



He Aratohu Aromatawai Āheinga Ahumoni mā te Ākonga

Te whai hua – kia ora!

Tohutoro Rauemi Āheitanga Ahumoni	
Taumata	Whiwhinga
2	3
28095 Putanga 3	

Te tātari i ngā
kōwhiringa
ahumoni

Ingoa:

Ngohe Aromatawai

Ko tāu he tātari i ngā kōwhiringa haumitanga.

Kotahi [1] te ngohe aromatawai e **toru [3]** ōna wāhanga hei whakatutuki māu.
Ka aromatawaihia te pai o tāu:

- Tātari i ngā kōwhiringa haumitanga e rua mā te aro ki:
 - o ngā utu
 - o te angawā
 - o te pūtea tāpui/tāpae
 - o ngā tūraru
 - o ngā hua
- Whakamārama me te parahau i ngā hononga ki te hāngaitanga o ngā kōwhiringa haumitanga ki tō te tangata haumitanga kīwhaiaro.

Te Paearu Paerewa

Ngā Taunakitanga mō te Paetae	Ngā Taunakitanga mō te Kaiaka	Ngā Taunakitanga mō te Kairangi
<p>Kia eke i te paearu Paetae me mātua:</p> <ul style="list-style-type: none">• tātari i ngā hononga ki te hāngaitanga o ngā kōwhiringa haumitanga ki tō te tangata haumitanga kīwhaiaro. Me mātua whiriwhiri hoki e koe e rua ngā kōwhiringa haumitanga, ā, ko tētahi o ngā mea e rua ko KiwiSaver.	<p>Kia eke i te paearu Kaiaka, me eke i te paearu paetae ka tahi, ka rua me mātua:</p> <ul style="list-style-type: none">• tātari me te whakamārama i te hāngaitanga o ngā kōwhiringa haumitanga ki tō te tangata haumitanga kīwhaiaro.	<p>Kia eke i te paearu Kairangi, me eke i te paearu paetae me te kaiaka hoki ka tahi, ka rua me mātua:</p> <ul style="list-style-type: none">• tātari, te whakamārama me te parahau i te hāngaitanga o ngā kōwhiringa haumitanga ki tō te tangata haumitanga kīwhaiaro.

Ngā Tikanga Aromatawai



He **aromatawai pukapuka tuwhera** tēnei. E whakaae ana kia whakamahia e te ākonga te aha rānei o ngā mōhiohio hei āwhina i a ia ki te whakatutuki i te aromatawai i te angawā ka whakaritea e te kaiako/kaiaromatawai. Me tuhi e te ākonga ngā whakautu ki āna ake kupu.

Mā tō kaiako e whakatakoto i ngā kōrero e hāngai ana ki te angawā mō tēnei aromatawai ka mutu, ngā kōrero mō ngā ara whakaatu i ō whakautu.

Ngā Rauemi

Te whai hua - kia ora

Māui Rautaki; Māui Auaha; Māui Haututū

Te whai hua - kia ora

Ngā Rauemi Pouako

Sorted Your Independent Money Guide

<http://www.sorted.org.nz>

Te Whai Hua, Kia Ora - Sorted in Schools:

Māui Ihumanea Te Whakataanga me te KiwiSaver

Sorted Live:

Sorted Budgeting Tool

Te Whai Hua, Kia Ora – Sorted in Schools:

Māui Ātea Ngā Haumītanga Māori

Kiwi Saver

<http://www.kiwisaver.govt.nz/>

Inland Revenue

<http://www.ird.govt.nz/>

Skint to Mint

<http://rbnz.govt.nz/education/skint-to-mint-board-game>

Investment advice

Finding an investment advisor

Ngā Rauemi

Investment advice

[Finding an investment advisor](#)

Kinds of investments

[https://sorted.org.nz/guides/saving-and-investing/
kinds-of-investments/](https://sorted.org.nz/guides/saving-and-investing/kinds-of-investments/)

Investing questions

- Learn where and what to invest in

[https://sorted.org.nz/guides/saving-and-investing/
investing-questions/](https://sorted.org.nz/guides/saving-and-investing/investing-questions/)

Investing money

- Learn the basics of investing

[https://sorted.org.nz/guides/saving-and-investing/
investing-basics/](https://sorted.org.nz/guides/saving-and-investing/investing-basics/)

My investment profile

- Investor types and investing smart

[https://sorted.org.nz/guides/saving-and-investing/our-
investor-type/](https://sorted.org.nz/guides/saving-and-investing/our-investor-type/)

