



Kia Pārekareka Tō Anamata

Māui Ihumanea -
Te Whakatānga me te KiwiSaver

Te whai hua - kia ora!

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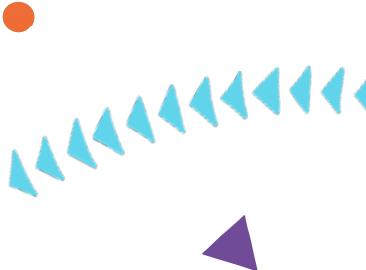
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Te whakamahere mō te whakatānga



He Kupu Whakataki



I tēnei rauemi, ka titiro tātou ki te whakatānga, ki te Kiwisaver hoki. He momo penapena te Kiwisaver mō te whakatānga.

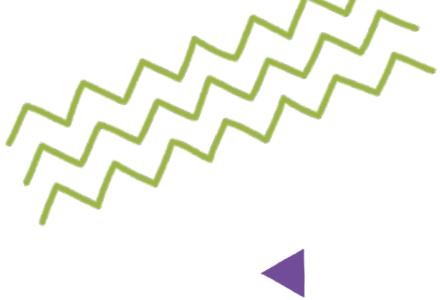
Ko te whāinga o tēnei rauemi, ko te whakaako i ngā tikanga Māori me te whakaatu i te hononga ki ngā ariā whakatā. Kei te rauemi nei ētahi ngohe hei āwhina i a koe ki te tātari i ngā whakaaro matua, ki te mārama hoki ki te whai hua o te penapena i tēnei wā tonu mō tō whakatānga.

E toru ngā kaupapa matua hei aro māu:

1. Kaupapa 1: Te whakarite i ōu anō whakaaro
2. Kaupapa 2: Te tautoko a te pūtea penihana o Aotearoa
3. Kaupapa 3: Te whakamahere mō te whakatānga

E rua hoki ngā ngohe whakawhanake e tukuna ana i tēnei rauemi.





He Whakamārama

Ko te wā ka whakatā te tangata, ko te wā ka whakatau ia kia mutu āna mahi utu. I Aotearoa nei, ko te 65 te pakeke e tika ana kia whakatā te tangata, engari he tokomaha ka mahi tonu ā mate noa.

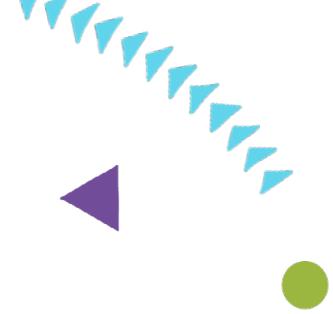
Heoi, ki te whakatau te tangata kia mutu tana whai i ngā mahi utu, me pēhea tonu tana utu i ngā nama o ia rā, pēnei i te hiko, i te rēti, i te mōkete rānei? Mā te aha e mōhio ai te tangata ki te wā e whakatā ai ia?

I ngā wā o mua, i rerekē katoa te aronga o tēnei mea, o te mahi. Ko te aronga i ngā wā o mua, ko te oranga tonutanga o te whānau, o te hapū, o te iwi anō hoki. I mahi tahi ngā kaumātua, ngā pakeke, me ngā mokopuna, ā, ko te painga hoki o tēnei, ko te tukuna iho o ngā mātauranga me ngā mōhiotanga mai i tētahi reanga, ki reanga anō.

I ēnei rā, ko te aronga o te mahi, ko te whakaatu a te tangata i ūna ake pūkenga me ūna ake māramatanga. Ko ngā hua o ngā mahi nei, ka whakapaua ki te tangata ake, ki tōna whānau anō hoki. Ko ētahi o ngā pūtea nei ka tukuna ki tētahi tahua whakatā, pēnei i te KiwiSaver. Kei te tangata tonu te whakatau e pā ana ki te nui o te pūtea ka tukuna ki te KiwiSaver.

Kia kaua e waiho kia tūreiti rawa i mua i tō tīmata ki te penapena pūtea. Mā tētahi momo huarahi pēnei i te KiwiSaver e takatū ai koe ā te wā e rītaia ai koe.





He Whakamārama mō te KiwiSaver

He huarahi pai, he huarahi ngāwari te KiwiSaver e penapena ai koe mō tō whakatānga.

He aha te KiwiSaver?

He kaupapa penapena te KiwiSaver i whakatūria ai e te kāwanatanga hei āwhina i ngā tāngata o Aotearoa ki te penapena mō te whakatānga.

Kei a koe te tikanga mō te nui o te moni whiwhi ka tukuna ki te KiwiSaver. Ko ngā kōwhiringa, ko te 3%, ko te 4%, ko te 6%, ko te 8%, ko te 10% rānei o ū moni whiwhi (i mua i te tāke). Me tuku rawa hoki tō rangatira mahi i te 3% hei tautoko i ū tukunga.

Ka tuku hoki te kāwanatanga i ētahi pūtea hei koha ki tō KiwiSaver i ia tau.

E wātea ana te KiwiSaver ki a wai?

Ehara i te mea me whai mahi rawa koe e wātea ai te KiwiSaver ki a koe, heoi, me:

- kirirarau rawa koe i Aotearoa nei, me whakaae rānei tō noho ki Aotearoa nei mō āke tonu atu
- noho koe ki Aotearoa nei
- kua anō tō pakeke e eke ki tērā e whiwhi ai koe i te penihana (ko te 65 tau i tēnei wā).

