



Kia pārekareka tō anamata

Māui Ihumanea -
Whakatānga me te KiwiSaver

Te whai hua - kia ora!

sorted
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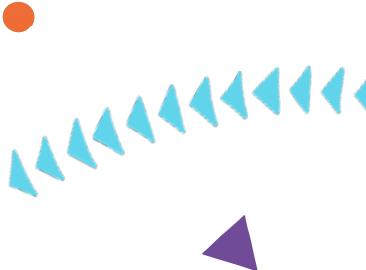
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He kupu whakataki



I roto i tēnei rauemi, ka tirotiro tātou i te whakatānga, i te Kiwisaver hoki, he momo penapena whakatānga me te ahunga haumitanga.

Ko te whāinga o tēnei rauemi, he whakaako i ngā tikanga Māori, ā, e pēhea ana te hono ki te ariā whakatānga.

Ngā ngohe hei āwhina i a koe ki te tātari i nga ariā, hei awhina hoki i a koe e mārama ai ki te matua nui o to timata ki te whakaaro mo to whakatānga ināia tonu nei.

E 3 ngā kaupapa matua hei aronga māu:

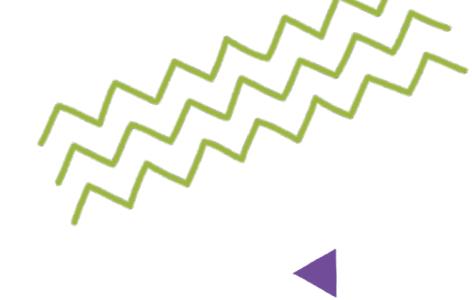
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He Whakamārama

E kii ana ka whakatā te tangata i te wā ka whakaaro ia me mutu tana mahi whai utu, ka hāneanea tana noho. E 65 tau te tai pakeke tika ki te whakatā i Aotearoa. Heoi, he tokomaha ka mahi haere tonu i tua atu o te 65 tau.

Ki te whakatau te tangata kia mutu tana mahi whai utu, me pēhea tā rātou utu tonu i ngā mea pēnei i te hiko, te waea pūkoro, te rēti, mōkete rānei?

Me pēhea te tangata e mohio pū ai, ka reri rātou ki te whakatā, iti noa te aro ki te moni, hei waha māna, mā te whānau?

I roto i tēnei akoranga, ko ngā tikanga Māori, me ētahi atu ariā whakatāngā ka matapakihiā.

Ka titiro tātou ki te KiwiSaver hei ara penapena mo te whakatā, hei ahunga haumitanga mā te whānau mo ngā ra kai te haramai.

Hoki ana ki tō tātou tīpuna, a Māui. Nā ūna ritenga ki te whakapōturi i te rā, he nui atu ngā haora i tākohangia ki te tangata; ki te tutuki i ngā mahi o te rā, ki te tiaki pai i te whānau, ā, kia mau ki te oranga tonutanga o te iwi. Nā tēnei anō hoki, ko ngā kaumātu ngā pātaka pupuri kōrero matua, ngā kaitiaki tamariki, kaiwhakaako mokopuna, kua kore ngā momo mahi whakaheke werawera, i noho toiora tonu ai te whānau.



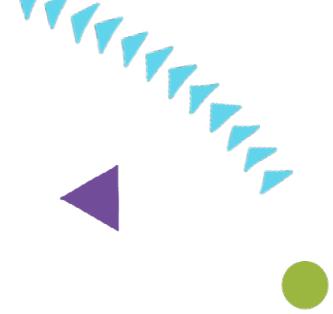


Ko te āhua nei he momo mahere whakatā pea tēnei, i hangaia kia mau tonu ai ki te oranga tonutanga o te whānau, te tai ūhangā matua i te wā o ngā kuia koroua. He mahi tā tēnā, tā tēnā, e ora tonu ai te whānau. Mā te mahi ā whānau mai te wā e tamariki ana, e whai whēako ai ngā kaumātua hei whakaako i ngā mokopuna. Nā, ngā mātauranga me ngā māramatanga i ako ngā kaumātua, he mea tuku iho ki te whānau, ki ngā mea tamariki i roto i te whānau.

I ēnei rā, ka mahi moni te tangata hei whakaatu i o rātou pūkenga, whēako, māramatanga. Koinei ngā moni hei manaaki hei tiaki i te whānau. Ko ētahi ka tākoha ki tetahi mahere whakatā pēnei i te KiwiSaver, me te whakarite KiwiSaver mā ā rātou tamariki ka whānau mai ana. Iti noa ana te tākoha pūtea ki te KiwiSaver, kia whai mahi tūturu ra anō te tangata. Ahakoa tonu, kei te tangata te tikanga e hia te nui o tā rātou utu ka tākohangia ki te KiwiSaver ia wā ka utua rātou.

Kei whakaaro koe kua rite koe ki te penapena moni mo to whakatānga, heoi, ko te tino māramatanga ki te whakatānga, me tīmata koe ki te whakaata, ki te whakamahere i to āhuatanga noho e hiahariatia ana e koe mo to whakatānga. Me whakaaro koe he koha tēnei ki a koe anō, ki to whānau hoki, mo ngā ra kai te heke mai.





