

Te Puka Rauemi Tautoko

Ngā whakaawe me ngā
pānga ki taku ahumoni!

Te whai hua - kia ora!

sorted
in Schools

US 28104 (Putanga 3)

Tātarihia ngā āhuatanga tūraru ā-waho me te kōwhiri
rautaki whakahaere i ngā pānga ki te ahumoni whaiaro

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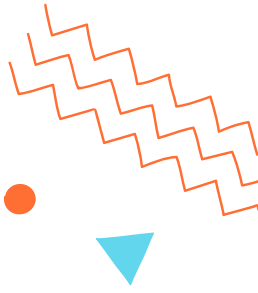
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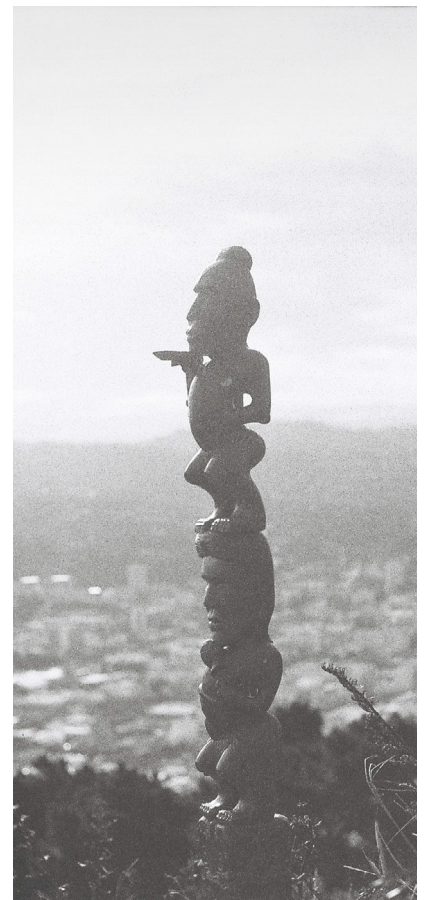
Ngā pānga ki taku ahumoni!

**Nau mai ki tēnei puka rauemi tautoko:
Ngā pānga ki taku ahumoni!**

Ka āwhina te pukapuka nei i a koe ki te:

☑ Tātari i ngā pānga o ngā āhuatanga ā-waho ki te ahumoni whaiaro. Ka ako koe i te pēheatanga o ngā takatūtanga ā-rohe, ā-motu, ā-ao e whai pānga ki te ahumoni whaiaro. Ko ngā takatūtanga e kōrerotia ana, ko te/ngā:

- panonitanga pāpātanga huamoni
- pikinga utu
- panonitanga taiao ōhanga
- ia porihanga, ia tatauanga iwi
- panonitanga huarere
- panonitanga tōrangapū
- take ā-taiao
- ture.



Ngā Taunakitanga/ Whakatau mō te Paetae	Ngā Taunakitanga/ Whakatau mō te Kaiaka	Ngā Taunakitanga/ Whakatau mō te Kairangi
Hei tohu i te Paetae: • Kua tātaritia ngā āhuatanga ā-waho e toru, ao whānui, motu whānui, takiwā whānui hoki ka pā ki ngā ahumoni whaiaro a te tangata. • Kua whiriwhiri rautaki hei whakahaere i ngā pānga o ngā āhuatanga tūraru ā-waho ki ngā ahumoni whaiaro.	Hei tohu i te Kaiaka: Kua eke koe ki te taumata Paetae, ā: • kua whakatakoto tātaritanga o tētahi āhuatanga ā-waho, ā, kua āpitihia tētahi whakamāramatanga mō ngā pānga ki ngā ahumoni whaiaro a te tangata. • Kua whakamāramahia ngā kōwhiringa rautaki hei whakahaere i ngā pānga o ngā āhuatanga tūraru ā-waho ki ngā ahumoni whaiaro.	Hei tohu i te Kairangi: Kua eke koe ki te taumata Kaiaka, ā: • Kua tātarihia ngā āhuatanga ā-waho (ērā i te taumata Kaiaka), ā, kua āpiti parahautanga o ngā pānga ki ngā ahumoni whaiaro a te tangata. • Kua parahautia ngā rautaki i kōwhiria ai hei whakahaere i ngā pānga o ngā āhuatanga tūraru ā-waho ki ngā ahumoni whaiaro.

