



Te Puka Rauemi Tautoko

Kei te hapū a Māui rāua ko Hina!

Te whai hua - kia ora!

sorted
in Schools

US28092 (Putanga 4)

Te tātari i te pānga o ngā tino takatūtanga tauoranga i ngā pakeketanga rerekē ki te āheitanga ahumoni whaiaro.

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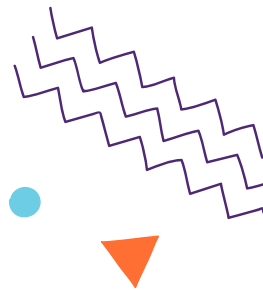
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He kupu moni whiwhi



Nau mai, haere mai!

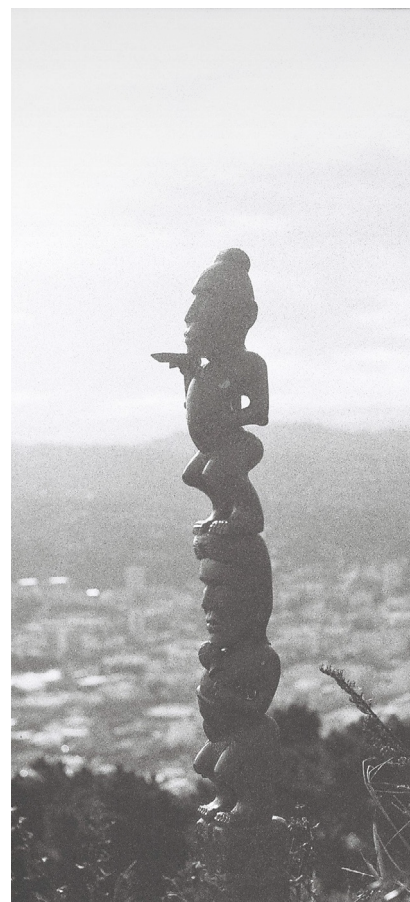


Kei te hapū a Māui rāua ko Hina!

Ko tā tēnei pukapuka, he whakawhanake i ō mōhiotanga ki te pānga o ētahi pae tāpua o tō ao o te moni whiwhi. Ka tirohia hoki ētahi huarahi hei whakakaha, hei whakaiti hoki i ēnei pānga.

E rima ngā wāhanga o te pukapuka nei, ā, e ono ngā ngohe hei whakaoti māu.

Ko te kaupapa matua, ko te whai i a Māui rāua ko Hina i a rāua e whakatau ana i ā rāua kōwhiringa penapena, me ngā kōwhiringa haumi.



Ka aromatawaitia tō āhei ki te:

- ✓ tautohu me te whakamahuki i ngā puna moni whiwhi i ngā pae e toru o te ao o te tangata
- ✓ whakaahua i ngā take, i ngā pānga me ngā panonitanga o te puna moni whiwhi i ngā pae rerekē
- ✓ tātari i ngā pānga me ngā panonitanga o te āheitanga ahumoni whaiaro i ngā pae rerekē
- ✓ whakaahua me te parahau i ngā huarahi e iti iho ai, e kaha ake ai rānei ngā pānga ki ngā āheitanga ahumoni.

Ngā Taunakitanga/ Whakatau mō te Paetae	Ngā Taunakitanga/ Whakatau mō te Kaiaka	Ngā Taunakitanga/ Whakatau mō te Kairangi
Hei tohu i te Paetae: I ngā pae rerekē e rua o te tangata ao te tangata (ā muri i te kura tuarua, i te whakatipu whānau me te whai mahi, i te whakatānga rānei), me mātua tutuki i te ākonga: • te tautohunga o tētahi puna moni whiwhi ahumoni whaiaro, i ētahi rānei, i ia pae o tō te tangata ao. • te whakamārama te take ka rerekē ngā puna moni whiwhi whaiaro i ia pae o tō te tangata ao. • te whakamārama tētahi tūāhuatanga tāpua o ia pae o tō te tangata ao e ai ki ōna pānga ki ngā moni whiwhi whaiaro, me ngā rongoā pea hei whakaheke, hei whakanui rānei o aua pānga.	Hei tohu i te Kaiaka: Taunakitia tētahi tūāhuatanga tāpua, ētahi rānei, i ngā pae e toru o tōna ao. Me tutuki i te ākonga ngā mahi e tika ana i te Paetae, ā, i ia pae rerekē, me pēnei hoki te ākonga: • me whakamārama, ki ētahi tauira, ngā pānga pai me ngā pānga kino o ngā tūāhuatanga tāpua ki te ahumoni whaiaro i ngā pae rereke o te ao o te tangata.	Hei tohu i te Kairangi: Me tutuki i te ākonga ngā mahi e tika ana i te Kaiaka, ā, i ia o ngā pae rerekē, me pēnei hoki te ākonga: • me parahau i te hāngai o ngā rongoā kua whakamāramatia mō te whakamāmā, mō te whakanui rānei i te pānga o ngā tūāhuatanga tāpua ki te moni whiwhi whaiaro i ngā pae rerekē o tōna ao.

Kaupapa 1

He aha ngā puna o te moni whiwhi?

Nō te puna kotahi, nō ngā puna maha rānei ngā moni whiwhi i roto i tēnei hōtaka ako, ka toro atu koe ki ngā pae rerekē e toru o te ao o te tangata, ā, ka mārama ake ki ngā kōwhiringa puna moni whiwhi i ia pae:

- Te ihu hūpē (kua puta kē i te kura tuarua)
- Te ihu oneone (te wā o te whānau tamariki me te whai mahi)
- Ka puta te ihu (te whakatānga)

Ngā Pukapuka o Te Whai Hua, Kia Ora!:

- [Māui Auaha - Te Whakamahere](#)
- [Māui Ātea - Ngā Haumitanga](#)
- [Māui Ihumanea - Te Whakatānga me te KiwiSaver](#)



He ihu hūpē

Ko tēnei te hunga kua puta i te kura tuarua, ā, ki te nuinga o ngā tāngata, he wā tēnei e uru atu ai ki te ao mātauranga; heoi, kāore te katoa o ngā ihu hūpē e pēnei. Ko te ao mātauranga e kōrerotia nei, ko ngā whare wānanga, ko ngā wānanga, ko ngā kuratini, ko ngā pia me ērā atu momo whakangungu ahumahi. Ko ētahi atu ihu hūpē, pērā i a Hina, ka whiriwhiri ki te ako ā tōna wā, ka mahi rānei, ka whai tautoko kē rānei i ngā tahua pūtea āwhina a te kāwanantanga.

He ihu oneone

Ko ngāi ihu oneone ērā kua whai wheako, ā, he whakaaro ō rātou mō te ara hei whai mā rātou i te ao.

Tērā pea e tīmata ana te tangata i tana mahi tuarua, i tana mahi tuatoru rānei, e tīmata ana pea te whakatipu whānau, te hāereere rānei, e tīmata ana rānei pea rātou ki te whai i te ara o te mātauranga, pēnei i a Hina. I te nuinga o te wā, ko te hunga kei te 30 ki te 50 tau te pakeke.



Ka puta te ihu

Ko te hunga ka puta te ihu ērā kua whakatau kia mutu te mahi nā runga i te rawaka o ngā moni whiwhi kia ora tonu ai mēnā kāore e mahi.