He Whakamārama mō te KiwiSaver

He ngāwari he māmā noa iho te KiwiSaver hei penapena mo te whakatā. Pēnei te mahi a KiwiSaver, anei hoki ngā āhuatanga matua.

He aha te KiwiSaver?

He kaupapa penapena tūao i whakatūhia e te kāwanatanga hei awhina i ngā tāngata o Aotearoa ki te penapena mo tō rātou whakatānga.

Kai a koe te tikanga ki te koha 3%, 4%, 6%, 8% 10% rānei o tō utu (i mua o te tāke) o tō utu kaimahi ki te KiwiSaver. Me koha anō hoki to rangatira – kia eke te 3% o to utu kaimahi.

I te taha o te tākoha KiwiSaver a tō rangatira, he tākoha KiwiSaver tā te kāwanatanga ia tau.

Ko wai ka ahei ki te KiwiSaver

Ka āhei koe ki te KiwiSaver ahakoa kāore anō koe kia whai mahi, hāunga::

- He tangata whenua koe o Niu Tireni, kua whakaaetia kia noho ki Niu Tireni mo ake tonu atu.
- Kei Niu Tireni e noho ana, noho tonu ai ki Niu Tireni.
- Kai raro iho i te tai pakeke e whakaaetia ana mo te pūtea penihana o Niu Tireni (hei tēnei wā e 65 tau)

Mō ētahi atu kōrero, [who can and can't join KiwiSaver](#) kei runga i te paetukutuku a te Tari Tāke.

Me pēhea te hono atu ki te KiwiSaver

E toru ngā ara ki te KiwiSaver:

- Uru tonu atu koe ka tīmata ana te mahi hou
- Ka kore, mā to rangatira mahi rānei
- Ka kore, mā tētahi atu kaiwhakahaere KiwiSaver

Hunga mahi ā-kiritanga? Kāore he mahi? Kāore he raruraru – whakapā atu ki tētahi kaiwhakahaere KiwiSaver, ki te waituhi kātahi ka whakarite i te rahi o to tākoha. Mo tētahi rārangi kaiwhakahaere KiwiSaver, tirohia te paetukutuku a te Tari Taake KiwiSaver providers.

Me te aha, mo ētahi atu kōrero, hono atu ki te [how to join KiwiSaver](#) i runga i te pae tukutuku a te Tari Taake KiwiSaver.

Nga Painga o te KiwiSaver

Ko te pātai kia uru ki te KiwiSaver he iti, ‘he aha ai?’ he nui atu ‘he aha i kore ai?’ na ngā painga tāpaenga.

- Ngā tākoha KiwiSaver puta mai ai i to utu i mua o tō kitenga. Mā tēnei ka māmā te penapena moni.
- Mēnā kua whaimahi, to rangatira me tākoha i te 3% mai i te katoa o to utu ki roto i to pūtea KiwiSaver. Kai runga ake tēnā i āu ake tākoha.
- Ka utu anō hoki te Kāwanatanga ki tō pūtea KiwiSaver – he tākoha ā-tau (mehemea he mema tākoha koe, kua tekau mā waru tau, koni atu rānei) tae atu ki te \$521.
- Hāunga anō te penapena mo te whakatā, ka āhei koe ki te whakamahi KiwiSaver hei hoko i to whare tuatahi mā te pūtea tuku KiwiSaver HomeStart me te hoko whare tango pūtea.
- Ki te whai mahi atu anō koe, ki te mutu rānei te mahi, ka whai atu to KiwiSaver i a koe.
- Mēnā ka uaua ka āhei te tiki atu i o moni i roto i to pūtea moni.



He pehea te mahi a te KiwiSaver?

Ehara i te mea me uru koe ki te KiwiSaver. Engari, me 18 to pakeke neke atu rānei, kua tīmata te mahi hou, kua honoa atu koe ki te KiwiSaver (heoi anō ētahi āheinga). A kāti he mea pai tēnā!

Pēnei ai te mahi a te KiwiSaver:

- Mēnā i uru noa atu koe, he pai noaiho to puta mai (hei aha te KiwiSaver), engari i waenganui i te rua me te waru wiki o te tīmatanga mahi. Ka uru atu koe, me tākoha mo te 12 marama. (Mea 18 tau, i raro iho rānei, ā, i hē te whakauru i a koe, ka āhei tonu koe ki te puta mai mā te Inland Revenue)
- Ka āhei koe ki te uru (ki te KiwiSaver) i te wā e hiahia ana koe – ahakoa uru atu ana koe, kāore koe e āhei ki te puta atu – mā to rangatira mahi, ma te kaiwhakahaere KiwiSaver rānei.
- A koe te kaimahi, ka āhei ki te tākoha 3%, 4%, 6%, 8%, 10% rānei, o tō utu katoa, (i mua i te tāke) ki to pūtea KiwiSaver
- Ka pau ana te 12 marama ki te KiwiSaver, ka āhei koe ki te whakatā mai i te penapena, (e kii ana he whakatārewa penapena) me haere tonu.