Kaupapa 1

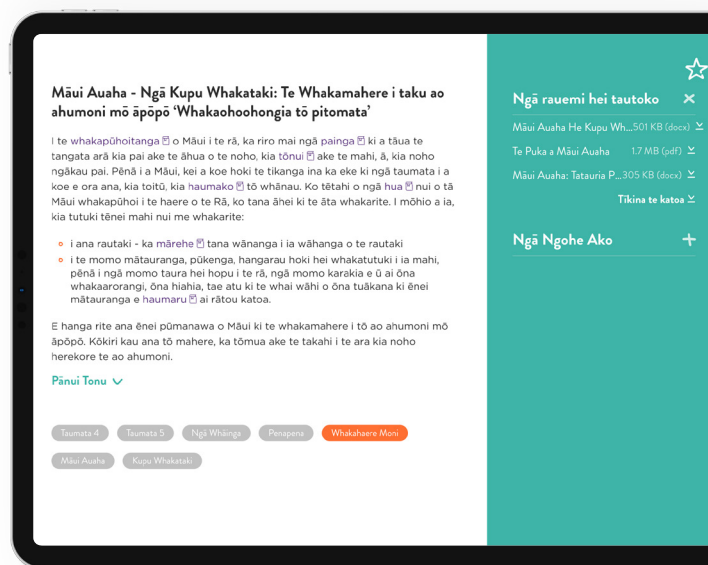
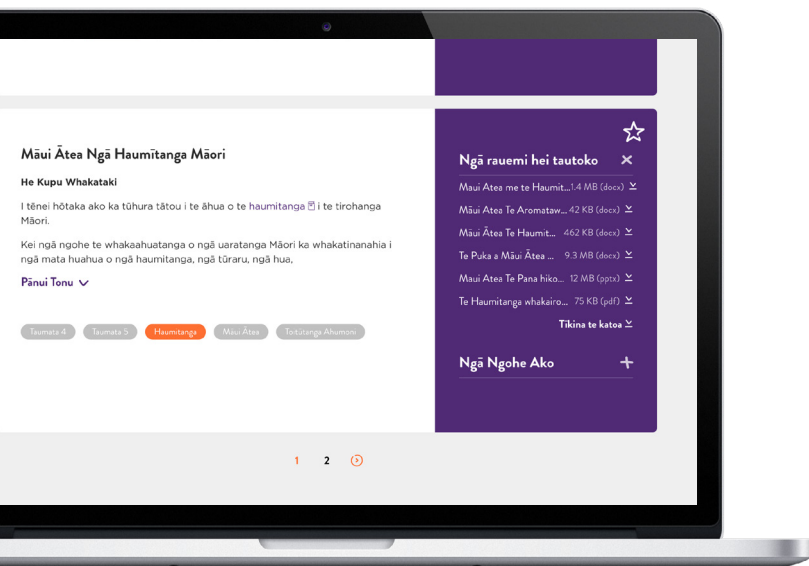
Ngā āhuatanga ā-waho ka pā ki ngā ahumoni whaiaro me ngā whiriwhiringa kaupapa

Ngā hua ako

Ka mutu ana te kaupapa ako nei, ka āhei koe ki:

- te tautohu i ngā āhuatanga ā-rohe, ā-mōtū, ā-ao.
- te whakamārama poto i te pānga ki ō ahumoni whaiaro, ki ō whakataunga ahumoni hoki.

Ngā pukapuka o Te Whai Hua, Kia Ora! e whai pānga ana: Māui Ātea - Ngā Haumitanga



Ngā āhuatanga ā-waho

He nui ngā āhuatanga ā-waho e whakaawe ana i ō ahumoni whaiaro, i ō whakataunga ahumoni hoki. I tēnei wāhanga, ka ako tātou i ngā huapai me ngā huakino o ēnei āhuatanga ā-waho ki ō tātou ahumoni whaiaro, ki ngā whakataunga ahumoni hoki.

Ngā āhuatanga ā-ao

Ngā takatūtanga ā-ao: Ngā mate urutā, ngā pakanga me ngā tutūnga o te puehu, ngā mōreareatanga

Ko te takatūtanga ā-ao, ko tētahi āhuatanga ka pā ki te ao mō tētahi wā, e aro nuitia ai e te ao whānui, waihoki, ka whai pānga ki te taupori me ngā takiwā whai hanganga (OECD, 2020).

E mea ana te hītori, kāore he kaipatu tangata kino ake i ngā huaketo, i ngā huakita, i ngā pirinoa e hua mai rā ko ngā tahumaero, ā, ko te KOWHEORI-19 te mate urutā ā-ao i rongo tata nei tātou, me te aha, e pā kinotia nei te miriona tāngata puta noa i te ao. He nui te hunga i mate, he nui hoki te hunga kei te māuiui tonu, ā, ko te whakaputanga ai o tētahi kano ārai, ka haukere ā-ahumonitia te mahi a te tangata e te ngau ā-ahumoni e te mate urutā nei. Ka whakawhānuitia ake tēnei ā taihoa.