Ahakoā kāore te pakeketanga o te whakatānga kia toka i Aotearoa, ka whakatau te nuinga kia whakatā i te 65 tau te pakeke, i te mea koinei te pakeke e riro ai i te tangata Te Pūtea Penihana o Aotearoa. Heoi, mō ētahi pērā i a Māui rāua ko Hina, koinei pea te wā e tino pīrangitia ana rāua e ō rāua iwi, e ō rāua hapū, e ō rāua whānau rānei. Tērā pea me:

- tiaki i ngā mokopuna i ā rātou ake tamariki e mahi ana
- whai tūnga i tētahi ohu, i tētahi kaunihera
- whai tūnga whakahaere i te marae
- mahi tonu i ngā mahi kirimana i ōna wā
- hoho hei pou reo, hei pou tikanga mō tētahi kura, mō te hapori rānei.

I ēnei rā, ka kī ētahi, ko te hunga kua 65 ki te 80 tau te pakeke, he 'kaumātua-noa', ā, ko te hunga pakeke atu i te 80 he 'tino-kaumātua'. He tohu tēnei nō te pakari tonu o ērā e 65 tau tonu ana te pakeke ki te mahi tonu.



Ngā puna o te moni whiwhi i ia pakeketanga

Ka pakeke haere ana tātou, ka rerekē ngā puna moni whiwhi. Waihoki, ko ētahi puna moni whiwhi e hāngai ana ki ngā pakeketanga maha; hei tauira, ka whakatau pea a Hina ki te ako ā tōna wā, arā, i te wā he ihu oneone ia. Ka māraurautia tonutia pea tana tono i ētahi moni taurewa ākonga, tērā hoki pea ka whakaaea te tono tahua tauira.

Mō te nuinga, e rua, e maha ake ana rānei ngā puna moni whiwhi. Ko Māui, hei tauira, tērā pea ka maha āna mahi hei ngā rā kei te heke mai, ka whiwhi moni rānei ia i tana mahi, i ana haumitanga hoki. Kei te tūtohi o raro iho nei ētahi tauira puna moni whiwhi i ia pakeketanga.

Mēnā he tauhou ēnei puna moni whiwhi ki a koe, tēnā tirohia te paetukutuku o [Sorted.org.nz](https://sorted.org.nz) mō te whānuitanga o ngā whakamārama.

Ihu Hūpē	Ihu Oneone	Ka Puta te Ihu
• Mahi waimori • Mahi wāpoto • Moni taurewa tauira • Tahua tauira • Karahipi • Koha i te whānau • Tahua āwhina Kāwanatanga	• Mahi waimori • Mahi wāpoto • Utu ā-haora, utu ā-tau, kōmihana hoko • Mahi ā-kirimana • Huamoni KiwiSaver • Moni taurewa tauira • Tahua tauira • Karahipi • Koha i te whānau • Tahua āwhina kāwanatanga	• Mahi waimori • Mahi wāpoto • Mahi kirimana • Whiwhinga KiwiSaver • Rēti whenua, rēti kaupupuru rawa rānei • Penapenatanga • Whānau, hapū, iwi

Te mahi waimori

Kīia ai te mahi waimori ko te hunga whai mahi; heoi, kāore ngā haora mahi i te pūmau, kāore ngā wā mahi i te ōrite, ā, ehara i te mea he whāinga ā rātou kia whai mahi tonu. Ka whiriwhiri pea te tangata i ngā haora pai ki a ia me tō rātou kaitukumahi. Ehara i te mea me whakaae ki ngā haora kua tukuna e te kaitukumahi, ehara hoki i te mea me tuku haora te kaitukumahi ki te kaimahi.

Te mahi wāpoto

Ko te rerekē o te mahi wāpoto i te mahi waimori, he pūmau ngā haora mahi o te tangata, ka mutu, he kaimahi pūmau, he kaimahi tūmau pūmau hoki/rānei. I te nuinga o te wā, ka kīia he kaimahi mahi wāpoto te tangata mehemea he iti iho ana haora mahi i te 30 haora i te wiki.

Te moni taurewa tauira me te tahua tauira

I a koe e ako ana i te ao o te mātauranga, e āhei ana te tauira ki te tono i te moni āwhina i Te Hoto Akoranga. He moni mino te moni taurewa tauira hei āwhina i ngā utu ā-wānanga, i ngā utu o ia rā o te tauira o te ao o te mātauranga. Nā reira, e tika ana ā te mutunga o tana akoako, me tāpae i te moni taurewa i te wā ka whai mahi rātou. Ko te tahua tauira, he āwhina ahumoni 'here-kore' hei tautoko i ngā tauira kāore he ara hāpai anō ō rātou. Tēnā, tirohia a [Te Hoto Akoranga](#) mō ētahi pārongo anō.

He Kuputaka

Puna Moni Whiwhi
Source of Income

Mahi Waimori
Casual Work

Mahi Wāpoto
Part-time Work

Moni Taurewa Tauira
Student Loan

Tahua Tauira
Student Allowance



Ngā karahipi

Ko ngā karahipi, ko ngā takuhe rānei he moni āwhina mō te ako me ngā wheako ako o ngā tauira. Ka ahu mai ngā karahipi i ngā whare wānanga, i ngā hapū, i ngā iwi, i ngā rōpū Māori, i ētahi atu whakahaere rānei. Ko te mahi matua o ngā karahipi me ngā takuhe, he tautoko i ngā utu ā-wānanga me ngā utu o ia rā. He rerekē te pūnaha tono o ia whakahaere, engari, he paearu tō te nuinga hei whai māu, arā, ka tukuna āu pūrongo mātauranga, ā, ka whakaoti, ka whakaatu hoki/rānei ngā pūrongo o ō akoranga. I ētahi karahipi, pērā i ngā [Karahipi NZQA](#), me angitu koe i te whakamātautau ā-waho. Tēnā tirohia a [Kāwanatanga o Aotearoa](#) mō te roanga atu o ngā kōrero mō ngā karahipi me ngā pūnaha tono.

Te koha

Ko tō whānau, ko tō hapū, ko tō hāpori rānei ngā kaikoha, ngā kaituku koha. Ehara i te tautoko ahumoni anake, engari he tautoko pea mā te tuku, mā te tuku kākahu, mā te utu hoki i te wāhi noho. Kei te kaikoha te tikanga mehemea he mea kotahi, he maha rānei ngā wā ka tukuna. Kāore he here o te koha, engari kē he tohu nō te aroha, nō te manaakitanga hoki.

Te tahua āwhina Kāwanatanga

I Aotearoa, he nui ngā huarahi ki te tahua āwhina kua whakaritea e te Kāwanatanga hei tautoko i a koe, i tō whānau hoki. Ārā, he whānui ngā momo tautoko, i te hunga kore mahi ki ngā kaitiaki o ētahi atu, mō ngā whānau rānei kua pāngia e tētahi kaupapa ohorere. Ka tukuna ngā tono ki a [Te Hiranga Tangata](#).

He Kuputaka

Takuhe
Grant

Karahipi
Scholarship

Tahua Āwhina
Kāwanatanga
Government Benefit



Hei mahi 1

I tēnei ngohe mahi, me mahi ā-rōpū ki te whakaoti i ngā pātai e whai ake nei. Me rangahau tonu koe i ētahi o ngā whakautu ki ngā pātai. Kei raro iho nei ētahi paetukutuku, engari ki te hiahia koe, māu hoki ētahi e tūhura.

- [Te Hoto Akoranga](#)
- [Ngā Karahipi a NZQA](#)
- [Te Hiranga Tangata](#)

1. Tuhia mai tētahi paearu, ētahi paearu rānei mō te tono moni taurewa tauira.

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2. He aha ngā paearu tono i tētahi tahua tauira?