Torohia atu te [paetukutuku](#) a Te Tari Taake e kitea ai ētahi anō kōrero mō ēnei paearu.

Te whakarite i tō KiwiSaver

E toru ngā ara e uru atu ai koe ki te KiwiSaver:

- Te uru atu i te wā e tīmata ai koe ki tētahi tūranga hou
- Te uru atu mā tō rangatira
- Te uru atu mā tētahi kaiwhakahaere KiwiSaver.

Mēnā he kaikirimana, kāore rānei i a koe tētahi tūranga mahi, kei te pai tonu. Me whakapā atu koe ki tētahi kaiwhakahaere KiwiSaver. Mā rātou koe e tiaki.

Mēnā e hiahia ana koe ki ētahi anō kōrero e pā ana ki te KiwiSaver, torohia atu te [paetukutuku](#) a Te Tari Taake.

Ngā painga o te KiwiSaver

Ehara kē te pātai i te 'He aha ai?', engari kē ko te 'He aha e kore ai?'. He nui tonu ngā painga o te uru atu ki te KiwiSaver.

- Kāore koe e kite i te moni ka tukuna ki KiwiSaver. He mea tuku i mua i te utua ōu.
- Me tuku tō rangatira i te 3%, neke atu rānei, ki tō KiwiSaver. He utu āpiti tēnei ki tō moni whiwhi.
- Ka tuku pūtea (tae atu ki te \$512) te kāwanatanga ki tō KiwiSaver i ia tau.
- Ka taea te whakamahi te KiwiSaver ki te hoko i tō whare tuatahi. Ehara i te mea ko te whakatānga anake te pūtake o te kaupapa nei.
- Mēnā ka whai tūranga anō koe, ka pupuri tonu koe ki tō KiwiSaver. Ehara i te mea me whakarite koe i tētahi KiwiSaver hou.
- Mēnā ka raru te taha ki ū pūtea, kua pai tō toro atu i ngā pūtea kua penapenatia ki tō KiwiSaver.



Te tukanga KiwiSaver

Ehara i te mea me uru rawa koe ki te KiwiSaver. Heoi, mēnā kua 18, neke atu rānei, tō pakeke, ā, he tūranga mahi hou tāu, ka kuhu aunoa atu koe ki te KiwiSaver.

Koinei te tukanga KiwiSaver:

- Mēnā i kuhu aunoa koe ki te KiwiSaver, kua pai tō wehe i ngā wiki tuatahi o tō tūranga hou. Heoi, mēnā ka noho tonu koe ki te KiwiSaver, me tuku pūtea koe mō ētahi marama 12.
- Kua pai tō kuhu atu ki te KiwiSaver i ngā wā katoa, heoi, ki te pērā koe, kāore e taea te wehe.
- Kua pai tō tuku i te 3%, i te 4%, i te 6%, i te 8%, i te 10% rānei o ū moni whiwhi (i mua i te tākehia) ki te KiwiSaver.
- Ā muri i ngā marama 12, kua āhei koe ki te whakatā i ū mahi penapena, heoi, i tōna tikanga me penapena tonu.

Kua āhei hoki koe ki te tuku i ētahi pūtea āpiti ki tō KiwiSaver i ngā wā e hiahia ana koe. Anei [ētahi anō kōrero](#) hei āwhina i a koe ki te tiaki i tō pūtea KiwiSaver.

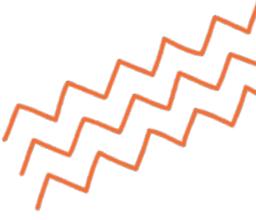
Te hoko i tō whare tuatahi

Hei tautoko i tō whakarite i a koe anō mō te whakatānga, ko te hoko i tō kāinga tuatahi tētahi o ngā whāinga o te KiwiSaver. Ko tētahi o ngā pūtake o te KiwiSaver, ko te tautoko i a koe ki te whakatipu i ngā rawa, ā, ko te tango i ēnei pūtea hei hoko i tō kāinga tuatahi tētahi o ngā huarahi.

Ko te Taurewa Kāinga Tuatahi tētahi anō kōwhiringa e wātea ana i a koe e hoko ana i tō kāinga tuatahi.

E tukuna ana te Taurewa Kāinga Tuatahi e ētahi pēke me ētahi kaituku pūtea, ā, he mea hāpai e Kāinga Ora. Ka whakaaetia tō tuku i te 5% hei moni kuhu (kaua ko te 20%). Hei tauira, mehemea ko te \$500,000 te utu o te kāinga, ko te \$25,000 anake pea te nui o te moni kuhu ka hiahiatia, ā, kei te pai hoki kia whakamahia tō KiwiSaver (hāunga te \$1000 me noho tonu ki tō pūkete KiwiSaver) me ētahi anō pūtea penapena kei a koe.

Kei te [paetukutuku a Kāinga Ora](#) ētahi anō kōrero e pā ana ki tēnei kaupapa.