Ngā pāpātanga whakawhiti

Ko te pāpātanga whakawhiti, ko te wāriu ā-moni o tētahi whenua tēnā i te wāriu ā-moni o whenua kē atu, o takiwā ōhanga kē atu rānei. Hei tauira, e hia ngā tāra NZ (NZD) hei hoko i tētahi tāra Amerika (USD)?

Mehemea ko te 0.72 heneti te pāpātanga USD, ā, ka hiahiatia te \$1.39 NZD hei hoko i te \$1 USD. Kia maumahara koe, he rite tonu te huringa o te pāpātanga, nō reira, me mātua whakaaro tērā i mua i tō hoko tāra nō tāwāhi.

Whakawehea te tāra NZ ki te pāpātanga USD = ?
Arā, ko te $\$1.00 / \$0.72 = \$1.39$

¹ OECD. Org (2021). He mea toro i: www.oecd.org/regional/global-events-recommendation.html

Ngā momo pāpātanga whakawhiti e whā

1. Te Taurangi Herekore

Ko te pāpātanga whakawhiti taurangi, ko te utu ā-tāra o tētahi whenua, tērā ka whakatauhia e te māketē whakawhiti tāwāhi (Māketē Forex), ā, ka hāngai ki te whakaratonga, ki te nui ake rānei o te hiahiatia, tēnā i whenua kē atu.

2. Te Māketē Forex (Te Māketē Whakawhiti Tāwāhi)

Ko te māketē whakawhiti tāwāhi, he māketē tuku ā-ao, he māketē whakawhiti-herekore mō te hoko moni. Ka whakatau te māketē i ngā pāpātanga whakawhiti tāwāhi mō ngā moni katoa. Ka hāngai hoki ki ngā āhuatanga hoko mai, hoko atu, whakawhiti moni ki ngā utu o te wā, ki ngā utu rānei kua oti te whakatau.

He Kuputaka

Pāpātanga Whakawhiti
Exchange Rate

Taurangi Here-kore
Free Floating



3. Te Tīmau Pūnaha Moni

He kaupapa here te tīmau moni e whakaritea ai e te kāwanatanga o te motu ki tētahi pāpātanga whakawhiti pūmau motuhake i tētahi pūnaha moni tāwāhi, i tētahi huinga pūnaha moni tāwāhi. Hei tauira, kua tīmau te tāra Hong Kong (HKD) ki te USD, me te aha, ka noho te wāriu o te HKD ki te ine whānui o te USD.

Ngā huapai, ngā huakino

- Ka whakaheke te tīmau pūnaha moni pono i ngā āhuatanga pāhekeheke, ka whakatairanga tauhokohoko, ka whakapiki moni whiwhi.
- Mā te tīmau pūnaha moni iti rawa atu e heke ai te paerewa noho kāinga, e kino ai ngā pakihi tāwāhi, e pupū ake ai ngā kukumetanga tauhokohoko me ētahi atu whenua.
- Ka tino whai wāhi te tīmau pūnaha moni hangahanga teitei ki te whakapaunga kino o ngā hokonga mai, kāore ōna toitūtanga, ā, ka hinga ana, ka pā mai te pikinga utu.

4. Tō whenua, tāwāhi rānei

He rerekē pea ngā pāpātanga whakawhiti o te whenua kotahi. I ōna wā, he pāpātanga i tō whenua, he pāpātanga i tāwāhi. I te nuinga o te wā, ka kitea ngā pāpātanga whakawhiti pai ake i tētahi whenua tonu, kaua ki tāwāhi. Ko Haina te tauira matua o tētahi whenua e pēnei ana te anga pāpātanga.

He Kuputaka

Tīmau Pūnaha-Moni
Currency Peg

Tō Whenua
Onshore

Tāwāhi
Offshore

Te whakarato me te hiahia

I te ōhanga, ko te whakarato me te hiahia te hononga i waenga i te nui (raHINGA) o tētahi taonga (taonga hoko) e hiahia ana ngā kaiwhakaputa ki te hoko atu mō ngā **utu** rerekē me te nui (raHINGA) e hiahia ana ngā kiritaki ki te hoko. Koinā te tauira matua e whakatauria ai ngā utu i te ariā ōhanga.

Ko te utu o te taonga (taonga hoko) e whakatauria ana e te whanaungatanga o te whakarato (e hia te nui o te taonga e wātea ana) me te hiahia (e hia ngā tāngata e hiahia ana ki te hoko i te taonga) i te **māketē**. E kī ana, i te mutunga iho ko te utu taurite, ā, he tohu nō tētahi whakaaetanga i waenga i te kaiwhakaputa me te kiritaki o taua taonga.