Financial Markets Authority

www.fma.govt.nz

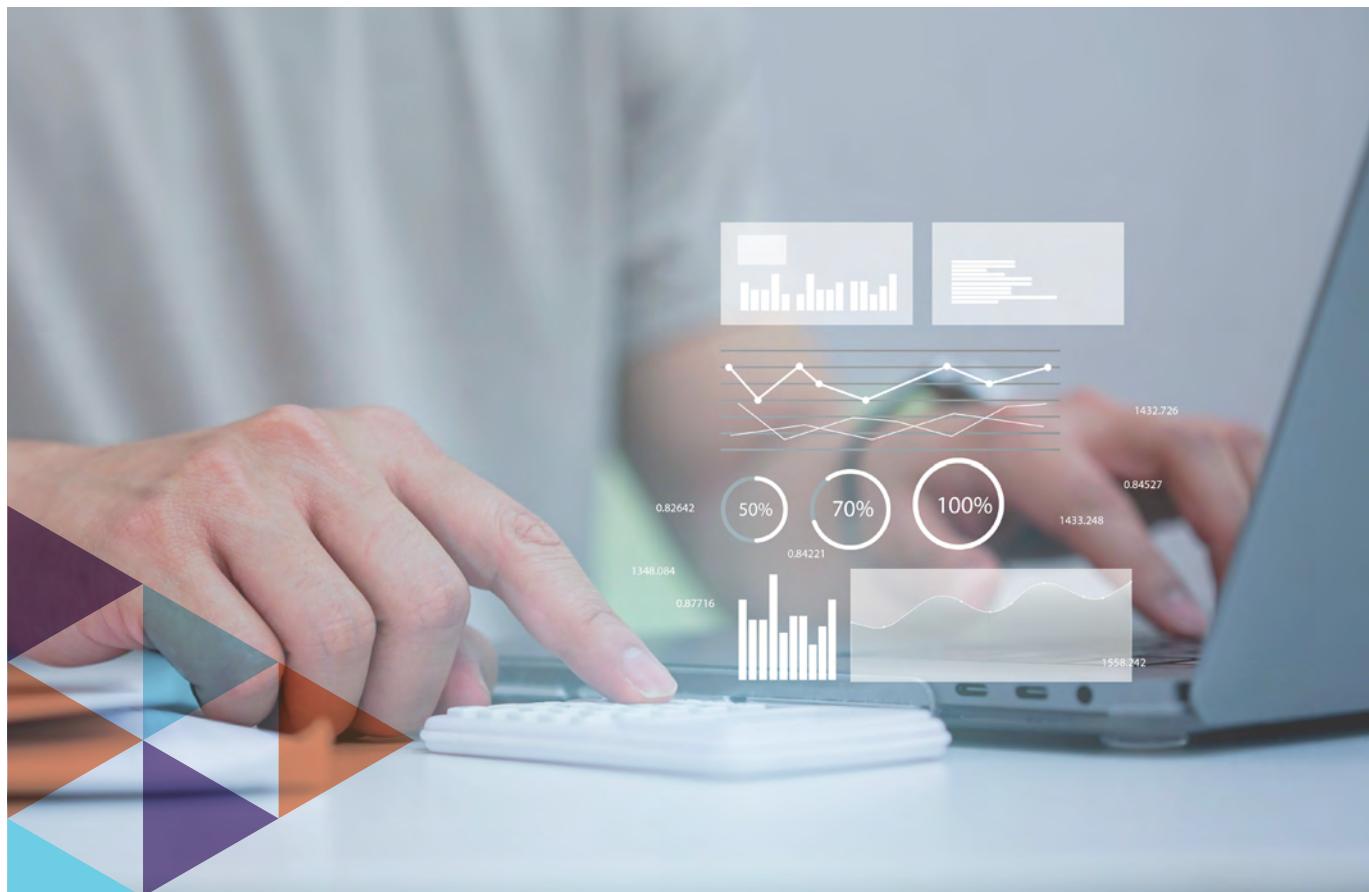
He take whenua, he oranga whānau



Kua nōhia e Kiri me tōna whānau te whenua i whakatipuria ia e pātata ana ki tōna marae, i roto i te whare nāna tonu i whakatū ki ngā tahataha o te awa o Rangitīkei. Tokotoru ā rāua tamariki ko Kora, ā, hāunga te pōtiki (he taiohi tonu ia), he pakeke rātou. Kua mārena te mātaamua, tokorua āna tamariki, koia ko ngā mokopuna a Kiri.

Kua eke a Kiri ki te rima tekau tau te pakeke, ā, e mahi ana hei kaipūtaiao mō tōna iwi. Kātahi anō ka utua katoatia e rāua ko Kora te pūtea taurewa hei utu i te hanganga mai o tō rātou whare. He \$25,000.00 i penapenahia e Kiri mā te tuku i te \$300 i ia wiki ki tētahi pēke pūtea, ā, kāore taua pūtea i rawekehia.

Ko tētahi o ngā tino whāinga o Kiri, ko te whakawhānui i tōna papakāinga hei wāhi noho mō āna tamariki me āna mokopuna. He whenua tuku iho i ūna kaumātua, nā rāua ia i whakatipu. Ka mahi tahi rātou ko āna tamariki ki te tūhura kōwhiringa haumitanga e tutuki ai ūrātou whāinga.



Ngohe Aromatawai

Wāhanga 1:

Te Tātari i ngā Kōwhiringa Haumitanga

Whakakīa te ripanga e whai ake ana ki te tātari i te kōwhiringa haumitanga
KiwiSaver me tētahi atu.



		KiwiSaver
Whakamāramatanga		

Ngā utu		
Te angawā		

Te pūtea Tāpui/Tāpae		
Ngā tūraru		



Wāhanga 2: Ngā Whakamahukitanga Kōwhiringa Haumitanga

Whakamārama i konei ngā take e arotau ai ēnei momo kōwhiringa haumitanga ki tō te tangata kīwhaiaro haumitanga. Tuhi ki raro iho nei.



Wāhanga 3: Te Hāngai o ngā Kōwhiringa Haumitanga

Parahautia te hāngai o ngā kōwhiringa haumitanga ki tō te tangata kīwhaiaro haumitanga. Tuhi ki raro iho nei.