Te penapena i ō pūtea mō te whakatānga

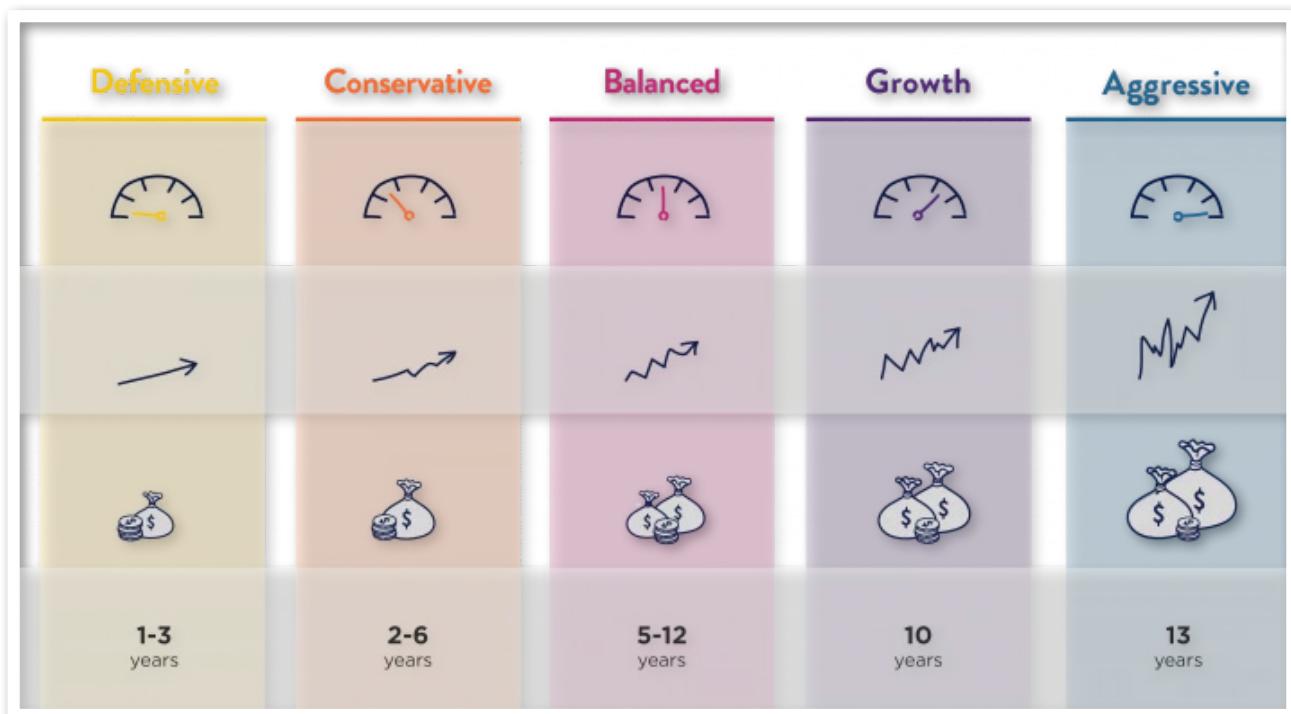
Mēnā kei te penapena koe i ō pūtea ki te KiwiSaver, me 65 rawa koe e āhei atu ai koe ki ō pūtea. Mēnā kei waenganui i te 60 me te 64 tō pakeke i te wā e kuhu atu ai koe ki te KiwiSaver, kāore koe e āhei atu ki ō pūtea mō ētahi tau e rima.

Te kōwhiri i tētahi tahua KiwiSaver

Ka taea e koe tō tahua KiwiSaver te kōwhiri, ā, kei te pai hoki kia riro mā tō rangatira, mā te kāwanatanga rānei e kōwhiri tētahi tahua māu.

E whakahaerehia ana ngā tahua KiwiSaver nei e ētahi momo kamupene, pēnei i ngā pēke me ngā kamupene haumi.

He rerekē ngā momo rawa o tēnā tahua KiwiSaver, o tēnā tahua KiwiSaver. Nō reira, me kōwhiri koe i te tahua e pai katoa ana ki a koe. Anei **ētahi anō kōrero** hei āwhina i a koe ki te kōwhiri i te momo tahua e tika ana māu.



Kaupapa 1

Te whakarite i ōu anō whakaaro

I tēnei kaupapa, ka:

- whakarite koe i ōu anō aronga hinengaro
- whakarite koe i ngā whāinga pae tawhiti, pēnei i te whakatānga.

I pērā a Māui i ūtātou tīpuna, i mōhio ia ki te wāriu o te aronga hinengaro pai. I tutuki ai āna mahi whakahirahira nā tana kaha whakapono ki a ia anō, ahakoa kāore ūna tuākana i whakapono ki a ia.

Kei te kōrero tonu tātou i ēnei rā mō ngā mahi whakahirahira i tutuki i a Māui.

I te ngohe nei, ka tirohia e tātou te aronga hinengaro hei āwhina i a tātou ki te whakatakoto i ngā whāinga pae tawhiti, pēnei i te whakatānga.



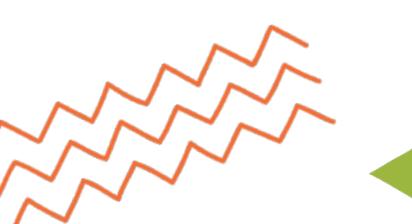
Ētahi huarahi e ara ake ai te whakaaro pai

Te ara tuatahi: Te aroha me te whakapono ki a koe anō

Ahakoa te rorirori pea o tēnei whakaaro, mā te aroha me te whakapono ki a koe anō e pai ai koe ki ētahi atu. Ko te aroha me te whakapono ki a koe anō tētahi mātāpono nui e whai ai koe i tāu e hiahia ai.