He whakamāramatanga:

- He taonga hoko, he hokonga, he rawa (wāriu ā-moni), he hua, he rawa (kaipupuru) te taonga e hokona atu ai, e tauhokohokona ai, e hokona mai ai.
- E kōrero ana te māketē mō ngā hokonga me ngā ratonga ka whakawhitia, e hua mai ai i ngā tūtakitakitanga o tētahi kaihoko ki tētahi kaihoko.
- Ko te utu taurite te tūhonotanga o te whakaratotanga o te taonga ki te hiahia o te kiritaki. Hei tauira, i ngā hararei raumati o Aotearoa he iti iho te utu o ngā rōpere i te wā e maoa ana, nā reira i pai ai te whakaratonga. E āhei ana te hoko i te hōtoke i te mea e hoko mai ana i tāwāhi, me te aha, he nui noa atu te utu.



Te kaimino

He tangata, he rangatōpū rānei e whakarite moni tārewa ana mai i tētahi tangata, i tētahi pēke, i tētahi rōpū ahumoni me te tūmanako ka utua te moni tārewa, ā, i te nuinga o te wā he huamoni hoki.

Te kaiwhakatārewa

He tangata rānei, he rangatōpū rānei ka whakatārewa pūtea ki tētahi atu tangata, ki tētahi atu rōpū rānei, me te tūmanako ka utua te moni tārewa, ā, i te nuinga o te wā he huamoni hoki.

Te pāpātanga ōrau ā-tau

Ko te tikanga o te kupu pāpātanga ōrau ā-tau, ko te utu ki ngā kaimino o te pāpātanga huamoni ā-tau, ā, ka utua ngā kaiwhakatārewa. Ka whakaaturia te APR hei ōrau e whakaahua ana i te utu o ngā tahua ā-tau tonu mō te tūmau o te taurewa, o te moni whiwhi rānei ka riro i tētahi haumitanga.

He Kuputaka

Kaimino
Borrower

Kaiwhakatārewa
Lender

Pāpātanga Ōrau ā-Tau
Annual Percentage Rate

Pāpātanga Huamoni
Interest Rate

Ngā pāpātanga huamoni



Ko te pāpātanga huamoni te nui o te utu ka āpitihia e te kaiwhakatārewa mā te kaimino ki te tahua more mō te mahinga o ngā rawa. I te nuinga o te wā he ōrau nō te tahua more e tohua ā-tau ai, e mōhioia ana ko te pāpātanga ōrau ā-tau.

Hei tauira, mehemea ko te \$300,000 te rahinga tahua more o te moni tārewa, ā, e 5% te pāpātanga huamoni. Ko te utu APR ki te kaimino, ko te utu ka riro ki te kaiwhakatārewa, ko te \$15,000 ā-tau.

$$\text{\$300,000} \times 5 \div 100 = \text{\$15,000 i ia tau}$$

Ka tino kitea i te tauira nei te āhua o te pānga o ngā pāpātanga huamoni ki ngā ahumoni whaiaro. Ka teitei ake te pāpātanga huamoni, ka nui ake te moni hei utu mā te kaiwhakatārewa ki te moni tārewa, ka iti iho te moni hei tuku ki ngā penapenatanga, ki te hoko hokonga rānei. Ka iti ana te pāpātanga huamoni, ka iti iho te moni a te kaiwhakatārewa hei utu i te moni tārewa, ka nui ake te moni a te kaiwhakatārewa hei tuku ki ngā penapenatanga, ki te hoko hokonga rānei, ki te tāpae i ngā moni tārewa āpiti hoki.



Te utu tahua

He pānga o te utu tahua ki te pāpātanga huamoni ka utua e ngā rōpū ahumoni mō ngā tahua ka whakamahia e rātou i ā rātou pakihi. E whakaahua ana te hora utu i te rerenga kētanga o te utu tahua me ngā utu pāpātanga huamoni mā ngā kaimino i te puna hua matua mō ngā rōpū ahumoni tini.

Te utu hora

I te ao ahumoni, e kōrero ana te hora utu mō te rerenga kētanga i waenga i ētahi utu e rua, arā, i ngā pāpātanga, i ngā hua rānei. Koinā te āputa i waenga i te piti me ngā ritenga utu o tētahi taituarā, o tētahi rawa rānei e hiahiatia ana, pēnei i ngā taputapu, i ngā taonga rānei.

Mehemea ka whakatau ki te hoko, ki te piti rānei i te \$400,000 mō tētahi kāinga e \$410,000 te wāriu rēhita, ko te \$10,000 te utu hora i konei.