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3. Whakatauiratia ētahi karahipi rerekē e rua.

Tauira 1:

.....

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Tauira 2:

.....

.....

4. Mēnā karekau ō mahi, he aha te/ngā tahua āwhina hei tono māu i a Te Hiranga Tangata?

.....

.....

.....

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.....

Ngā utu ā-haora, ngā utu ā-tau me ngā kōmihana hoko

Ka tīmata ana koe ki te mahi, he rerekē ngā momo moni utu ka riro i a koe e ai ki te āhua o tō mahi.

Mēnā he **utu ā-haora** te āhua o tō utu, ka utua koe i ia haora o te mahi. Tērā pea he utu tāpiri, he utu motuhake rānei ka āpitihia atu mō ngā mahi motuhake, mō te mahi rānei i ngā rangi motuhake, mō te mahi rānei i waho atu o ngā haora mahi. Ka mana ēnei i roto i tāu kirimana mahi, ka tohea rānei hei whakaritenga motuhake.

Mēnā he **utu ā-tau** te āhua o tō utu, ka utua tētahi rahi pūmau ki a koe i ia tau mahi. Ka tāpirihia ngā haora mahi ki tō kirimana ā-mahi. Ko te rahi ka utua ki a koe mō ia haora mahi, me ōrite, me nui ake rānei i te utu ā-haora mōkito rawa o te motu mō ia haora mahi.

Ka utua te **kōmihana** e ai ki tāu i hoko atu ai, ki ngā whāinga rānei i tutuki ai i a koe. Hei tauira, mēnā ka hoko waka koe, ka riro i a koe tētahi ōrau o te tapeke utu o te waka i hokona atu ai e koe. Kei te āhua o te kaitukumahi, ka taupokihia tō kōmihana ki tētahi utu, kāore rānei he aukatinga o te kōmihana ka riro i a koe. Ko ētahi kaimahi ka utua ki te kōmihana anake, ko ētahi atu ka utua i ia haora me te kōmihana. Ko ērā ka utua anake ki te kōmihana, ka utua tonuhia ki te utu ā-haora mōkito o te motu.

Te mahi ā-kirimana

Ko te kaimahi kirimana, i te nuinga o te wā, ka kīia he tangata mahikuhu, he tangata ka tonoa ki te mahi i tētahi mahi motuhake mō tētahi wā, me ētahi haora kua whakaritea kētia. Ka taea te tangata te utu i ia haora, i ia rangi, i ia tūmahi rānei, ā, ka tutuki ana i a rātou te mahi, ka tukua te nama.

He Kuputaka

Utu ā-tau
Salary

Utu ā-haora
Wage

Kōmihana
Commission

Karahipi
Scholarship

Te rēti whare, te rēti whenua

Mēnā he kaipupuru whenua, he kaipupuru whare rānei koe, e āhei ana tō hoko atu i tō whenua, i tō whare rānei mō tētahi wā, ki ētahi tāngata ki te mahi pāmu, ki te noho rānei i tō whare. Ka kīia tēnei he reti whare, he rīhi whenua. Hei tauira, ka noho pea a Hina ki te kāinga o te whānau o Māui, ka tono pea a Māui kia utu reti a Hina i ia wiki hei āwhina i te tāpae i te mōkete. Kua tāpaetia kētia e ētahi tangata tō rātou mōkete, nā reira ko te reti hei utu i ngā utu o ia rā.

Te penapenatanga

Ko ngā penapenatanga, he tahua pūtea nāu i tiaki i ngā tō mahi mō te whakatānga, mō te hoko waka, mō te hoko whare, mō te aha atu. Mēnā ka penapenatia ō moni ki tētahi pēke, ka tere ake te tipu o tēnei moni i te mea he huamoni ka āpitihia atu e te whare pēke. Ka nui ake tō moni ka tukuna ki tēnei pūkete, ka roa ake hoki te noho o ēnei penapenatanga, ka nui ake te tipu o āu penapenatanga. E hāngai ana ki te huamoni ka āpitihia e te whare pēke.

Te KiwiSaver

He momo haumitanga, he momo penapenatanga aronui tūao te KiwiSaver mō te whakatānga. He āhua ōrite ki ngā penapenatanga, arā, ka tiakina te tahua mō tētahi wā i ō moni whiwhi. He mea tūao, ā, māu anō e whiriwhiri te rahi ka utua i ō moni whiwhi ā-haora, i ō moni whiwhi ā-tau rānei i mua i te tāke, ki te pūkete KiwiSaver. He rerekē i ngā penapenatanga, i te mea ka āpiti moni hoki tō kaitukumahi, me te kāwanatanga ki tō pūkete. Mēnā kua pai tō roa i te aronui, ka whakaaea tō hoko whare, tō hoko whenua rānei hei hanga whare ki tō tahua KiwiSaver. Ka whai huamoni hoki tēnei pūkete kia pai ai te tipu o tō pūtea.

He Kuputaka

Mahi ā-Kirimana
Contract Work

Reti
Rent

Penapenatanga
Savings



Hei mahi 2

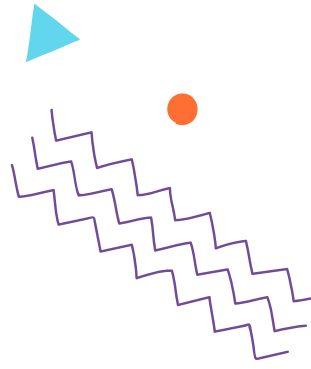
I tēnei ngohe mahi, me mahi ā-rōpū ki te whakaoti i ngā pātai e whai ake nei. Me rangahau tonu koe i ētahi o ngā whakautu ki ngā pātai. Kei raro iho nei ētahi paetukutuku, engari ki te hiahia, māu hoki ētahi e tūhura.

- [Te Hoto Akoranga](#)
- [Ngā Karahipi a NZQA](#)
- [Te Hiranga Tangata](#)
- [Māui Ihumanea: Te Whakatānga me te KiwiSaver](#)

1. Whakaingoatia tētahi puna o te moni whiwhi i ia pakeketanga.	
Te pakeketanga	Te puna o te moni whiwhi
He ihu hūpē	
He ihu oneone	
Ka puta te ihu	

2. He aha tētahi o ngā paearu ki te whakatuwhera i tō KiwiSaver?

Kaupapa 2



Ngā puna o te moni whiwhi me ōna panonitanga

Ka pakeke haere ana tātou, i ētahi wā ka panonihia ngā āhua o te noho, ka panonihia hoki te ahunga whakamua. Tērā pea, ka panonihia ā tātou mahi, ka whiriwhiri rānei ki te whakatipu whānau, ā, kāore he wā ki te mahi i ngā wāhi tawhiti i te kāinga. Ka pāngia pea ō tātou puna moni whiwhi e ēnei āhuatanga e rua. He nui ngā take e panonihia ai ngā puna moni whiwhi, ka tino kitea tēnei i ngā pakeketanga rerekē. Ko ētahi o aua take ko:

- ō wheako mahi
- ō tohu
- tō wātea ki te mahi
- ō whanaungatanga me ngā āhuatanga o tō noho
- ō mōhiotanga ki te haumitanga
- tō hauora me tō ora
- ngā ara o te hāpai e wātea ana ki a koe, ahakoa te pakeketanga.