Te ara tuarua: Te karakia me te tuku i ētahi whakaaro pai

Ko te tuku i te karakia i ngā ata me ngā pō tētahi anō huarahi e piki anō ai tō wairua. Hei tautoko ake i ūtātou karakia, ka taea hoki ētahi whakaaro pai te tuku, pēnei i te: 'He ātaahua ahau, he kerewa au, he pai ki a au ahau anō'.



Te ara tuatoru: Te āwhina me te aroha ki ētahi atu

Me takatū koe ki te āwhina i ētahi atu i ia ata, ā, me aroha hoki koe ki a rātou. Ko te awhi, ko te kihi, ko te tautoko tēnei i tō whānau, i ō kararehe, i ō hoa. Koinei ētahi o ngā momo koha pai katoa hei tuku ki ētahi atu. Ka ora anō hoki tātou i ēnei tukuhanga.

Te ara tuawhā: Te whakarite i ētahi whāinga mō ia rā

Me whakarite ētahi whāinga e rima mō ia rā (me māmā tonu). Anei ētahi tauira:

1. Te whakapai i tō moenga.
2. Te paraīhe i ō niho.
3. Te heru i ō makawe.
4. Te whakarite i ō kākahu mō āpōpō.
5. Te kai i te parakuihi.

Te ara tuarima: Te whakamātau me te whakawhanake i ētahi pūkenga hou

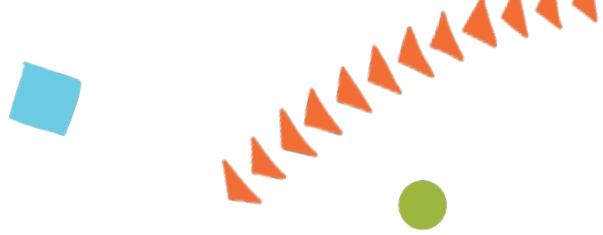
Ko te painga o tōu reanga, ko te maha o ngā hapa ka puta i a koutou, ā, kāore noa he aha ki te tangata, nā te mea kei te ako tonu koe. Me whakarite koe i ētahi mahi kāore anō kia whakamātauria e koe. Mā reira koe e ako ai i ētahi pūkenga hou.

Te ara tuaono: Te māia

Kāore a Māui i noho noa ki tana kokonga me te whakaaro noa ki ngā mahi. I māia kē ia! Me kaua koe e tuku i ētahi wheako kia mahue nā te kaha mataku.



***Tūwhitia te hopo,
mairangatia te angitu.***



Te ara tuawhitu: Te kōrero i ō raruraru

Mā te kōrerorero i ō raruraru ki tētahi atu e kaha ai koe ki te kōrerorero mo ō āwangawanga. Kāore e pai ana ki te nuinga te kōrero i ūna raru, heoi, ka ora anō koe i tēnei mahi. Kei wareware, he hoa ū.

Te ara tuawaru: Te whai i tō pai katoa

He tipua a Māui, he tipua hoki koe - kāore i tua atu i a koe. Ko koe te hua o ū tātai whakapapa. Nō reira, e tika ana kia kaha koe, ā, kia whai hoki koe i tō āhua pai katoa.

Te ara tuaiwa: Te neke, te neke, te neke

He mea hanga tō tinana kia neke, ā, i ia wā ka neke koe, ka whakapakari koe i tō manawa. Ka whakaora hoki koe i tō hinengaro. Me korikori koe mō ētahi meneti e 30 i ia rā.

Te ara tekau: Te kai hauora me te tika o te kai

E tika tonu ai, e pakari tonu ai tō tinana, me tika, me hauora ū kai. Kaua e kainga ngā kai kino, engari kē, me kai koe i ngā kai hauora pēnei i te huarākau me te huawhenua.

Mā te tika o te kai e kaha ake ai ū tātou tinana ki te pare i ngā momo mate ka pā mai ki te tinana.

Ka tautoko ēnei ara i tō whakamahere i ū whāinga mā te:

- whakaatu i ētahi huarahi e ū ai, e tutuki ai hoki ngā whāinga
- tiaki i tō taha tinana, i tō taha hinengaro, i tō taha whānau, me tō taha wairua anō hoki
- whakapakari i a koe ki te whakatutuki i ū whāinga
- tautoko i a koe ki te whai i ngā akoranga hou, i ngā pūkenga hou, me ngā māramatanga hou.



Ngohe 1: Te aronga hinengaro

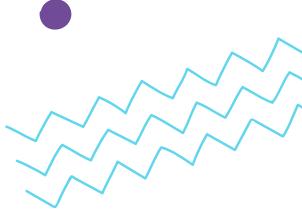


Māu e whakakī te tūtohi kei raro iho nei.

Te aronga hinengaro pai			
Te ara	Te wā haratau	Ō kōrero me ō whakaaro	Te auau o ēnei kōrero, ēnei whakaaro rānei
Tuatahi: Te aroha me te whakapono ki a koe anō			
Tuarua: Te karakia me te tuku i ētahi whakaaro pai			
Tuatoru: Te āwhina me te aroha ki ētahi atu			
Tuawhā: Te whakarite i ētahi whāinga mō ia rā			
Tuarima: Te whakamātau me te whakawhanake i ētahi pūkenga hou			
Tuaono: Te māia			
Tuawhitu: Te kōrero i ō raruraru			
Tuawaru: Te whai i tō pai katoa			
Tuaiwa: Te neke, te neke, te neke			
Tekau: Te kai hauora me te tika o te kai			