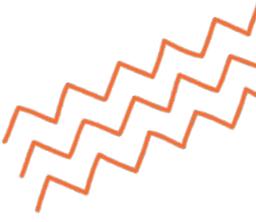
Uru atu ana koe, ka āhei te tākoha tūao (kākati pūtea, utu auau rānei) kai i a koe te tikanga, ki to kaiwhakahaere pūtea KiwiSaver, ma te Tari Taake rānei. [Guide to managing my KiwiSaver account](#)

Te hoko whare tuatahi

Ka hoko koe i to whare tuatahi, ka āhei koe ki te tango i te nuinga o to KiwiSaver mo taua wā noaiho – mēnā kua toru tau koe e tākoha ana ki te KiwiSaver. Tērā pea ka āhei hoki koe me kua whai rawa koe i mua ra.

Hāunga te tango moni mai i te KiwiSaver, ko te pūtea tākoha a te KiwiSaver Homestart tētahi. Ki te whakaaetia, tērā pea ka hoatu e te Kāwanatanga he \$5,000 te nui ki te hoko whare tawhito, ka kore he \$10,000 ki te hoko whare hou, whenua rānei hei whakatū whare hou ki runga.

Toro atu ki te paetukutuku Housing New Zealand mo ētahi atu kōrero.



Te penapena pūtea mō te whakataa

Mehe kai te whakamahi KiwiSaver hei penapena mo te whakatānga, kaore koe e āhei ki te whāwhā atu i o moni, kia eke ra anō koe ki te tau ka whiwhi koe i to pūtea penihana o Niu Tirenī New Zealand Superannuation, ara, 65 tau. Ngā mea kai waenganui o te 60 me te 64 tau, kāore e āhei ki te raweke i ngā moni mo te rima tau.

Te Kōwhiri Tahua KiwiSaver

Ka āhei koe ki te kōwhiri i te KiwiSaver kai reira o penapena, ka tuku rānei ma to rangatira mahi, ma te kāwana rānei tētahi e kōwhiri mā tātou. Ngā kaupapa KiwiSaver e whakahāerehia ana e ngā kaiwhakahaere pēnei ngā pēke, ngā kamupene haumi, me te aha noa, he maha ngā momo tahua hei kōwhiringa.

Ia tahua, he rerekē ngā momo mea hei haumitanga – pēnei i te moni kuhu pēke, herenga pūtea, hea me ngā rawa. [KiwiSaver: which fund suits?](#) He aha te Tahua KiwiSaver pai? Tēnā kōwhiria ki kōnei Funds | Fund finder - Powered by Sorted

Find the right fund for you					
	Defensive	Conservative	Balanced	Growth	Aggressive
Your level of risk					
Likely ups and downs					
Potential results					
Invest for at least	1-3 years	2-6 years	5-12 years	10 years	13 years

Kaupapa 1

Hinengaro: Mahere ahunga pae tawhiti

I roto i tēnei kaupapa, ka:

- ako mē pēhea te whakaara ake i te whakaaro pai
- ako ki te whakamahi i tēnei pūkenga hei āwhina i a rātou ki te waihanga whāinga pae tawhiti, pēnei i te whakatā (kua mutu te mahi)

Pērā ki ō tātou tīpuna, ka taurite tonu te māramatanga o Māui Ihumanea ki te uarā/wāriu o te whakaaro pai.

I tutuki ai ana mahi whakahirahira, nā tana kaha whakapono ki a ia anō. Ahakoa ngā kutukutuahuhi, pērā ki ūna tuākana, kāore nei i tautoko i a ia i te nuinga o te wā. Nā tēnei tūmomo āhuatanga i maha ai ana mahi whakahirahira. Kei te kōrero tonuhia e te tangata ngā mahi tuku iho ā Māui Ihumanea, ā mohoa noa nei.

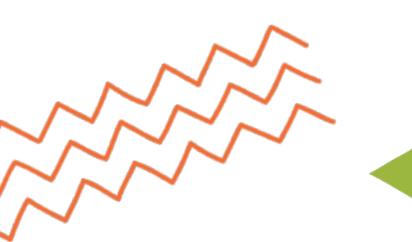
I roto i te wāhanga Māui Rautaki o tēnei rauemi, *Te Whakatakoto Whāinga*; ka whakaatuhia ki a koe ngā mātāpono o te waihanga mahere. I roto i tēnei ngohe, ka tirohia e tātou ētahi pūkenga hei awhina i a tātou ki te whakatakoto whāinga pae tawhiti, pēnei i te whakatā.



E whakaara ake ana i te whakaaro pai

Tuatahi: Me aroha ki a koe anō, me whakapono ki a koe anō

He rorirori pea te whakaaro me aroha koe ki a koe anō, engari ka piki ake ō kare ā roto, ka pai anō koe ki ētahi atu. Ko te pono ki a koe anō, ahakoa taua reo whakatūpato, ko te āhua nei ka whāia e koe kia tutuki i runga i tāu i pono ai.