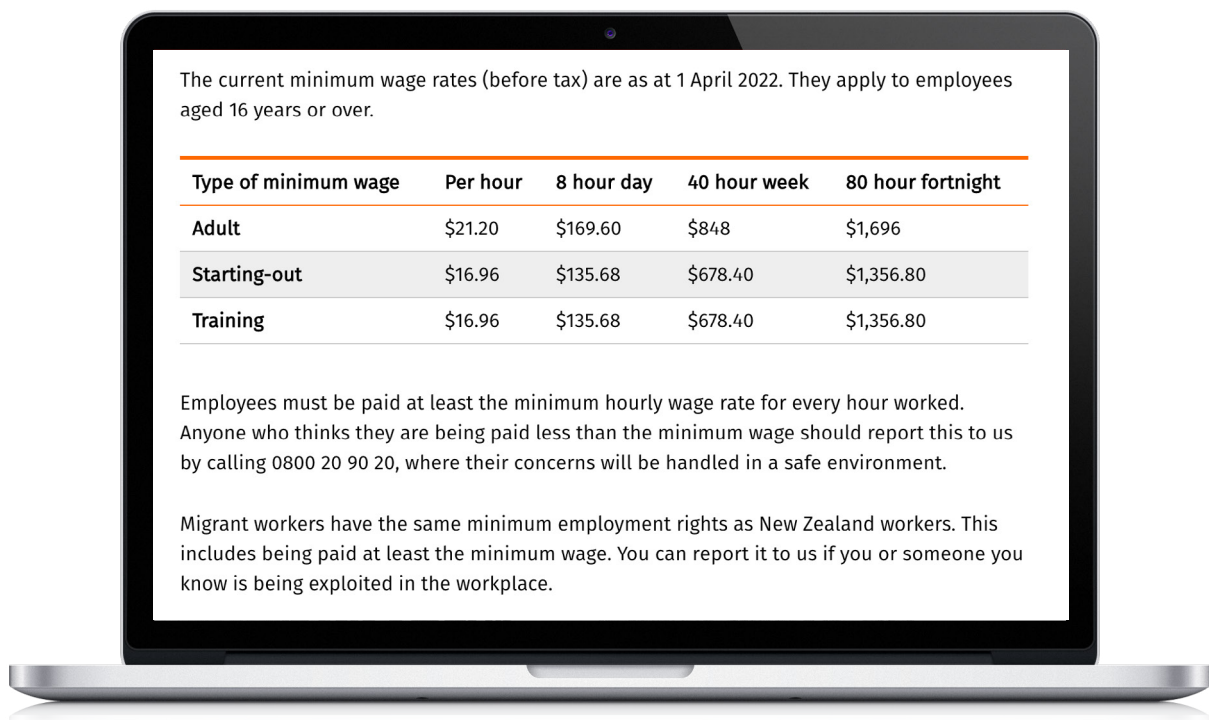
Ka whakawhānuitia ēnei take mō ngā panonitanga i ia pakeketanga ki raro iho nei.



He ihu hūpē

I tēnei pakeketanga, he iti iho ngā puna o te moni whiwhi mō te tangata i ērā kei te pakeketanga 'ihu oneone':

- Ka whāiti pea ō haora wātea i ngā tikanga ako o ngā akoranga, e whāiti ai hoki ō puna moni whiwhi ki ngā mahi wāpoto, ki ngā mahi waimori rānei me te iti iho o te utu.
- He pānga nui i waenga i ō haora mahi me tō māraurautanga ki ngā tahua tauira, nā reira i te nuinga o te wā, ka rapu mahi te tangata e iti ana ngā haora mahi ā-wiki.
- He iti iho ngā wheako mahi o Ngāi Ihu Hūpē me ngā tohu ka hāngai ki ngā ara mahi, nā reira kāore i tēnei hunga ngā pūkenga ka hāngai ki taua mahi, ko tana utu rānei ka iti iho i te utu ā-haora ki te pia. E toru ngā utu ā-haora ā-pia:
 - Te utu ā-haora mōkito ki te pakeke, ko te \$21.20 ā-haora.
 - Te utu ā-haora ā-pia, te utu ā-haora tīmatanga rānei, ko te \$16.96 ā-haora.



The current minimum wage rates (before tax) are as at 1 April 2022. They apply to employees aged 16 years or over.

Type of minimum wage	Per hour	8 hour day	40 hour week	80 hour fortnight
Adult	\$21.20	\$169.60	\$848	\$1,696
Starting-out	\$16.96	\$135.68	\$678.40	\$1,356.80
Training	\$16.96	\$135.68	\$678.40	\$1,356.80

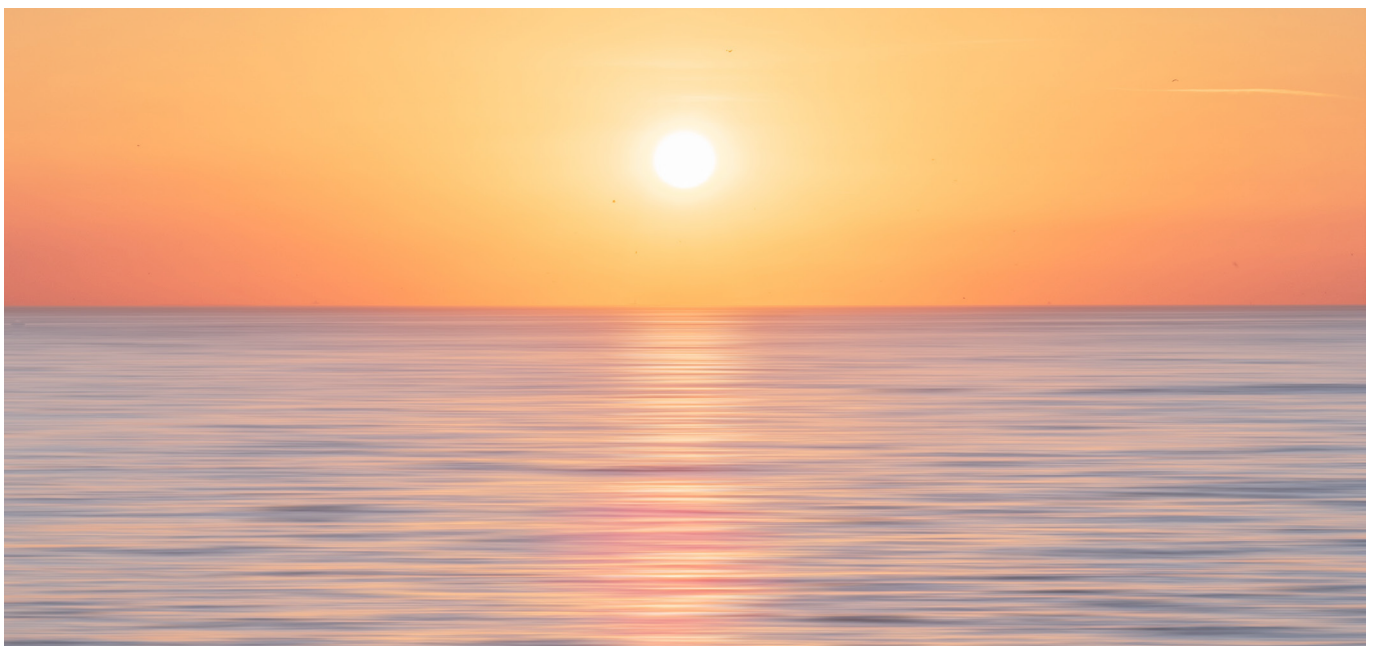
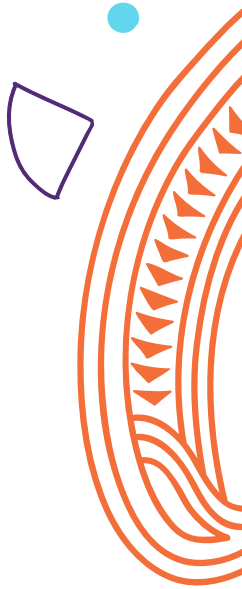
Employees must be paid at least the minimum hourly wage rate for every hour worked. Anyone who thinks they are being paid less than the minimum wage should report this to us by calling 0800 20 90 20, where their concerns will be handled in a safe environment.