Hei tauira

Te aronga hinengaro pai			
Te ara	Te wā haratau	Ō kōrero me ō whakaaro	Te auau o ēnei kōrero, ēnei whakaaro rānei
Tuatahi: Te aroha me te whakapono ki a koe anō	<i>I mua i taku maranga, i te wā e paraīhe ana au i aku niho.</i>	<i>Taku aroha ki a au anō, taku aroha ki ētahi atu.</i>	x10
Tuarua: Te karakia me te tuku i ētahi whakaaro pai	<i>I mua i te moe, i mua i taku maranga ake i taku moenga i te ata.</i>	<i>He ātaahua ahau. He kerewa ahau. Kei te rata au ki au anō.</i>	x10
Tuatoru: Te āwhina me te aroha ki ētahi atu	<i>I te wā ka mihi au ki taku Māmā i te ata.</i>	<i>Ka kī atu au ki a ia, kei te aroha au ki a ia. Kātahi ka awhi au i a ia, ā, ka mahi kawhe/tī rānei māna.</i>	<i>I ngā wā ka taea.</i>
Tuawhā: Te whakarite i ētahi whāinga mō ia rā	<i>I te kura, i te kāinga.</i>	<ol style="list-style-type: none"> 1. <i>Te whakarite i a au anō mō te kura</i> 2. <i>Kia harikoa, kia pai aku mahi.</i> 3. <i>Te ako i ngā mea katoa ka taea e au.</i> 4. <i>Te whakarongo ki taku kaiako.</i> 5. <i>Te whakangahau i te taha o ūku hoa me tōku whānau.</i> 	<i>I te roanga o te rā.</i>
Tuarima: Te whakamātau me te whakawhanake i ētahi pūkenga hou	<i>I te kura, i te kāinga.</i>	<i>Ka taea e au ngā mea katoa, ka mau taku wehi!</i>	<i>I te roanga o te rā.</i>
Tuaono: Te māia	<i>I te roanga o te rā.</i>	<i>Ka whakapātari au i ngā mea kāore i te pai ki a au. Ka pono tonu aku kōrero.</i>	<i>I te roanga o te rā.</i>
Tuawhitu: Te kōrero i ūraruraru	<i>I ngā wā e tika ana.</i>	<i>Ka kōrero atu au ki taku tuakana e pā ana ki taku māharahara ki tētahi o ūku hoa.</i>	<i>I ngā wā ka taea.</i>
Tuawaru: Te whai i tō pai katoa	<i>I te roanga o te rā.</i>	<i>Me harikoa, me whakarongo ki aku mātua me aku kaiako. Ko te mahi haututū hoki me ūku hoa.</i>	<i>I te roanga o te rā.</i>
Tuaiwa: Te neke, te neke, te neke	<i>I ngā wā ka taea.</i>	<i>Te haututū i te papa tākaro. Te mahi kapā haka. Te tākaro i ngā kēmu me te oma i te whīra.</i>	<i>I ngā wā ka taea.</i>



Kaupapa 2

Te tautoko a te pūtea penihana o Aotearoa

I tēnei kaupapa, ka:

- tautuhi koe i tētahi ritenga Māori e hāngai ana ki te whakaaro o te whakatānga
- ako koe i te hiranga o tētahi mahere penapena moni mō te whakatānga.

I ngā wā o mua, i āta whakaarohia te tūranga o te kaumātua i roto i tōna whānau. Ka kaumātua haere ana te tangata, ka rerekē ngā momo mahi. Kāore e pērā rawa te kaha o te aro ki ngā mahi ā-ringa, ā, ko te tiaki kē i ngā mātauranga, i ngā tamariki, i ngā mokopuna ngā aronga matua. Ka noho hoki te kaumātua hei kaiako mō ngā uri whakaheke e ora tonu ai ngā mātauranga i roto i tērā hunga.

He pēnei ngā mahi a ngā kaumātua i te mahere whakatānga. Ko te rerenga kētanga matua, ko te aro kē ki te tiaki i ngā mātauranga, kaua ki te penapena i te moni. He momo haumi tonu ēnei mahi, ā, ko ngāhua ka kitea i roto i ngā mokopuna i ngā tau e whai ake nei.

Ka kitea tonutia tēnei āhuatanga i ēnei rā nei, heoi, he āhua tokomaha tonu ngā kaumātua e whiwhi ana i te pūtea penapena o Aotearoa. Ko te penihana tēnei a te kāwanatanga ka tukuna ki ērā kua eke ki te 65 tau. Kei te takiwā o te \$411 i te wiki te nui o te pūtea ka tukuna ki tēnei hunga. Kāore e kore, ki ūi whakaaro kei te nui tonu tērā, heoi, mā te ngohe o raro nei e rerekē ai pea ūi whakaaro.





Ngohe 1: Ka rawaka rānei te pūtea penihana?

Ko tāu, he whakaoti i te tūtohi kei te whārangi e whai ake nei. Hei āpititatu ki tēnei, me:

1. whiriwhiri koe mēnā he matea, he hiahia rānei ngā kōwhiringa (e ai ki te nui o te utu)
2. tātai koe i te pūtea ā-wiki e toe ana (mēnā rānei he toenga), mā te tango i te utu whai painga i te wiki i te tapeke ka tukuna atu ki te kaiwhiwhi penihana.

Kia oti i a koe te tūtohi te whakakī, me whakautu koe i ngā pātai kei raro i te tūtohi.