Tuarua: Karakia ia ata, whakahou, whakaaro pai:

Tuatahi ko te whakahaere karakia ia ata, te whakatinana i ngā whakaaro pai, te whakakapi i ngā mahi ki te karakia ia pō, e rongo ai koe i ngā painga kei roto i a koe. Ka pūmau ki te whakaaro pai, pēnei, ‘He ātaahua ahau, he kerewa au, he pai ahau ki ahau anō, me ētahi atu (tāngata) hoki’ i muri i te karakia i te ata, i mua o te karakia i te pō, ka kaha kē atu te whakaaro i roto i a koe, me tō āhua ki ētahi atu hoki.

Tuatoru: Te āwhina i ētahi atu

Ia ata, oho ake ai koe, e pai ana koe ki te āwhina i ētahi atu. Pēnei i te mahi noa i te mahi, kua e tatari kia kōrerohia koe, ki te awhiawhi, ki te kihikihi i tō whānau, i ū kararehe, i ū hoa. Ko te awhiawhi, ko te menemene ngā tino tāonga mai i tētahi ki tētahi. Ka pārekareka katoa tātou.

Tuawhā: Ia rā me tika te whakatakoto whāinga:

Me whakarite kia rima ngā whāinga ia rā, a, kia māmā noaiho. Pēnei i te:

1. whakapai i tō moenga
2. paraihe i ū niho
3. heru i ū makawe
4. whakarite i o kākahu mō āpōpō
5. parakuihi

Whiu, e rima kua oti, kāore anō au kia neke.



Tuarima: Whakatauria, ka whakawhanake pūkenga hou

Ko te painga o tōu rēanga, ko te maha o ngā hapa ka puta i a koutou, kāore noa he aha ki te tangata, nā te mea kei te ako tonu koe. Kapohia, karawhiua! Whakaritea to taurangi ki te mahi i ētahi mahi kāore i pai ki a koe ahakoa mo taua wā noiho. Koia kei a koe ki te mahi i te mahi.

Tuaono: Kia māia

Kāore a Māui i noho i tana kokonga me te whakataruna ki te mahi, i te mea kei pēneitia ia, he rorirori, he heahea ki te kore e ekea e ia. Otirā, he tangata māia kē ia. Kaua e mahue i tētahi whēako i te mea kai te mataku koe, tēnā mahia, ka aha ra.

Tuawhitu: Whakaputaina ō raruraru

Ma te kōrerero i ō raruraru ki tētahi atu e kaha ai koe ki te kōrerorero mo ō āwangawana. Ka wehi tonu te tangata ki te whakaputa i ana raruraru, engari ka pai kē ake o kare ā roto ki te whakaputaina e koe. Kaua e wareware, he hoa ū.

Tuawaru: Ko koe tonu ā runga!

He tipua a Māui, he tipua hoki koe. Ko koe tonu ā runga, kaore i tua atu i a koe. Ko koe te whakakanōhitanga o ngā tātai kāhui i whakatōpū ai, a, ka puta mai ki a koe. Koinei tāu ki a rātou, engari ki a koe anō, me kaha ake, ko koe tonu hoki ā runga.

Tuaiwa: Noke, neke, nuku!

He mea hanga tō tinana kia neke, ā, ia wā ka neke koe, kai te awhina koe i tō manawa. Kei te awhina hoki koe i tō hinengaro, mā te oreore, mā te harikoa. Whakaritea kia korikori mō te toru tekau meneti ia rā, ā, me te puta anō ki waho.

Tekau: Kai ora, kai pai

He toiora te tinana. E noho pakari tonu ai te tinana, me hauora ngā kai. Me kai mata kai hēki runga paraoa tōhi hei parakuihi kaua ko te inu reka. Me kai hua rākau, kaua ko te rare.

Ma te kaiora e piki ai te ārai mate, ā, e roa ake ai ta tātou noho i runga i te mata o te whenua.

Katoa o ēnei āhuatanga mahi, hei awhi i tō whakatakoto mahere pae tawhiti, i te mea:

- Ka whakaatu i ētahi paku huarahi whai tikanga hei haratau, kia mau ai ngā whāinga
- Te hau oranga, taha tinana, taha hinengaro, taha wairua
- Te whakapakari, ki te whakamānawa i a koe e tutuki ai ō whāinga pae tawhiti
- Hei awhi i a koe ki ngā akoranga hou, pūkenga hou, ā, māramatanga hoki



Ngohe 1: Taku Whakaaro Pai

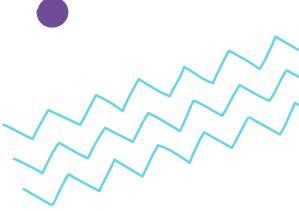


Kei a koe te wā ināianei ki te whakakikī i te tūtohi i raro iho nei.