Migrant workers have the same minimum employment rights as New Zealand workers. This includes being paid at least the minimum wage. You can report it to us if you or someone you know is being exploited in the workplace.

Te ihu oneone

I te nuinga o te wā, mō te nuinga o ngā tāngata, koinei te pakeketanga ka tino nui te moni whiwhi. Mō ētahi tangata he wā tēnei kia whai whānau, kia hāereere rānei.

- He nui ngā wheako mahi, ā, kotahi te tohu, he maha rānei ngā tohu o te hunga e 30-50 tau te pakeke, nā reira e ngāwari ana tā rātou tonono mahi, me ngā haora mahi.
- Ngā here o te whānau, pēnei i te whakatipu tamariki, nā reira i te korenga i wātea, he uaua te kimi mahi me ngā haora e hiahiatia ana.
- Mēnā ia he mahi pūmau tā tēnei hunga, he nui ake te tūpono ka haumitia ngā moni whiwhi mō te whakatānga, te hoko whare, te hoko whenua, te hoko hea, te whai rānei i ērā atu momo haumitanga.
- Ka whiriwhiri hoki ētahi kia rua ngā mahi kia āhei ai tā rātou haumi, kia wawe ake ai rānei tā rātou tāpae mōkete, kia nui ake ai rānei te penapena mō te whakatānga.



Ka puta te ihu

He rerekē te whakatānga ki tēnā, ki tēnā. Mō te nuinga o te hunga kua whakatā, ka tino heke te puna moni whiwhi ki a rātou o Ngāi Ihu Oneone. E ora ana rātou i ngā puna moni whiwhi o te wā i tēnei pakeketanga, pēnei i ā rātou penapenatanga me ngā tautoko a te Kāwanatanga, arā, ko [Te Pūtea Penihana o Aotearoa](#). Ko ētahi kāore he mahi ka whai wā ki te hāereere, ki te toro ki ngā whanaunga, ki ngā hoa rānei.

Heoi anō mō ētahi, he wā pukumahi kē nā te mea ka tipu pea ngā herenga o ō rātou whānau, o ō rātou hapū, o ō rātou iwi hoki. E pono ana tēnei kōrero mō ngā kaumātua-noa e whakatā ana, ka tonoa pea rātou hei māngai mō ngā ohu marae, ka tonoa rānei e te iwi i te mea he pūkenga ō rātou kei te pīrangitia.

- Kia eke koe ki te 65 tau te pakeke, ka whakaaea tō kuhu ki ō haumitanga [KiwiSaver](#). Ka tipu tonu hoki tēnei, nā runga i te rahi o te moni ka tangohia e koe, arā, te katoa, he wāhanga iti noa rānei.
- Ko ngā haumitanga ā-hea, ko ērā atu momo haumitanga o mua rānei, ka noho tonu hei moni whiwhi ō nāianeī.
- E āhei ana tō hoko atu i ō haumitanga ā-whare, kia iti iho tō kāinga, ā, ko ngā hua moni i riro ka whakamahia mō tō whakatānga. Heoi anō, ehara tēnei i te āheinga ki te katoa ka eke ana rātou ki te whakatānga.

He Kuputaka

Haumitanga
Investments

Ngākaunuitanga
Commitment

**Te Pūtea Penihana
o Aotearoa**
New Zealand
Superannuation

Whakatānga
Retirement



Hei mahi 3

I te tūtohi kei raro nei, tēnā whakautua ngā pātai e whai ake nei;

1. Whakaingoatia tētahi tauira o te panonitanga moni whiwhi ka pā i ia pakeketanga. Whakamahia ngā tauira kei runga nei.
2. Mō ngā rārangi panonitanga e rua nei, whakamāramahia te take i pēnā ai.

Ngā utu pūrongo

	He ihu hūpē	He ihu oneone	Ka puta te ihu
Ngā panonitanga o te moni whiwhi	1. Ka whai mahi hei tauira kaimahi hiko.	.....	.....
			
			
			
			
			
			
			
			
			
Te take i panonihia ai	1. He ngākaunui tōna ki ngā ara iahiko i a ia i te kura.	.....	.....
			
			
			
			
			
			
			
			
			

Kaupapa 3

Ngā pānga pai me ngā pānga kino

Ka pakeke ana te tangata, ka panoni haerehia ōna puna moni whiwhi, ā, ka whai pānga tēnei ki te rahi o te pikinga ahumoni ka riro i a tātou. Mō te nuinga, he iti iho ngā moni whiwhi i te wā e 'ihu hūpē' ana tērā i te wā e 'ihu oneone' ana te tangata. Heoi anō, ka tino heke ngā moni whiwhi ahumoni kia eke te tangata ki te pakeketanga o 'ka puta te ihu'.

Engari tonu, ehara i te mea ka here noatia ngā pānga o te panonitanga o ngā puna moni whiwhi ki tētahi o ngā pakeketanga anake. Hei tauira, ko ngā moni taurewa tauira nō te wā e 'ihu hūpē' ana a Hina, me utu tonu ia ka ihu oneone tonu ana. Kei raro iho nei ētahi pānga pai me ētahi pānga kino o ngā panonitanga moni whiwhi ahumoni.



Ngā pānga pai

Ko ētahi o ngā pānga pai mēnā he nui ō moni whiwhi ahumoni, ka āhei tō:

- tautoko i tō whānau, me ērā e tauwhirotia ana e koe
- whai i tā te ngākau e hiahia nā
- noho pātata ki tō whānau, ki te mahi rānei
- penapena tahua mō ngā take ohorere
- whakaea katoa i ō nama, i tō mōkete rānei
- whai haumitanga hea, penapenatanga, KiwiSaver rānei
- noho ora, tō noho hauora (te Whare Tapa Whā).

Ngā pānga kino

Ko ētahi pānga kino mēnā he iti ō moni whiwhi ahumoni, kāore e kore ka:

- nui kē atu ō nama, i te korenga i taea e koe te utu ngā mea o ia rā
- nui kē atu ngā haora mahi, me te aha, ka iti tō noho ki tō whānau
- uaua te noho ū ki ngā haepapa o te whānau
- panonitia te āhua o tō noho kia rite ki ō moni whiwhi
- ahotea i tō kaha aro ki te mahere pūtea, i te korenga o te moni o ia rā.

He Kuputaka

Pānga Pai
Positive Effects

Pānga Kino
Negative Effects

Pānga
Effect

Hua
Consequence

Māui rāua ko Hina

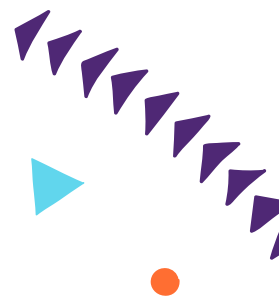
I tō aromatawai, me whakamahuki koe:

- ☒ i ētahi hua (pānga) e rua o ngā panonitanga puna moni whiwhi
- ☒ ka pēhea ēnei hua e pā ai ki ngā āhuatanga ahumoni o tētahi tangata mā te whai i tētahi taurira.