Anei ētahi kōrero mō te kaiwhiwhi penihana nei:

- Ka rēti ia i tōna whare noho.
- He kaumātua, ka mutu, he nui ūna matea hauora.
- Ka tautokona ia e tōna whānau.
- Nā te nui rawa o te utu kāore ūna motokā.

Ka rawaka rānei te pūtea penihana o Aotearoa?

Ngā whakapaunga moni i ia wiki	Te utu i ia wiki	1: He matea, he hiahia rānei?	2: Te tapeke e toe ana (o te \$411)
Te rēti whare	\$200	-	-
Te kai	\$100	-	-
Te hiko	\$40	-	-
Ngā utu hauora	\$15	-	-
Te waea pūkoro	\$10	-	-
Te tapeke e toe ana i ia wiki			=



E hāngai ana te mahere pūtea kei runga ake nei ki tētahi kaumātua kei Papakura e noho ana. Kāore e roa, ā, ka 80 tōna pakeke. Nō tana rā whānau 65 i whakatā ai ia, heoi, kua toro atu ia i ētahi mahi paku nei i roto i ēnei tau.

I ēnei tau e rua nei, kua kaha tonu tana kori i tana tinana, heoi, kua uaua haere tana whakatutuki i ngā mahi rerekē. Ahakoa tēnei, ka tiaki tonu ia i tana mokopuna, me te aha, ka ora anō tōna ngākau i tēnei mahi.

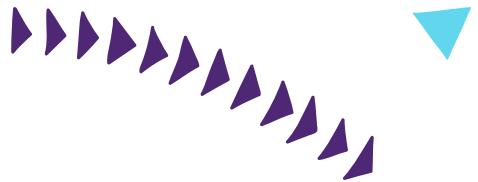
1. Ki ō whakaaro, ko ēhea nama ērā me mātua whakaea? He aha i pēnei ai ō whakaaro?

2. Ki ō whakaaro, ko ēhea nama ērā ka noho noa hei kōwhiringa? He aha i pēnei ai ō whakaaro?

3. Ko te aha te tapeke o ngā pūtea e toe ana i te mutunga o ia wiki?

\$

4. Ki ō whakaaro, ka nui rānei tēnei hei whakaea i ngā utu kāore anō kia āta arohia? Me whakamārama koe i ō whakaaro.



Kaupapa 3

Te whakamahere mō te whakatānga

I tēnei kaupapa, ka:

- mārama haere koe ki ngā hua o te whakarite wawe i tō mahere whakatā.
- tīmata koe ki te tātai i ngā momo tukunga whakatā rerekē.

I rite tonu te whakarite a Māui i ngā whāinga. I whakaaro ia ki ngā tikanga me ngā āhuatanga ka pā mai pea ki a ia i tana whai i ngā whāinga nei. Nā te āta mōhio, me te āta whakamahere, i tana huarahi i tutuki ai ana whāinga. He pēnei tonu i te whakarite i tētahi mahere whakatā, he mea nui te whakarite i ētahi whāinga.



Ngohe 1: Te whakatakoto i tētahi whāinga

E whakaritea ai tētahi whāinga pai, me mārama koe ki ngā hua o te tuku i ētahi pūtea i te wā e rangatahi tonu ana koe.

E pēnei ana te āhua o ngā tau i te mahi:

- E tīmata ana ki te mahi me te whai tonu i ngā mātauranga (16-25 te pakeke).
- E mahi ana (26-45 te pakeke).
- E whakatata ana ki te wā whakatā (46-65 te pakeke).

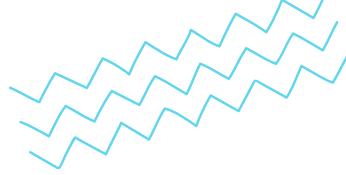
Kia tirohia e tātou te nui o te penapena e taea ana mēnā ka wawe tonu te tīmata. Hei whakaoti i te ngohe nei, me tīmata ki te \$20 (kāore e kore ka piki haere te nui o te pūtea ka penapenatia e koe i roto i ngā tau).

Tirohia te tūtohi kei te whārangi e whai ake nei, ka whakautu ai i ngā pātai.

He tūtohi whakamahere mō te whakatānga

Te pakeke	Te nui i te wiki	Te tapeke i te tau, i te otinga atu hoki
16 - 65 te pakeke	\$20.00	<p>Te nui o ngā tau: $65 - 16 = 49$</p> <p>Te nui o ngā wiki: $49 \times 52 = 2548$</p> <p>Te nui o te penapena: $2548 \times \\$20 = \\$50,960$</p>
26 - 65 te pakeke	\$20.00	<p>Te nui o ngā tau: $65 - 26 = 39$</p> <p>Te nui o ngā wiki: $39 \times 52 = 2028$</p> <p>Te nui o te penapena: $2028 \times \\$20 = \\$40,560$</p>
46 - 65 te pakeke	\$20.00	<p>Te nui o ngā tau: $65 - 46 = 19$</p> <p>Te nui o ngā wiki: $19 \times 52 = 988$</p> <p>Te nui o te penapena: $988 \times \\$20 = \\$19,760$</p>





Ngā pātai

Tautuhia ngā rerekētanga o te nui o te penapena i kitea i te tūtohi i runga ake nei.

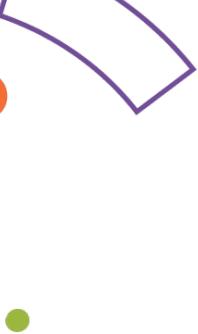
- Whakamāramatia te pānga o ēnei rerekētanga ki tō whakarite i tētahi mahere penapena e pā ana ki a koe, ki tō whānau anō hoki.
- Whakaotihia te mahere penapena e whai ake nei (ko te \$50 i te wiki te tapeke).

