = $717.39
$825 – $717.39 = **$107.61**

Kaupapa 2, Hei Mahi 2

a. i. Ka $92.14 te utu a Monika, ka $61.43 te utu a Dannielle rāua ko Esther.

ii. Ka $27.86 te utu a Monika, ka $18.57 te utu a Dannielle rāua ko Esther.

b. Ka $41.50 te utu a Monika, ka $10.38 te utu a Dannielle, ka $31.13 te utu a Esther.

c. Ka $65.63 te utu a Monika rāua ko Dannielle, ka $43.75 te utu a Esther.

Kaupapa Tuatoru

Te moni taurewa

Kaupapa 3, Hei Mahi 1

a.

Te marama	Te kaute taurewa	Te huamoni ā-marama, e 2% ana i te marama	Te kaute kua utungia	Te kaute hou
Mei	$3,800	$76.00	$150	$3,726.00
Hune	$3,726.00	$74.52	$150	$3,650.52
Hūrae	$3,650.52	$73.01	$150	$3,573.53
Ākuhata	$3,573.53	$71.47	$150	$3,495.00
Hepetema	$3,495.00	$69.90	$150	$3,564.90

b. Ka rerekē ngā whakautu.

c. 36 x $150 = $5,400

d. Te pikinga ōrau = $\dfrac{\$5,400 - \$3,800}{\$3,800}$ x 100% = 42.1%

Kaupapa 3, Hei Mahi 2

a. $55 + ($1.80 x 24) = $98.20

b. $499 ÷ 24 = $20.79

Kaupapa 3, Hei Mahi 3

a. 5 tau = 60 marama
$252 x 60 = $15,120

b. $15,120 – $12,000 = $3,120

c. $3,120 – $2,686 = $434

Kaupapa 3, Hei Mahi 4

a. 1 tau = 26 ngā rua wiki
$20,020 ÷ 26 = $770

b. ($860 – $770) x 0.12 = $10.80

Kaupapa Tuawhā:

Ngā whāinga ahumoni

Kaupapa 4, Hei Mahi 1

a. $4,000 x 0.01 = $40

b. $10,000 x 0.0105 = $105

c. $3,000 x 0.025 = $75

d. $2,000 x 0.0085 = $17

Kaupapa 4, Hei Mahi 2

a. $2,680.25

b. $848.56

c. Te huamoni i puta i te kōwhiringa A = $1,200 x 0.0425 x 5 = $255
Te huamoni i puta i te kōwhiringa B = $1,200 x 1.0375^5 – $1,200 = $242.52
He nui ake nō te pāpātanga huamoni i pai ake ai a kōwhiringa A.

d. $5,000 = P $\left(1 + \dfrac{3.75}{100} \right)^6$

P = $5,000 ÷ 1.0375^6
P = $4,009.05
Me $4,009 te haumi a Kahurangi

Kaupapa 4, Hei Mahi 3

a. $24 x 5 x 5 x 2 = $1,200

b. Ka haumi a Mereana i te 4% o tana utu ki a KiwiSaver i ia rua wiki. Ka takoha atu tana kaitukumahi i te 3% o te utu peke a Mereana, ā, ka takoha te kāwanatanga i te 50 hēneti mō ia tāra ka utaina e Mereana (atu ki te $521 i ia tau).

    i. 0.04 x $1200 = $48

    ii. $48 x 26 = $1,248
           $1,248 ÷ 2 = $624

Āe, e nui ake ana te uta a Mereana i te $1,042 e tika ana kia riro ki a ia te takohatanga mōrahi a te kāwanatanga.

iii. ($48 + 0.03 x $1,200) x 26 + $521 = $2,705

Kaupapa 4, Hei Mahi 4

a. $18 x 8 x 5 = $720

b. $720 x 52 = $37,440

c. 0.06 x $37,440 = $2,246.40

d. 0.1 x $550,000 = $55,000

e. 0.08 x $37,400 + 0.03 x $37,400 + $521 = $4,635

5
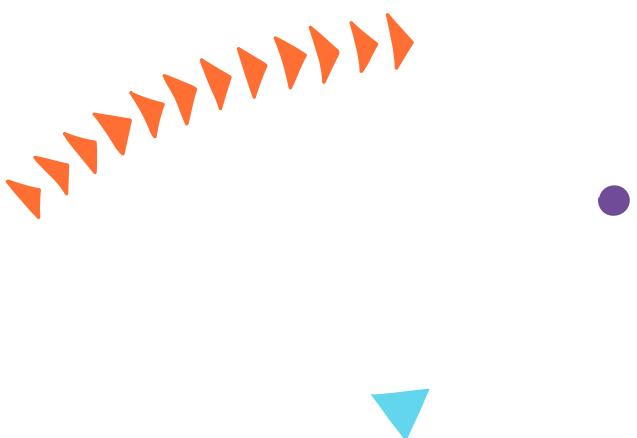
Topic Five:

Ngā rauemi āwhina i ngā whakataunga ahumoni

Kaupapa 5, Hei Mahi 1

a. I ngā marama e 5 ka hori, kua $360 te moni penapena wawaenga a Hōhepa i ia marama.

Ki te ū ia ki tēnei penapena, i ngā marama e ono kei mua i te aroaro, koinei te nui o te moni penapena ka āpitihia: $360 x 6 = $2,160

Te tapeke o te moni penapena = $1,800 + $2,160 = $3,960. E noho tārewa ana te $520.

Me iti iho te whakapau moni a Hōhepa, me roa ake rānei te wā e tutuki ai tana whāinga.

b. Me $20 te moni āpiti hei penapena mā Hōhepa i ia wiki e tutuki ai tana whāinga.

E 6 marama = e 26 wiki

$520 ÷ 26 = $20

Ka taea e Hōhepa tana whāinga te whakatutuki mā te whakaiti i ana whakapaunga pūtea, kia 1.5 hāora te nui ake rānei o ngā hāora mahi i ia wiki.

Kaupapa 5, Hei Mahi 2

Anei ngā whakapaunga moni a ngā tāngata e rima i tētahi whare rēti:

Ngā whakapaunga	I ia rua wiki
Ngā rawa me ngā kai – tae atu ki ngā rawa whakapaipai	$1,200
Ngā kai a te ngeru	$30
Ngā moni penapena mō te whakangahau i te mutunga o te tau	$10
Ētahi atu whakapaunga i ia rua wiki	$50

Ngā whakapaunga ā-marama:

Ngā whakapaunga	I ia marama
Te rīhi ki te kaituku rīhi	$4,900
Te hiko	$350
Te ipurangi	$100
Ngā tūhono pāpāho (hei tauira, te Netflix me te Sky)	$80
Te inihua rawa	$100
Te rīhi pouaka whakaata	$45

a. $990 + $5,575 x 12 ÷ 26 = $3,563.08

b. $3,563.08 ÷ 5 = $712.62

c. $4,900 ÷ 12 x 2 = $816.67

Kaupapa 5, Hei Mahi 3

a. Te tapeke   = $31.64 x 48 marama
                = $1,518.72
  Te huamoni me ngā utu = utu tapeke – te utu o te pākatio me te kawea atu
                = $1,518.72 – ($978 + $89)
                = $451.72

b. $\dfrac{\$1,518.72 - \$1,067}{\$1,067} \times 100\% = 42.33\%$