Kātahi anō a Māui rāua ko Hina ka whakatutuki i ā rāua mahi i te ao o te mātauranga , ā, ahakoa i rerekē tā rāua hoe ki uta, kua eke tahi rāua ki tētahi pakeketanga hou.

I te paunga o tana tau tuatahi, ka wehe a Hina i te whare wānanga i te korenga o ngā wheako i eke ki tāna i wawata ai. I waimaria a Hina i tana whaea kēkē, i a Whaea Wai, nāna a Hina i whai mahi ai, ki te Māra Kai a Aunty Wai, he toa kai whaiwaro. Ka tere kite a Whaea Wai i te pitomata o Hina, ka whakaurua ia ki tētahi tohu Kaitiakitanga. Ināianei, he kaimahi māra, he kaitiaki hoki a Hina.

Kua tutuki i a Māui tana tohu kaiako, ā, kei te kura o te rohe ia hei kaiako hangarau matihiko; he korokoro tūī, he ringa toi hoki ia. Ka noho tahi a Māui rāua ko Hina ki te kāinga o te whānau o Māui, kia ngāwari te taha moni.





Hei mahi 4

He mahi ā-rōpu tēnei, me mahi tahi ki te whakautu i ngā pātai e whai ake nei. He āwhina, he aratohu kei te tūtohi hei āwhina i a koe ki te whakautu i ngā pātai.

1. I ngā tauira o tēnei ngohe, he aha tētahi puna moni whiwhi hei whai mā Hina rāua ko Māui?
2. He aha ki a koe ētahi pānga pai, ētahi pānga kino rānei tērā pea ka puta i ēnei puna moni whiwhi?

Tukuna ō whakaaro kia rere, i te mea he tūāhua pohewa noa tēnei. Kei te tūtohi ētahi tauira hei āwhina i a koe.

	Te puna moni whiwhi	Te pānga pai	Te pānga kino
Tauira	<i>He kaiwaiata rongonui a Māui i te ipurangi, 1,000,000 hemihemi āna apataki. He moni whiwhi ka riro i a ia i ngā whakatairanga poto ka whakaaturia i te Pukamata.</i>	<i>He pai te moni whiwhi pā-kore.</i>	<i>He nui te wā ka pau i a Māui ki ana hangarau ki te tūhono ki ana apataki, kāore tēnei i te pai mō tana hauora, otirā mō tana aro ki a Hina.</i>
Hina	..... ..... ..... ..... .....	..... ..... ..... ..... .....	..... ..... ..... ..... .....
Māui	..... ..... ..... ..... .....	..... ..... ..... ..... .....	..... ..... ..... ..... .....



Hei mahi 4

He mahi ā-rōpu tēnei, me mahi tahi ki te whakautu i ngā pātai e whai ake nei.

- Whakaarohia ngā panonitanga e rua mō te wā kei te heke mai e whai pānga ai ki ngā puna moni whiwhi ki a Hina rāua ko Māui.
- Whakamahukitia ngā pānga pai me ngā pānga kino mō te taha ki te ahumoni, ki te oranga rānei ka hua mai i ēnei panonitanga ā-pakeketanga.

Tukuna ō whakaaro kia rere, i te mea he tūāhua pohewa noa tēnei. Kei te tūtohi ētahi tauira hei āwhina i a koe.

	Ngā panonitanga pakeketanga	Ngā pānga pai	Ngā pānga kino
	<i>Ka whānau mai tā Hina rāua ko Māui pēpi.</i>	<i>He mokopuna rerehua mā te whānau.</i> <i>Kua tīmata tā Hina rāua ko Māui whānau ki te tipu.</i>	<i>I te whānautanga mai o te pēpi, ka heke ngā puna moni whiwhi ki te moni whiwhi kotahi mō tētahi wā.</i>
1.	..... ..... ..... ..... .....	..... ..... ..... ..... .....	..... ..... ..... ..... .....
2.	..... ..... ..... ..... .....	..... ..... ..... ..... .....	..... ..... ..... ..... .....

Kaupapa 4

Ngā tūāhuatanga tāpua o te ao o te tangata

Ka tino pāngia ētahi puna moni whiwhi e ngā tūāhautanga tāpua o te ao o te tangata. Ko ngā tūāhuatanga tāpua tētahi āhuatanga ka puta, ka pā mai ki tō ao, ki te āhua o tō tauoranga. He tūpono nui ka pupū ake ētahi tūāhuatanga tāpua o tō ao i tētahi pakeketanga, kāore pea e puta i ētahi atu. Tērā pea ka whai pānga mō tētahi wā poto, mō ake tonu rānei. E whai ake nei ētahi tino tūāhuatanga, heoi anō he nui noa atu.



Te hoko whare

Ka pāngia tauroatia pea ō moni whiwhi e te hoko whare ki te moni taurewa kāinga. Ka pēnā, i te wā ka tīmataria tō penapena mō te moni kuhu me te roa o te wā hei whakaea i te moni taurewa. Heoi anō, i te nuinga o te wā ka tau pea ō whakaaro i te mōhio, i te pai o te hoko kāinga hei haumitanga tauroa.

Te whānautanga o ngā tamariki, te whakatipu whānau

He pānga tauroa tō ngā utu ahumoni o te whānau tamariki, o te whakatipu whānau rānei ki tō moni whiwhi. Ka 18 tau rā anō te roa o te herea o ngā mātua ki te whāngai, ki te whakakāhahu, ki te whakarite hoki i ā rāua tamariki.

Ka ngaro ō rawa i tētahi aituā māori

I te nuinga o te wā he pānga taupoto tēnei ki tō moni whiwhi, mehemea rānei he inihua rawa kei a koe hei tiaki i a koe i te putanga o tētahi aituā māori. Heoi anō, ka rua tau hemihemi pea te roa kia hoko anō i ngā taonga ka riro atu i tētahi aituā māori, nā reira e hāngai ana te roa o te pānga ki tō moni whiwhi ki te pūnaha tautoko e wātea ana hei tiaki i a koe.



Te kore-mahi, ka whakamutua rānei tō mahi

I te nuinga o te wā, he pānga wā poto tēnei ki tō moni whiwhi, mehemea rānei he inihua moni whiwhi rawa tāu hei tiaki i a koe mō ngā take ngaro mahi whānui. He pānga taupoto hoki pea te whakamutu mahi ki tō moni whiwhi, i te mea ka whai moni koe tae atu ki te wā ka whai mahi hou. Heoi anō, i tēnei tūāhuatanga, ka nui ngā āhuatanga rerekē o ngā pānga o te wā ki tō moni whiwhi.

Te whai mātauranga

I te nuinga o te wā, he āhua poto te roa o te pānga ki tō moni whiwhi i a koe e ako ana. He uaua rawa atu te mahi pūmau mehemea e ako pūmau ana hoki koe. Heoi anō, he nui ngā taurira o ngā ākonga e mahi tonu ana i te wā o te ako. Ahakoa tēnā, ko ngā pānga karioi ki tō moni whiwhi e hāngai ana ki te tohu e whāia ana me te kaha o te tangata ki te ako. He haumitanga tino nui te whai tohu me te whakapiki i tō mātauranga mō tō anamata.

Te māwehe i tō hoa rangatira

He pānga taupoto, he pānga tauwaenga rānei, he pānga tauroa rānei te māwehe i tō hoa rangatira ki tō moni whiwhi. He nui ngā āhuatanga e tohu ai te roa o te wā ka pā tērā hanga ki tō moni whiwhi. Ko ētahi āhuatanga, ko te taumata o tō mātauranga, o tō moni whiwhi, o te taituarā o tō mahi, o te tokomaha o ā kōrua tamariki, i ngā rawa hoki kei a kōrua tahi.