He Kuputaka

Tahua More
Principal

Utu Tahua
Cost of Funds

Utu Hora
Spread



Kaupapa 2

Ngā momo takatūtanga

Te ōhanga tipu

- Ngā take, ngā māharahara taiao
- Ngā take taiao ā-tangata
- Ngā take tōrangapū



Ngā take ā-mōtū

Ngā takatūtanga ā-ao

Ngā mate urutā ā-ao, ngā pakanga me ngā tutūnga puehu, ngā mōrearea ahumoni.

Te pikinga utu

Ko te pikinga utu te pāpātanga e heke ai te wāriu o te moni, ā, e piki ana te nuinga o ngā utu o ngā taonga me ngā ratonga. Ko te namatohu utu kaihoko (CPI) me te namatohu utu waenga (WPI) ētahi namatohu pikinga utu e rua.

Kāore pea te pikinga utu e pai ki te hunga e mau moni ukauka ana, nā te mea, ka heke te wāriu o ngā puringa moni ukauka. Heoi anō, mō te hunga whai rawa pēnei i te whenua, he mea pai te pikinga utu ki a rātou, nā te mea, ka piki te wāriu o ā rātou rawa.

E toru ngā momo: ko te pikinga utu kume-hiahia, ko te pikinga utu pana-utu, ko te pikinga utu tauira-ōmua.

Ngā take tōrangapū

Ka whai wāhi ngā take tōrangapū ā-rohe, ā-ao ki te ōhanga o Aotearoa e whakaawe pai ana, e pā kino ana rānei ki ngā ahumoni whaiaro.

Ko te whakapikitanga o te utu ā-hāora mōkito o te wā nei i whakaritea e te Kāwanatanga te tauira tino pai. Mō te nuinga, ka whakaawe pai te whakapikinga nei i te utu ā-hāora mōkito i te mea ka nui ake te moni mō te kāinga. E matapae ana, ka hiki tēnei whakapikitanga i te ōhanga. Heoi anō, e matapae ana hoki, ka nui te hunga kore mahi i ngā kaitukumahi e whakatinana ana i te rautaki nei kia pai ai tā rātou aro ki tēnei whakapikinga mō ā rātou kaimahi.

He Kuputaka

Pikinga Utu
Inflation

Namatohu Utu Kaihoko
Consumer Price
Index (CPI)

Namatohu Utu
Kaihoko Waenga
Wholesale Price Index
(WPI)

Pikinga Utu
Kume-Hiahia
Demand-Pull Inflation

Pikinga Utu
Pana-Utu
Cost-Push Inflation

Pikinga Utu
Tauira-Ōmua
Built-In Inflation

Utu ā-Hāora Mōkito
Minimum Wage

Ngā take tāke

E kōrero ana ngā take tāke mō ngā panonitanga tāke e whakaawe pai ana, e pā kino ana ki te ōhanga me ngā ahumoni whaiaro. Ko te tauira tino pai o tēnei, ko ngā poronga tāke. He whakahekenga ēnei nō te rahinga o ngā moni kaiutu tāke e ahu atu ana ki ngā whiwhi kāwanatanga.

Ngā huapai, ngā huakino

- Ka whakaheke ngā poronga tāke i ngā pīkau a te kaiutu tāke, engari ka piki te nama o te motu.
- Ka whakapiki ngā poronga i te whanaketanga, engari, kāore e pērā rawa te pai e whakahokia ai he whiwhinga kua ngaro.
- He pānga pai tō ngā poronga tāke mehemea e teitei ana ngā pāpātanga tāke, he paheketanga ohaoha rānei.
- He pai rawa atu ngā poronga tāke ki te hunga pōti.

He Kuputaka

Tāke
Tax

Poronga Tāke
Tax Cut

Kaiutu Tāke
Taxpayer

Paheketanga Ohaoha
Recession

Manarite-Kore
Inequality

Ngā māharahara taiao

Ka whakamāramahia i ngā take ā-rohe.

Ngā whakaahu whakamua hangarau

Ka whakaawe pai ngā whakaahu whakamua hangarau i ngā ahumoni whaiaro. I te wā o te KOWHEORI-19, i puta mai tētahi huringa hangarau matihiko, ka riro ko ngā taupānga hui ā-ipurangi, pēnei i te huirangi, i te huitopa, i te puku kukara hei ara ngaio matua, hei ara whaiaro matua ki te whakawhitiwhiti kōrero, i te wā e noho rāhui rawa ana. E whakaawe pai tonu ana ēnei hua i ngā ahumoni whaiaro, pēnei i te whakapakari i te āhei o te tangata ki te mahi i te kāinga. He mea tiaki pūtea tēnei mō te tangata haere ki te mahi, ka tiaki pūtea rānei te hunga i te korenga i rēti whare mahi.