Taku Whakaaro Pai			
Kaupae	Te Wā Haratau	Ō kōrero, ō whakaaro	E hia ngā wā, kōrero, whakaaro rānei
Tuatahi: Me aroha ki a koe anō, me whakapono ki a koe anō			
Tuarua: Karakia ia ata, whakahou, whakaaro pai:			
Tuatoru: Te āwhina i ētahi atu			
Tuawhā: Ia rā me tika te whakatakoto whāinga			
Tuarima: Whakatauria, ka whakawhanake pūkenga hou nei			
Tuaono: Kia māia			
Tuawhitu: Whakaputaina ō raruraru			
Tuawaru: Ko koe tonu ā runga!			
Tuaiwa: Noke neke nuku			
Tekau: Kai ora, kai pai			

Hei Tauira:

Taku Whakaaro Pai			
Kaupae	Te Wā Haratau	Ō kōrero, ō whakaaro	E hia ngā wā, kōrero, whakaaro rānei
Tuatahi: Me aroha ki a koe anō, me whakapono ki a koe anō	I mua o taku maranga, i te wā e paraihe niho ana au	Taku aroha ki a au anō, taku aroha ki ētahi atu	10 x
Tuarua: Karakia ia ata, whakahou, whakaaro pai:	I mua o te moe, i mua o taku maranga ake i taku moenga i te ata	He ataahua, he kerewa, kei te rata au ki au anō, ā, ki ētahi atu	10 x
Tuatoru: Te awhina i etahi atu	Ki te mōrena atu ki taku māmā	Ka kī atu au ki a ia, kei te aroha au ki a ia, kātahi ka awhiawhi, ka menemene ki a ia, ā, ka mahi kawhe, tī rānei māna	I ngā wā ka taea
Tuawhā: Ia ra me tika te whakatakoto whāinga	I te kura, i te kāinga	<ol style="list-style-type: none"> Whakareri mo te kura Kia harikoa, kia pai Ki te ako i ngā mea katoa ka taea e au Whakarongo ki taku kaiako Ki te whakangahau i te taha o ōku hoa, ki tōku whānau 	Te roanga o te rā
Tuari-ma: Whakatauria, ka whakawhanake pūkenga hou nei	I te kura, i te kāinga	Ka taea e au ngā mea katoa, ka mau taku wehi!	Te roanga o te rā
Tuaono: Kia māia	Te roanga o te rā	Ka whakapātaringia e au mea kāore i te pai ki au. Ka pono tonu taku kōrero.	Te roanga o te rā
Tuawhitu: Whaka-putaina ō raruraru	Me tere tonu	Ka kōrero atu au ki taku parata, i taku māharahara mo tētahi o ōku hoa	I ngā wā ka taea
Tuawaru: Ko koe tonu a runga!	Te roanga o te rā	Me harikoa, me whakarongo ki waku mātua, Kaiako, haututū me ōku hoa, me te rekareka ki aku akoranga	Te roanga o te rā
Tuaiwa: Noke neke nuku	I ngā wā ka taea	Haututū i te papa tākaro, kapa haka, tākaro pā ringa, omaoma i te whīra	I ngā wā ka taea
Tekau: Kai ora, kai pai	I ngā wā ka taea	He kaiora hei whakakaha i taku ārai mate. Ka pai taku parakuihi, ka kai hua rākau i tēnei rangi.	I ngā wā ka taea



Kaupapa 2

Kua Mutu te Mahi: Pēhea ana rā te haere o te Pūtea Penihana o Aotearoa?

He rawaka te rahi o te Pūtea Penihana o Aotearoa mō te whakatānga

Mā ngā ākonga e:

- tautuhi i tētahi ritenga Māori, taketake rānei, e ūrite ana ki te ariā o te whakatānga
- whakamārama haere ki te hira o te whai mahere penapena moni mō te whakatā.

I ngā wā o mua, whakatūria ai he momo mahere whakatānga mō ngā kaumātua. I a rātou e ahungarua ana ka huri haere ā rātou kawenga i te mahi i ngā mahi ā-ringa ki te mahi hei pou herenga mātauranga. Arā, ka noho kē rātou hei kaiatawhai matua mō te hunga tamariki ake, hei kaiako anō hoki mō rātou.

I pau i ngā kaumātua ū rātou oranga katoa ngā whakaakoranga e tika ana te ako, me te whai wheako tērā ka whakawhitia mai anō ki te rangatahi o ngā whānau, mā te tukanga whakawhititī mātauranga i waenga whakatipuranga.

He āhua rite tērā ki tētahi mahere whakatānga e arotahi ana ki te penapena me te haumi moni, engari rawa i aro kē atu ki te whai me te tiaki wheako me te mātauranga. He momo haumi anō ki te whakatipuranga whai ake mā te tiritiri i taua mātauranga ki a rātou. Ahakoa ko te ora o te whānau te take matua, arā kē he ūritenga.



I ēnei rā tonu kitea ai taua ritenga i te maha o ngā whānau. Heoi, he tokomaha ngā kaumātua e whiwhi ana i te Pūtea Penihana o Aotearoa. He penihana tērā e homai ana e te Kāwanatanga o Aotearoa ki ngā tāngata kua eke ki tua o te 65 tau te pakeke. He taupori taipakeke haere te taupori o Aotearoa, me te aha ka uaua haere ake te tohatoha i te Pūtea Penihana o Aotearoa nā te mea e piki tonu ana te tokomaha o ngā tāngata o Aotearoa kua eke ki te tau whakatā i ia tau.