He tūtohi whakamahere mō te whakatānga

Te pakeke	Te nui i te wiki	Te tapeke i te tau, i te otinga atu hoki
16 - 65 te pakeke	\$50.00	Te nui o ngā tau: $65 - 16 = 49$ Te nui o ngā wiki: $49 \times 52 = 2548$ Te nui o te penapena: $2548 \times \$50 = \$\underline{\hspace{2cm}}$
26 - 65 te pakeke	\$50.00	Te nui o ngā tau: $65 - 26 = 39$ Te nui o ngā wiki: $39 \times 52 = 2028$ Te nui o te penapena: $2028 \times \$50 = \$\underline{\hspace{2cm}}$
46 - 65 te pakeke	\$50.00	Te nui o ngā tau: $65 - 46 = 19$ Te nui o ngā wiki: $19 \times 52 = 988$ Te nui o te penapena: $988 \times \$50 = \$\underline{\hspace{2cm}}$



Ngohe 2: Te tātai i ngā utu whakatā



I ūna wā, he tangata tūpato, he tangata āta whakamahere a Māui. Nā tana manawanui ki te ako, ki te whakawhānui i ūna pūkenga, me ūna mātauranga i āhei ai ia ki te whai i ngā ara i hiahia rā ia. Me pēnei hoki koe e pai ai tō whakarite i tētahi mahere penapena. I tēnei ngohe, ka:

- mārama koe ki ngā piki me ngā heke o ngā tukunga pūtea, puta noa i ngā tau i te mahi
- ako koe ki te tātai i tētahi mahere penapena.

Ka rerekē haere te āhua o tō ao i a koe e pakeke haere ana. Anei ētahi āhuatanga ka rerekē pea:

- te whai hoa noho me te utu tahi i ngā nama/pire
- te whiwhi i tētahi tohu i tētahi whare wānanga
- te whānau tamariki, te whāngai tamariki rānei
- te piki o te moni whiwhi nā te nui haere o ū wheako
- te hoko i ētahi rawa nui, pēnei i te whare, i te motokā rānei
- te hanga i tētahi whare i runga i tōu ake whenua.

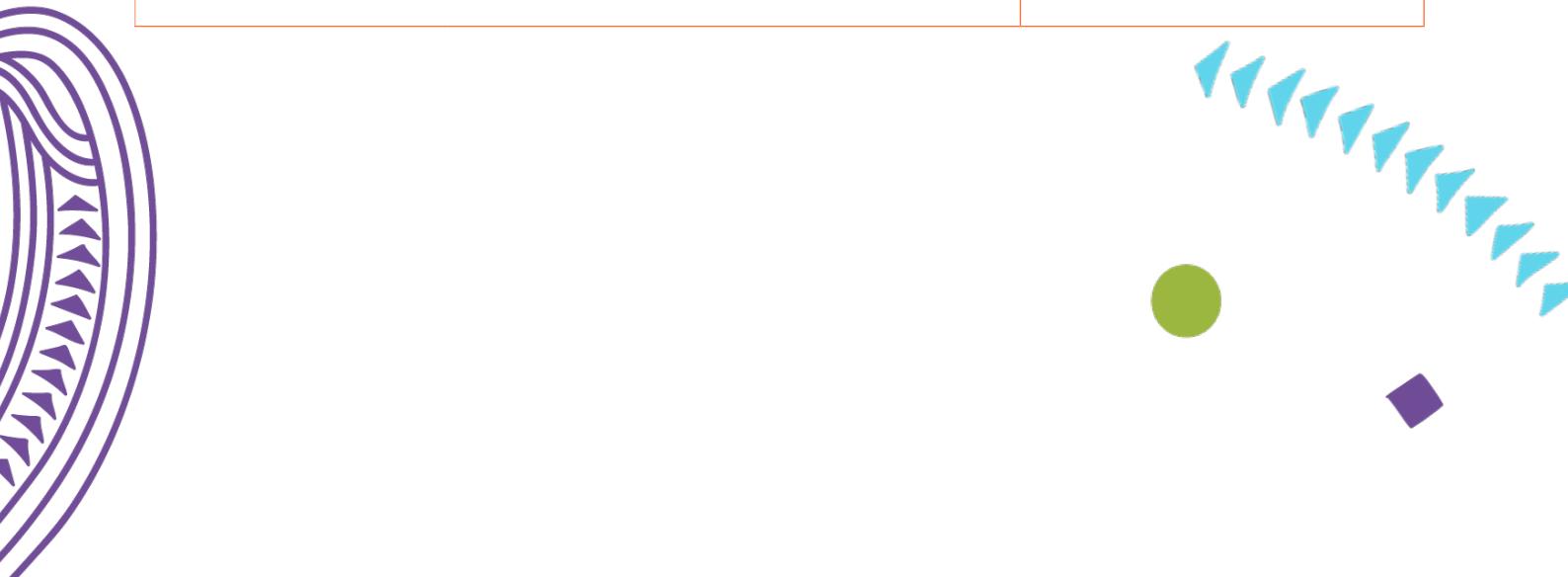
Ka rerekē ana tō ao, ka rerekē anō pea tō āhei ki te tuku i ētahi pūtea ki tō mahere penapena. Ko ngā mahere penapena pai katoa, ko ērā ka aro ki ēnei momo pānga ki tō ao.