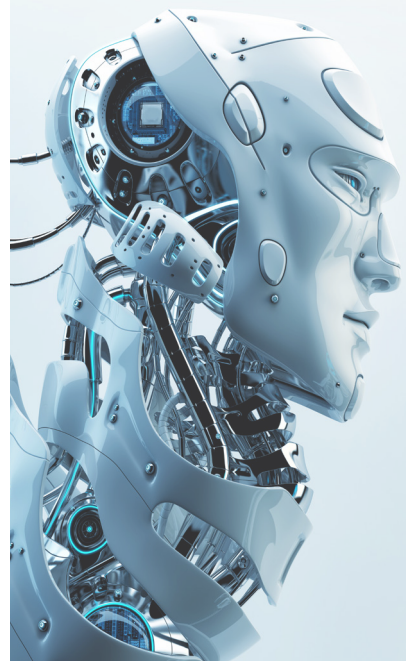
Ngā whanaketanga waka tūmatanui

Ka whakaawe ngā whanaketanga waka tūmatanui i ngā ahumoni whaiaro. Hei āpiti ki ngā hua o ngā waka tūmatanui, ka tiakina tō pūtea mā ngā waka tūmatanui, nā te korenga i mate ki te utu i te penehinu, i ngā whakatikatikahanga me te whakapaipaitanga o te motokā.

He Kuputaka

**Whakaahu
Whakamua Hangarau**
Technological
Advancement

Waka Tūmatanui
Public Transport



Ngā āhuatanga ā-rohe

Ngā takatūtanga ā-ao

Ngā mate urutā ā-ao, ngā pakanga me ngā tutūnga puehu, ngā mōrearea ahumoni.

Ngā ture

Ka whakaawe pai, ka pā kino rānei ngā ture ki tō moni whiwhi whaiaro. I te mutunga o te tau 2020, ka whakatakotoria tētahi ture hou mō te pāpātanga tāke 39% mā te hunga e nui ake ana i te \$180,000 ā-tau te whiwhinga. Tīmata ai tēnei whakapikinga i te Āperira o te tau 2021. I mua atu, ko te 33% te pāpātanga tāke. He pāpātanga tāke ā-taumata i Aotearoa, arā, ka piki ana tō tāke i te pikinga o tō moni whiwhi.



Mō ia tāra moni whiwhi	Te pāpātanga tāke
Tae rā anō ki te \$14,000	10.5%
Nui ake i te \$14,000, tae rā anō ki te \$48,000	17.5%
Nui ake i te \$48,000, tae rā anō ki te \$70,000	30%
Nui ake i te \$70,000, tae rā anō ki te \$180,000	33%
Nui ake i te \$180,000	39%

Hei tauira mahi

E \$200,000 te moni whiwhi ā-tau, me te pāpātanga tāke hou.

Ko Moana te Manahautū, e \$200,000 tana utu ā-tau (i mua i te tāke). E ai ki ngā pāpātanga tāke mō te tangata i te wā nei (tirohia i runga ake nei) e \$56,920 tana utu tāke, nō reira, e \$143,080 te moni ka riro i a ia.

Nō te whakatakotoranga o te pāpātanga tāke hou 39%, e \$58,120 tana utu tāke ināianei. He \$1,200 te rerenga kētanga i tērā o te ture pāpātanga tāke o nāianei, arā, ehara tērā moni i te utu ā-tau ināianei.

Ngā māharahara taiao/Ngā take taiao i hua mai ai nā te tangata

He pānga kino ngā māharahara taiao ki ngā ahumoni whaiaro. Ko tētahi tauira o ngā pānga ōhanga, ko ngā arawai e parakino ana. Ka raru te tipu o te ōhanga, ka kino ngā āhuatanga hauora, ā, ka uaua te mahinga kai. Ko te pānga pea ki tō ahumoni whaiaro ko te pikitanga o ngā utu o ētahi kai.

Ngā whanaketanga waka tūmatanui

Kua kōrerohia kētia i mua rā.



He mate i pā ai ki te ahumoni ā-ao, ā-mōtū, ā-takiwā

Pā mai te rarī i te KOWHEORI-19. I te tuhinga o te pukapuka nei, tata tonu ki te rua miriona tāngata ka mate, ā, ka takakino hoki te ōhanga, puta noa i te ao.

I whakararu tahi tēnei mate ōhanga ā-ao i te whakaratonga me te nui o te hiahia ao ōhanga whāuitui. Mō te taha ki te whakarato, i heke haere te whakarato mahi, te whakarato whakaputaranga. Manohi anō, i whakararu te noho rāhui, te katinga o ngā pakihi me te noho tīrara, i whakatōhenehenetia ngā whakaratonga e te katinga o ngā pākihi, me te tū tīrara i te whakaratonga.