Ko te rahi ka whiwhi te tangata i ia wiki ko te \$411. Ki tō whakaaro he nui pea tērā, engari i te ngohe kei raro nei māu e tātai te kounga o te ora mō ētahi o ō tātou kaumātua, i ngā tūāhuatanga ko tēnei tō rātou puna moni whiwhi kotahi.



Ngohe 1: He rawaka te rahi o te pūtea whakatāngā?

He rawaka te rahi o te Pūtea Penihana o Aotearoa mō te whakatāngā?

I tēnei ngohe māu e whakaoti te tūtohi i raro me te:

1. whakatau mēnā he hiahia me mātua tutuki te utu, mēnā he kōwhiringa noa rānei mō tēnei tangata, i runga anō i te whaiutu
2. Me tātai i te pūtea ā-wiki e toe ana, mēnā rā he toenga, mā te tango i te utu whaipainga i te wiki, i **ngā utunga** rānei mai i te tapeke **taumai** o te \$411

Ka whakautu ai i ngā pātai kei raro i te tūtohi

Mō te taha ki tēnei tangata;

- ka reti i tōna whare noho
- he kaumātua, ka mutu he nui ūna hiahia hauora
- kua whai tāngata i tōna whānau ki te tautoko i a ia
- kua kore e whai motokā, nā tōna kore whai moni hei utu

He rawaka te rahi o te Pūtea Penihana o Aotearoa mō te whakatānga?

Ngā whakapaunga moni ia wiki	Te utu ia wiki Tapeke whakawaho	1: Me utu hei aha rānei	2: \$411: Tapeke whakaroto
Riihi	\$200		-
Kai	\$100		-
Hiko	\$40		-
Nga Utu Hauora	\$15		-
Waea pūkoro	\$10		-
Te tapeke e toe ana ia wiki			=



Kua takea mai te tūtohi mahere pūtea o runga nei i tētahi kaumātua whakatā e noho ana i Papakura, i Tāmakimakaurau ki te Tonga. Kua tata ki te 80 ūna tau, ā, kua āhua whakatā ia mai i te 65 ūna tau, me te mahi kōtiwhatiwha i ngā mahi tīpakopako. I ēnei tau e 2 kua pahure ake, e hohe tonu ana ia, engari ka uaua ki a ia ngā mahi ahakoa he mahi hamanga. Heoi anō, e tiaki tonu ana i ana mokopuna, ā, e ai ki a ia ka whakapūhou tonu tērā i a ia

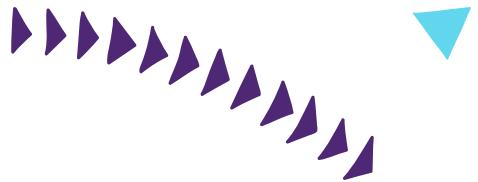
1. Ki tō whakaaro, ko ēhea ngā utu me mātua tutuki, he aha ai hoki?

2. Ki tō whakaaro, ko ēhea ngā utu he mea kōwhiringa noa, he aha ai hoki?

3. Ki tō whakaaro, ko ēhea ngā utu he mea kōwhiringa noa, he aha ai hoki?

\$

4. Ki ō whakaaro, he rawaka tēnei rahinga mō ērā atu utunga ka tūpono mai?
Tēnā whakamāramahia mai.



Kaupapa 3

Te Whakamahere me te Whakatā

Te Waihanga Mahere mō te Whakatā

Hei mahi mā te ākonga, ka;

- marama ake te ākonga he aha e timata moata ai tana waihanga mahere mo te wā mutu ai tāna mahi
- timata ki te tātai i nga tākoha whakatā rerekē

Ko ta Māui Ihumanea ko te whakatakoto whāinga i ngā wā katoa, kia tutuki ai ana hiahia. I whakaarohipa katoahia e ia ngā tikanga, ngā āhuatanga e tika ana, kātahi ka whakamahia ēnei māramatanga e eke panuku ai ana whāinga. E rite tonu ana ki te whakatakoto mahere whakatā, he mea nui ki te whakarite i ēnei momo whāinga.



Ngohe 1: Whakatakoto whāinga

Ki te whakatakoto whāinga pai, me mārama ki nga painga o te tākoha i te wā e tai tamariki tonu ana.

To āhua i a koe e mahi ana, he paku pēnei

- Tīmata te mahi, te whai te mātauranga (16 - 25 te pakeke)
- Kei te mahi (26 - 45 te pakeke)
- Kua tata mutu te mahi/whakatā (46 - 65 te pakeke)

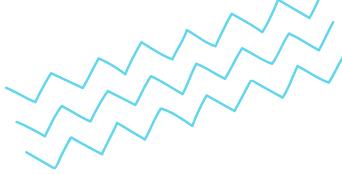
Ā tēnā, e hia noa atu ka taea e koe te penapena mo te whakatānga, ka moata to tīmata. Ka nui te \$20 mo ngā whāinga o tēnei ngohe. Heoi anō, ka hiahia rānei koe kia neke atu i te \$20 to tākoha. Ka āhei hoki koe ki te whakarerekē i te nui o tō tākoha i a koe e mahi ana, mutu noa. Ka tīmata koe i to \$20, engari kia nui kē atu pea, ka rerekē haere hoki ngā āhuatanga e pā ana ki a koe. **Tirohia te Tūtohi Mahere Whakatā 1** e whai ake nei, whakautua ngā pātai.