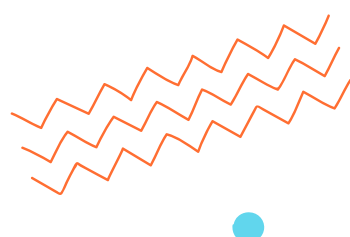
He Kuputaka

Tauwaenga
Medium-term

Tauroa
Long-term

Tāpua
Significant

Mahi
Employment



Te matenga o tō hoa rangatira

E āhua ōrite ana tēnei tūāhuatanga ki te māwehenga i tō hoa rangatira. Engari, kāore i tino rite ki ngā āhuatanga i kōrerotia ai i mua rā, i te mea mehemea he inihua orange, he inihua uhunga tō te hoa rangatira he pānga taupoto rawa atu ki ngā moni whiwhi.

Te kawē tangihanga

Ko tōna tikanga, he pānga taupoto tēnei momo tūāhuatanga ki tō moni whiwhi, mehemea he inihua orange, he inihua uhunga rānei i tōna matenga. Heoi anō, he nui ngā āhuatanga ka pā ki te roa o te wā o te moni whiwhi o te tangata.

Te hāereere

He pānga taupoto, tauroa rānei te hāereere ki te moni whiwhi o te tangata. Kei te roa tonu o te hāereere, te take hoki o te hāereere, ā, mehemea he mea whakarite, he mea ohorere rānei, me te moni whiwhi me ngā penapenatanga o te tangata i te wā o te hāereere. Mehemea e hāereere ana mō tētahi mahi hou, i tōna tikanga he pānga taupoto tēnā ki ā rātou moni whiwhi.



He whakareretanga

Kei te rahi, kei te momo whakareretanga hoki/rānei me te whakapaunga o te whakareretanga e tohu ai i te roa o te wā ka pā ki te moni whiwhi a te tangata.

He whara nui

Ko te kino o te wharanga nuitanga, ko te momo mahi a te tangata, ko te roa kāore e taea e ia te mahi, ko te inihua moni whiwhi me ētahi atu momo inihua a te tangata, ā, ko tō rātou āhei ki te mahi tonu ka tohu i te pānga taupoto, i te pānga tauwaenga, i te pānga karioi rānei ki te moni whiwhi a te tangata.

Ka pā ēnei tūāhuatanga tāpua o te ao o te tangata ki tō tātou oranga, ki ā tātou moni, ka mutu, ka rerekē te roa o te pāngia o tātou e aua āhuatanga. He pānga wā poto i ētahi wā, arā, ka pā mō tētahi tau, tēnā pea he pānga wā āhua roa, arā, ka pā mō tōna toru tau, ā, tēnā pea he pānga karioi, arā, ka pā mō tētahi wā roa ake i te toru tau.

He Kuputaka

Whakareretanga
Inheritance

Taupoto
Short-term





Hei mahi 5

**He mahi-ā-rōpu tēnei, me mahi tahi ki te whakautu i ngā pātai e whai ake nei.
He āwhina, he aratohu kei te tūtohi hei āwhina i a koe ki te whakautu i ngā pātai.**

1. Whakatauiratia mai tētahi tūāhuatanga tāpua o te ao o te tangata?
2. He aha tētahi pānga o te tūāhuatanga ka pā pea ki te tangata?
3. Whakamahia te tūtohi kei raro iho nei ki te whakatau i te pakeketanga e pupū ake ai ngā Tūāhuatanga Tāpua o te Ao o te Tangata e rārangi mai ana (kia kotahi anake te pakeketanga ki ia tūāhuatanga).
4. I ia pakeketanga, whakamāramahia ngā pānga pai me ngā pānga kino o tētahi o ēnei tūāhuatanga tāpua o te ao o te tangata.

Kua whakatauiratia tētahi māu.

	Tūāhuatanga tāpua o te ao o te tangata	Ngā pānga pai	Ngā pānga kino
He ihu hūpē	..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... .....
He ihu oneone	1. Te hoko whare	1. He kaipupuru whare, rawa	1. He rawa nui te utu
Ka puta te ihu	..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... .....

Kaupapa 5

Te whakaiti, te whakanui hoki i ngā pānga o aua tūāhuatanga

Ka pā ngā tūāhuatanga tāpua katoa o te ao o te tangata ki tō oranga. I tēnei kaupapa ako, me whakatauirā koe i ētahi tū rongoā. Ka whakaiti pea ngā rongoā i ngā pānga kino, ka whakanui kē rānei ngā rongoā i ngā pānga pai.



Ko ētahi rongoā pea

- ✓ Ko te rapu, ko te whai i ngā mahere pūtea a tētahi kaitohutohu ahumoni.
- ✓
- ✓ Ko te whai huarahi e kore ai ō nama e nui ake.
- ✓ Ko te whakatōpū i ō nama, arā, ka whakakotahi mai i ngā nama iti ki tētahi nama nui, mā tēnā e iti ake ai ō utu me ngā pāpātanga huamoni.
- ✓ Ko te whakatau i te āhua o tō Whare Tapa Whā, hei tauira, te herea ōu ki ō mahi, ki tō whānau.
- ✓ Ko te panoni i tō kāinga, arā, kia iti ake.
- ✓ Ko te rapu āwhina i te kāwanatanga.
- ✓ Ko te whakamahere, ā, ka haumi ki te KiwiSaver.
- ✓ Ko te tahua take ohorere, ka rawaka mō te toru marama.

Kei raro iho nei ētahi rauemi me te roanga atu o ngā kōrero me ngā rongoā

- Tirohia te “tūāhautanga o tō ao” ki te [paetukutuku sorted.org.nz](https://paetukutuku.sorted.org.nz).
- He kōrero āwhina anō kei [Te Puka Ora Ahumoni 2019 o Te Whare Wānanga o Wikitōria](#) mō ngā huarahi whakahaere i āu moni. Ka āwhina pea tēnei i tō whakaiti nama i a koe e noho ana hei tauira.
- Kei te paetukutuku o [Te Kaporeihana Āwhina Hunga Whara](#) ētahi kōrero āwhina anō mō te hunga kāore e taea e ia te mahi i te mea i whara.
- [Te Paetukutuku o Hoto Akoranga](#).

He Kuputaka

Kaitohutohu Ahumoni
Financial Advisor

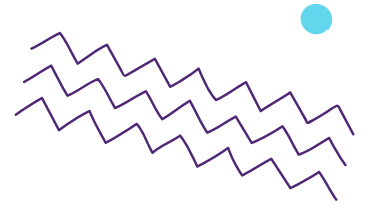
Mahere Pūtea
Budget

Whakatōpū
Consolidate

Tahua Take Ohorere
Emergency Fund



Hei mahi 6



Māui rāua ko Hina

Kātahi anō a Māui rāua ko Hina ka whakatutuki i ā rāua mahi i te ao mātauranga, ā, ahakoa i rerekē tā rāua hoe ki uta, kua eke tahi rāua ki tētahi pakeketanga hou.

I te paunga o tana tau tuatahi, ka wehe a Hina i te whare wānanga i te korenga o ngā wheako i eke ki tāna i wawata ai. I waimaria a Hina i tana whaea kēkē, i a Whaea Wai, nāna a Hina i whai mahi ai, ki te Māra Kai a Aunty Wai, he toa kai whaiwaro. Ka tere kite a Whaea Wai i te pitomata o Hina, ka whakaurua ia ki tētahi tohu Kaitiakitanga. Ināianei, he kaimahi māra, he kaitiaki hoki a Hina.