Mō te taha ki te hiahia, he nui te hunga i panaia i te mahi, he nui te pūtea i kāore i whakawhiwhia nā ngā māuiuitanga (e ai ki te kōrero, he wāhanga nō te iwi e noho haumate ana), ngā nohonga taratahi, te koremahi, ā, e kino ake ana te tirohanga ōhanga ka heke te kōhi ā-whare me te haumitanga.

He kino te pā mai o te KOWHEORI-19 ki te oranga tinana, hinengaro, wairua o ngā whānau me ngā pakihi puta noa i te ao. Kei te rangona tonuhia ngā pānga ahumoni o KOWHEORI-19, ā, ka pērā mō ōna tau e haere ake nei.

He Kuputaka

Waka Tūmatanui
Public Transport

Mahi Waimori
Casual Work

Mahi Wāpoto
Part-Time Work

Pāpātanga Tāke ā-Taumata
Progressive Tax Rate

Arawai Parahanga
Polluted Waterway

Whakatōhenehene
Disruption

Ōhanga Whāuitui ā-Ao
Interconnected World Economy

Whakaputaranga
Productivity

Tū Tīrara
Social Distancing

Nohonga Taratahi
Quarantines

Kōhi ā-Whare
Household Consumption



Hei mahi 2



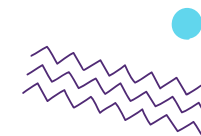
Whakamāramahia, ki te ripanga nei, ngā momo takatūtanga e hāngai ana ki te KOWHEORI-19.

Whakatakotohia hoki tētahi tauira o tētahi āhuatanga i pā mai nā te KOWHEORI-19, ka mutu, he aha ngā pānga ki te ahumoni ā-ao, ā-mōtū, ā-takiwā hoki.





Hei mahi 2



Ngā whakatōhenehene o KOWHEORI-19

	Te momo takatūtanga	Te ao whānui	Te motu whānui	Te takiwā whānui
Ngā pānga ki te takatūtanga		Te noho rāhui Ka kati ngā ripa tauārai hei haukoti i te rere haere o te mate urutā. Uaua ana te hāereere i te ao, ka tino kore rawa atu rānei.	Te noho rāhui Ka whakaheke rawatia te rite tonutanga o ngā rerenga rāwaho hei haukoti i te rere o te mate urutā.	Te noho rāhui Ko ngā ratonga mātuatua anake e mahi ana.
Ngā pānga ahumoni		Ka uaua te taenga mai o ngā tūruhi; ka kati ngā pakihi i te korenga o te mahi.	He tokomaha te hunga ahumahi ripoi ka kore ā rātou mahi.	Tokomaha ngā tāngata kāore e āhei ki te mahi - kore moni whiwhi.
Ngā pānga ki te takatūtanga				
Ngā pānga ahumoni				

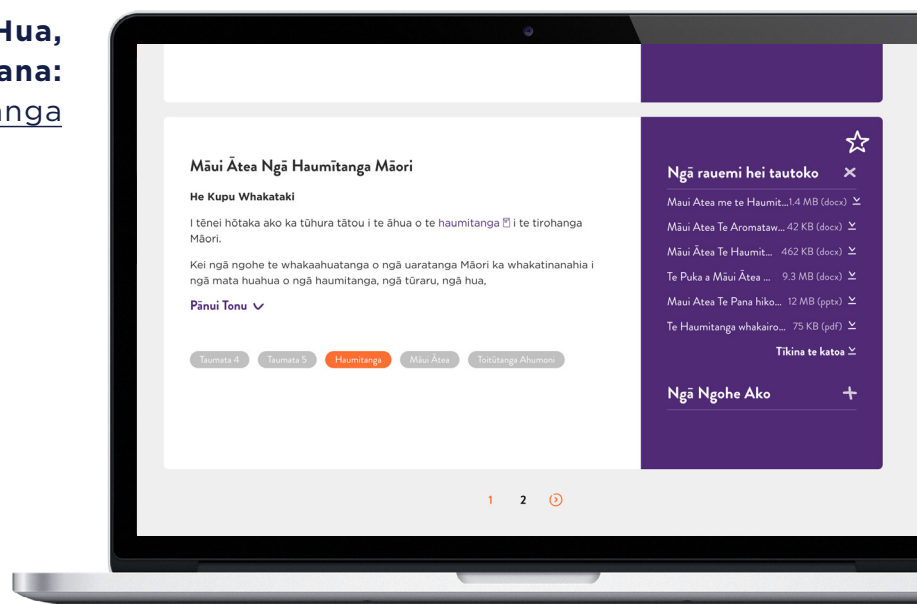
Kaupapa 3

He aha te ahumoni whaiaro?