He Tūtohi Whakamahere Whakatānga 1



Pakeke	Tapeke ia wiki	Tapeke (ia wiki, ia tau) 52 wiki
16 ki te 65 tau	\$20.00	$65 - 16 = 49$ (ngā tau mai te 16 ki te 65 tau) $49 \text{ (tau)} \times 52 \text{ (wiki ia tau)} = 2548$ (tapeke wiki neke atu i te 49 tau) $2548 \times \$20 \text{ (tapeke tākoha ia wiki)} = \$50,960.00$
26 ki te 65 tau	\$20.00	$65 - 26 = 39$ (tau mai i te 26 ki te 65) $39 \text{ (tau)} \times 52 \text{ (wiki ia tau)} = 2028$ (tapeke wiki neke atu i te 39 tau) $2028 \times \$20 \text{ (tapeke tākoha ia wiki)} = \$40,960.00$
46 ki te 65 tau	\$20.00	$65 - 46 = 19$ (tau mai i te 46 ki te 65 tau) $19 \text{ (tau)} \times 52 \text{ (wiki ia tau)} = 988$ (tapeke wiki neke atu i te 19 tau) $988 \times \$20 \text{ (tapeke tākoha ia wiki)} = \$19,760.00$





Ngā Pātai:

1. Tautuhia ētahi ‘penapena’ matua rerekē noa mai i te tūtohi i runga ake nei.
 - Whakamāramatia he aha rā te āhuatanga o te mahere penapena moni whakatā, mo te wā roa, mou anō, tō whānau rānei?
2. Nā, kei a koe. Whakamutua te Mahere Tūtohi Whakataa 2 e whai ake nei ki te \$50.00 tapeke.

He Tūtohi Whakamahere Whakatānga 1

Pakeke	Tapeke ia wiki	Tapeke (ia wiki, ia tau) 52 wiki
16 ki te 65 tau	\$50.00	$65 - 16 = 49$ (ngā tau mai te 16 ki te 65 tau) $49 \text{ (tau)} \times 52 \text{ (wiki ia tau)} = 2548$ (tapeke wiki neke atu i te 49 tau) $2548 \times \$50 \text{ (tapeke tākoha ia wiki)} = \$ \underline{\hspace{2cm}}$
26 ki te 65 tau	\$50.00	$65 - 26 = 39$ (tau mai i te 26 ki te 65) $39 \text{ (tau)} \times 52 \text{ (wiki ia tau)} = 2028$ (tapeke wiki neke atu i te 39 tau) $2028 \times \$50 \text{ (tapeke tākoha ia wiki)} = \$ \underline{\hspace{2cm}}$
46 ki te 65 tau	\$50.00	$65 - 46 = 19$ (tau mai i te 46 ki te 65 tau) $19 \text{ (tau)} \times 52 \text{ (wiki ia tau)} = 988$ (tapeke wiki neke atu i te 19 tau) $988 \times \$50 \text{ (tapeke tākoha ia wiki)} = \$ \underline{\hspace{2cm}}$



He Ngohe Whakawhanake

Tatauranga o te uta whakatā, kia pakeke tō haere

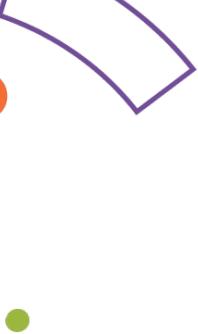
I ōna wā, he tangata tūpato a Māui, ka whakatakoto mahere e titiro whakamua ana kia hia tau kē ki mua. Nā tana manawanui ki te ako, te whakawhānui ake i te taumata o ana pūkengā, me te hōhonutangā o tana tūāpapa mātaurangā, i āhei ai ia ki te whakaara ake i ēnei whēako mēnā ka hiahia a ia. Koinei te momo mātaurangā ki te whakamahere penapena whakatā.

I roto i tēnei ngohe, ka:

- mārama ki te nui o te pikī me te heke o ngā tākoha i te wā e mahi tonu ana ia
- ako ki te tatau mahere penapena whakatā



He Ngohe Whakawhanake 1



E āhua pēnei ana to āhua i a koe e mahi tonu ana:

- Tīmata ki te mahi/ko te mahi ko te ako tonu rānei (i ngā tau 16 - 25)
- Mahi (i ngā tau 26 - 45)
- Kua tata te whakatā/whakatā (i ngā tau 46 - 65)

Ka pakeke haere koe i a koe e mahi tonu ana, ka rerekē haere ano ngā āhuatangā e pā ana ki a koe. Pēnei i te:

- whakawhanaungā ki tētahi atu, ka noho mā kōrua tahi e utu ngā nama/pire
- whiwhi tohu pōkai rua, tohu paetahi rānei
- whakawhānau tamariki, whāngai rānei
- piki haere o te utu i te nui haere o ngā whēako kua whiwhi i roto i to mahi
- hoko rawa pēnei i te whare, i te motukā rānei
- te hangā whare i rungā papakāingā, whenua whānau rānei

Ahakoa pēhea te rerekē haere o tōu ao, ka pērā anō te āhua o tō hiahia ki te takoha pūtea ki te mahere whakatā.