Kua tutuki i a Māui tana tohu kaiako, ā, kei te kura o te rohe ia hei kaiako hangarau matihiko; he korokoro tūī, he ringa toi hoki ia. Ka noho tahi a Māui rāua ko Hina ki te kāinga o te whānau o Māui, kia ngāwari te taha moni.





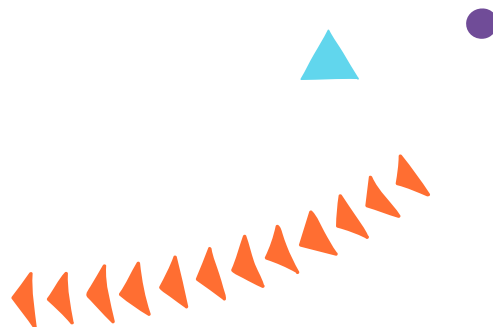
Hei mahi 6

Me mahi ā-rōpū ki te whakaoti i ngā pātai e whai ake nei. Ā muri ake, me whakarite, me whakaatu takitahi hoki i ō kitenga ki tētahi rangitaki kiriata, ki tētahi kiriata TiriAta rānei hei mātakitaki mā tō whānau. Kei ngā tūtohi i raro nei ētahi whakautu hei āwhina i a koe.

Mēnā kāore koe i te mārama, e hoki ki ngā kōrero ō mua.

1. Tautohua tētahi tūāhuatanga tāpua o te ao o te tangata kua pā kē ki a Hina rāua ko Māui.
2. Tautohua tētahi hua o tēnei pānga ki ngā moni whiwhi a Hina, a Māui hoki/rānei. Whakaarohia ngā pānga taupoto (kotahi tau te roa), ngā pānga tauwaenga (kotahi ki te toru tau te roa), ngā pānga tauroa rānei (toru tau neke atu).
3. Tautohua, whakamahukitia hoki ngā tū rongoā e rua ka āwhina pea ki te whakaiti, ki te whakanui rānei i te pānga i tautohua kētia.

Kua oti tētahi tauira hei āwhina i a koe.





Hei mahi 6

Te tino takatūtanga	Ngā pānga paupoto	Ngā pānga tauwaenga	Ngā pānga tauroa	Ngā rongōā (whakaiti/whakanui)
Ka tīmata a Māui ki te ako ki te whare wānanga.		<i>He iti ngā moni whiwhi hei hoko i ngā rawa e hiahiatia ana.</i>	..... ..... ..... ..... ..... ..... .....	<i>Ka titiro ki ētahi aramahi anō hei ara whai moni. E-hoko.</i>
1.				
2.				

He Āpitihanga

Ngā Kupu Moni Whiwhi

Mahere pūtea	He whakamaheretanga i te pūtea whiwhi me te whakapaunga moni mō tētahi wā.
Mahi waimori	He mahi i ngā wā rerekē, kāore he here kia whiwhi mahi tonu te kaimahi, ā, i te nuinga o te wā, he mahi i ngā wā me whai kaimahi anō.
Kōmihana	He tahua, arā, he ōrau nō te uara kua whakaritea kētia, ka utua tētahi kaimahi nā runga i ngā tikanga o te tauhoko.
Here	He kaupapa, he mahi rānei me mātua mahi e te tangata.
Whakatōpū	He whakakotahi (i ētahi nama) ki tētahi utu arorau kotahi.
Mahi ā-kirimana	He kaiwhiwhi mahi tētahi tangata ka whiwhi mahi hei whakaoti i ētahi mahi, he hua rānei i tētahi kirimana mahi, whakaaetanga whiwhi mahi rānei.
Hua	Ko ngā pānga o ngā tūāhautanga tāpua ki te tangata. He aha ngā pānga o ngā panonitanga moni whiwhi, o ngā tūāhuatanga tāpua rānei?
Tahua take ohorere	He penapenatanga pūtea mō ngā take ohorere i te wāheke, mō ngā utu whawhati tata hoki rānei.
Mahi	E whakatutuki i ētahi kaupapa e whai moni ai te tangata.
Kaitohutohu ahumoni	He tangata, ko tana mahi, he tautoko i āna kiritaki i ngā take pūtea.
Tahua āwhina Kāwanatanga	He āwhina, he ratonga ahumoni i tētahi rohenga, i tētahi kāhui, i tētahi ope tūmatawhānui rānei.
Takuhe	He tahua moni ka hoatu e te kāwanatanga, e tētahi atu whakahaere rānei mō tētahi kaupapa.
Whakareretanga	He rawa, he tahua rānei kua tukuna iho i ō mātua, i ō kaitiaki, i tō whānau rānei (he whakahekenga nō mua).
Haumitanga	Te mahi, te tukanga haumi moni rānei mō te huamoni.
Tauroa	I tēnei horopaki, he tūāhautanga ka rongu, he pānga rānei ki a koe mō te toru tau hemihemi.
Tauwaenga	I tēnei horopaki, he tūāhuatanga ka rongona, he pānga rānei ki a koe mō te kotahi ki te toru tau.

Pānga kino	Kāore e pīrangitia, kāore rānei i pai, he hua kino ki te tangata.
Mahi wāpoto	He tangata ka mahi mō ētahi haora kua tau kē i ia wiki, ko tōna whānui ko ētahi haora tae atu pea ki te 30 haora.
Pānga pai	He whai hua, he ngākau rorotu, he māiatanga rānei, he hua pai ki te tangata.
Reti	Ko ngā tāpaetanga auau ki tētahi kaireti whare, whenua rānei.
Whakatānga	Te wehenga o tētahi i tōna mahi, te whakaoti mahi rānei. Ko te pakeketanga whakatānga i Aotearoa i tēnei wā, ko te 65.
Utu ā-tau	He utu auau, ka utua i ia rua wiki, i ia marama rānei, engari ka whakamāramatia hei utu ā-tau, i te kaituku mahi ki tētahi kaiwhiwhi mahi.
Penapenatanga	Te moni kua penapenatia e tētahi, ki te pēke rānei, mō tētahi kaupapa rānei kua mana.
Karahipi	He takuhe, he utu rānei hei tautoko i te tā te tauira whai i te mātauranga, ka whakawhiwhia nā runga i ōna hua akoranga, nā runga i ana whakatutukitanga rānei.
Taupoto	I tēnei horopaki, he tūāhuatanga ka rongona, he pānga rānei ki a koe mō te kotahi tau.
Tāpua	He whai take, nā reira me aro.
Puna moni whiwhi	Te ratonga moni auau nā te mahi, pēnei i te whiwhi mahi, i te haumitanga, i te penihana, i te aha atu.
Tahua tauira	He utu ā-wiki hei tautoko i te tauira ki te utu i ngā utu o ia rā i a koe e ako ana.
Moni taurewa tauira	He whakaaetanga kia mino moni te tauira o te kāreti, o te whare wānanga rānei i tētahi pēke hei utu i tā rātou ako. Ka mutu ana te akoako, ka tīmata ana hoki ki te mahi, ka utua taua minonga moni.
Te Pūtea Penihana o Aotearoa	He penihana ka utua ki tētahi kaiwhiwhi mahi kua whakatā kua tuku moni ki tētahi tahua.
Utu ā-haora	He utu-pūmau auau ka riro i te tangata nā runga i āna mahi ka tuku i a ia i ia rangi, i ia wiki, i ia rua wiki rānei.