Ko tāu i tēnei ngohe, he whakaoti i ngā wāhanga o te tūtohi kei te whārangī e whai ake nei kāore anō kia whakaotihia.



He mahere tatauranga mō te whakatānga

Te pakeke	Te nui i te wiki	Te tapeke i te tau, i te otinga atu hoki	Te whārite
16 - 25 te pakeke	\$50.00	Te nui o ngā tau: _____ Te nui o ngā wiki: _____ Te nui o te penapena: _____	$\underline{\quad} - \underline{\quad} = \underline{\quad}$ $\underline{\quad} \times \underline{\quad} = \underline{\quad}$ $\underline{\quad} \times \underline{\quad} = \$ \underline{\quad} = A$
26 - 45 te pakeke	\$150.00	Te nui o ngā tau: _____ Te nui o ngā wiki: _____ Te nui o te penapena: _____	$\underline{\quad} - \underline{\quad} = \underline{\quad}$ $\underline{\quad} \times \underline{\quad} = \underline{\quad}$ $\underline{\quad} \times \underline{\quad} = \$ \underline{\quad} = B$
46 - 65 te pakeke	\$250.00	Te nui o ngā tau: _____ Te nui o ngā wiki: _____ Te nui o te penapena: _____	$\underline{\quad} - \underline{\quad} = \underline{\quad}$ $\underline{\quad} \times \underline{\quad} = \underline{\quad}$ $\underline{\quad} \times \underline{\quad} = \$ \underline{\quad} = C$
Me tātai koe i te tapeke o te penapena mā te whai i tēnei whārite: $A + B + C = Y$. Tuhia te whakautu ki te taha matau nei.			\$ <u> </u> = Y





He ngohe whakawhanake 1

He mahi takirua, he mahi ā-rōpū rānei tēnei.

Kātahi anō a Hariata ka hoko i tōna whare tuatahi. E 30 tau te roa o te mōkete. E 44 te pakeke o Hariata. Ko te \$1297 te nui o tana moni whiwhi i te wiki.

Ko te rītaia ā te wā e 65 ai tana pakeke tētahi o ūna wawata nui, engari kei te mōhio kē ia ko te \$411 anake te nui o te penihana i te wiki. Nō reira, me kaha tana penapena moni ināianei.

Kei raro iho nei tana mahere pūtea mō te nuinga o ngā nama ka utua i ia wiki. Ka penapena hoki ia mō ngā nama ohorere pēnei i te whakatika waka. He pēke haumi anō tāna mō tōna whakatānga.

He tahua KiwiSaver hoki tāna, ā, ki ūna whakaaro, ka \$38,000 te nui o te pūtea i tana tahua pūtea ka 65 ana tōna pakeke.

Te whakapaunga moni	Te utu i te wiki
Te mōkete	\$650
Te inihua me ngā rēti	\$75
Te hiko	\$30
Te kai	\$150
Te ipurangi	\$20
Te waea pūkoro	\$15
Ngā matea hauora	\$40
Te penehinu	\$40
Te penapena ohorere	\$40
Te penapena whakatānga	\$50

1. Ki ū whakaaro, ka tutuki rānei tōna whāinga kia rītaia ia ā te wā ka 65 ūna tau? He aha i pēnei ai ū whakaaro?

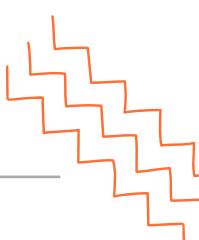


2. Whakamāramahia, whakaatuhia hoki ō rautaki hei taunaki i ū whakaaro.

3. Me kaha ake rānei tana penapena pūtea? He aha i pēnei ai ū whakaaro?

4. He aha pea ētahi rautaki hei whai māna kia kaha ake ai tana penapena pūtea?

5. He aha pea ētahi tūraru ka ara ake i roto i ngā tau kei mua?





He ngohe whakawhanake 2



Nā ngā ngohe i runga nei kua mōhio haere koe ki te nui o te moni whiwhi i ia wiki e hiahia nei koe i tō whakatānga.

Ko tāu i tēnei ngohe, he tautuhi i ētahi momo mahi e kaingākaunuitia ana e koe. Ko te painga atu mēnā he momo mahi tēnei tērā pea ka whai hua (ā-pūtea nei) ki a koe i roto i te wā.

I te taha matau o te tūtohi, tuhia ētahi huarahi e whakatinanahia ai ngā whakaaro kei te taha mauī.

He tauira hei whai māu

<p>Ētahi mahi e kaingākaunui nei au, ā, tērā pea ka whai hua (ā-pūtea nei) ki a au.</p>	<p>Ētahi huarahi e taea ai te whakatinana ngā whakaaro.</p>
<ul style="list-style-type: none">Kia tū au hei ringapuoro ronganui.	<ul style="list-style-type: none">Te whai i ngā kaupapa puoro i te kura.Te waihanga i āku ake waiata.Te whakarite i tētahi whārangī Spotify e pai ai taku tuku i aku waiata ki te ao. <p>Mā te moni ka riro mai ki a au, ka hoko au i tētahi whare.</p>

Tāu āke tūtohi

<p>Ētahi mahi e kaingākaunui nei au, ā, tērā pea ka whai hua (ā-pūtea nei) ki a au.</p>	<p>Ētahi huarahi e taea ai te whakatinana ngā whakaaro.</p>