Ko ngā mahere whakatā penapena pai rawa atu ko ērā e aro ana ki ngā rerekētangā o tōu ao.



Whakaotia te tūtohi kei raro iho nei i a rātou e whakautu ana i ia pātai. He tauira kei reira hei tirotiro māu. Kia maumahara, ehara i te mea he whakautu tika, he whakautu hē.

He Mahere Tatauranga Whakatā

Tau	Te nui ia wiki	Tapeke 52 wiki (ia wiki, ia tau)	Whakatakotoranga Whārite
16 ki te 65 tau	\$50.00	$26 - 16 = 10$ (ngā tau mai i te 16 ki te 26 tau) $10 \text{ (tau)} \times 52 \text{ (ngā wiki ia tau)} = 520$ $520 \times \$50$ (te takoha ia wiki) = \$ _____	$26 - 16 = 10 \times 52 = 520 \times 50$ = \$ _____ = A
26 ki te 65 tau	\$50.00	$46 - 26 = 20$ (ngā tau mai i te 26 ki te 46 tau) $20 \text{ (tau)} \times 52 \text{ (ngā wiki ia tau)} = 1040$ $1040 \times \$150$ (te takoha ia wiki) = \$ _____	$46 - 26 = 20 \times 52 = 1040 \times \150 = \$ _____ = B
46 ki te 65 tau	\$50.00	$65 - 46 = 19$ (ngā tau mai i te 46 ki te 65 tau) $19 \text{ (tau)} \times 52 \text{ (ngā wiki ia tau)} = 988$ $988 \times \$250$ (te takoha ia wiki) = \$ _____	$46 - 26 = 20 \times 52 = 1040 \times \150 = \$ _____ = B
Tatauria te nui o te tapeke penapena whakatā, ma te whakatakotorangā whārite e whai ake nei, ka tuhi ai ki te pouaka i te taha nei A + B + C = Y			\$ _____ = Y



He Ngohe Whakawhanake 2:

Mēnā kei te ora tonu tēnei tangāta kua waru tekau mā rima tau te pakeke, e hia te nui o te moni ka whiwhi ia mai i te pūtea kua oti i a ia te penapena. Whakaotia te Tūtohi 1 i raro iho nei.

Tūtohi 1

$85 - 65 = 20$ (ngā tau mai i te 65 ki 85)
 20 (tau) $\times 52 = 1040$ (te nui o ngā wiki mo te 20 tau)
Whakawehea mā te tapeke penapena whakatā

\$ _____ Y

= \$ _____

To utu whakatā ia wiki, ki te ora tonu koe mō te rua tekau tau i muri i tō whakatāngā.

$85 - 65 = 20 \times 52$
 $= 1040 / Y = \$$

1. Mēnā kei te ora tonu tēnei tangāta kua waru tekau mā rima tau te pakeke, e hia te nui o te moni ka whiwhi ia mai i te pūtea kua oti i a ia te penapena. Whakaotia te Tūtohi 1 i raro iho nei.

2. E hia tō utu ia wiki mo to whakatāngā?

\$ _____



He Ngohe Whakawhanake 3



He rangatahi koe, kei te rēanga tika ki te tīmata wawe i tō whakarite mahere whakatānga. Ināhoki, he mea nui te whakaaroaro māu ki o whāingā whakatā. Nā, kua āhua mōhio nei koe me pēhea te nui o te tahua ka whiwhi koe ia wiki i tō whakatānga, i roto i te Tauira Tūtohi Whakakitenga i raro nei, tuhia ētahi mea e ngākaunuitia ana e koe, e mahi moni ai koe. Ki te **pouaka taurite**, tuhia ētahi huarahi e whakatinanahia ai ō whakaaro. Kāore he whakautu tika, whakautu hē rānei, nōu te ao.

Tauira Tūtohi Whakakitenga

Ngā mea e ngākaunuitia ana e au, e mahi moni ai au, ka penapena mō taku whakatānga	Pouako Taurite Whakaputa whakaaro e tinana ai tēnei kaupapa
Hei tangāta whakatangitangi puoro ronganui	<ul style="list-style-type: none">Ka mutu te kura ka ekea te NCEA mō te puoroKia hanga i tōku ake hōngere tiriata, hei paetuku i ngā waiata hou, te whakatū tira whaiwhai Mā te moni ka whiwhi ahau, ka hoko whare, ka penapena moni ki te KiwiSaver

Tō Tūtohi Whakakitenga

Ngā mea e ngākaunuitia ana e au, e mahi moni ai au, ka penapena mō taku whakatānga	Whakaputa whakaaro e tinana ai tēnei kaupapa