E kōrero ana te kupu ahumoni whaiaro mō te whakahaere i ō moni tae atu ki te penapenatanga me te haumitanga. Ka awhe mai te kaute tahua, te mahi pēke, te inihua, ngā mōkete, te haumitanga me te whakamahere whakatānga. Ka kōrero tonu te kupu nei mō te umanga ahumahi whānui e whai ratonga ahumoni ana mō te tangata me ngā whare, ā, ka tautoko i ā rātou kōwhiringa mō te ahumoni me te haumitanga.

Mō te taha ki te whakatutukinga o ngā whāinga ahumoni whaiaro, pēnei i te mātua o ngā whāinga ahumoni poto, i te whakamahere i te whakatānga, i te penapena mō te ao kura tuarua o tō tamaiti. Kei te āhua o tō moni whiwhi ngā whakapaunga, ngā āhuatanga noho e tika ana, ngā whāinga me ngā hiahia takitahi - me te āta whakarite mahere e pahawa ai aua hiahia ahakoa ngā taunahua ahumoni. Kia tino whai hua ai tō moni whiwhi me ō penapenatanga, me mātatau koe ki te ahumoni, e mōhio ai koe ki te whai hua, ki te huakore rānei o ngā kupu āwhina, kia tika ai hoki ngā whakatau.

Ngā Pukapuka o Te Whai Hua, Kia Ora! e whai pānga ana: Māui Ātea - Ngā Haumitanga



Te penapenatanga me te haumitanga

Te penapenatanga

Ko te penapenatanga he moni ka āta tiakina, kāore e pau i a koe ki ngā take ohotata, ki tētahi hokonga anamata rānei. He moni e māmā ana tō tiki atu, ā, e moku ana te pānga o te tūraru, e tūraru kore ana rānei, ka mutu, kei konā te tāke iti katoa. He nui ngā kōwhiringa penapenatanga rerekē o ngā rōpū ahumoni.

Hei tauira, mehemea e penapena ana mō tētahi kaupapa pēnei i te haerenga kapa haka, te haerenga ā-kura ki tāwāhi, te whakataetae hākinakina, te wehe rānei i te kāinga, me whakarite whāinga mō te rahinga pūtea e hiahiatia ana, mō te rā, mō te takiwā rānei e tutuki rawa ai.

Te haumitanga

Ko te haumitanga he hokonga rawa, pēnei i ngā hea-pūmau, i ngā moni here, i ngā tahua hea-toha, i ngā rawa pūmau rānei me te whāinga ka hua mai te moni i tō haumitanga.

I te nuinga o te wā ka whiriwhirihia ngā haumitanga kia tutuki ai ngā whāinga pae tawhiti. I te nuinga o te wā, e rua ngā momo haumitanga, arā, ko ngā haumitanga moni whiwhi, ko ngā haumitanga whakatipu rānei.

Ka tīmata ana tō ako ki te haumi, he mea nui kia ako koe mē pēhea e whai hua ai tō haumi. Mā te mōhio ki ngā kauwaka haumitanga rerekē, ki te pūtakenga, ki te whakamahinga e pai kē atu ai ngā hua.

He Kuputaka

Rawa
Asset

Hea-Pūmau
Stock

Moni Here
Bonds

Tahua Hea-Toha
Mutual Bond

Rawa Pūmau
Real Estate

Ngā haumitanga tūmau

Haumi ai tātou, i te nuinga o te wā, kia tutuki ai ngā whāinga ahumoni tūmau-pūmau. He haumitanga e pūmau ana mō tētahi wā. Ko te Moni Kuhu Tūmau, ko te Tahua PIE rānei ētahi haumitanga tūmau.

Ngā moni kuhu tūmau

He haumitanga moni ukauka te moni kuhu tūmau e puritia ana e tētahi rōpū ahumoni. Ka haumitia ō moni mō tētahi pāpātanga huamoni kua whakaaetia, ā, ka pūmau mō tētahi wā, mō tētahi tūmau. E āhei ana te haumi i ngā moni kuhu tūmau ki tō pēke, tō whare manatōpū, tō ohu moni tārewa rānei.

He aha te kōpaki hinonga haumitanga (PIE)?

Ko te kōpaki hinonga haumitanga, te PIE rānei, tētahi hinonga e haumitia ai ngā utanga o āna kaiwhakarato mā ngā momo haumitanga pā-kore rerekē. Ka hiahia pea ki te haumi ki tētahi PIE. Mehemea he pakihi, he kaitiaki, he kaupapa penihana rānei tāu, ka whai pea ki te tū hei PIE. E hia kē ngā momo PIE, he rerekē ngā āheitanga, ngā whakaritenga tāke, me ētahi ture tāke motuhake e hāngai ana ki te moni whiwhi ka riro nā te PIE.

I waihangahia ngā PIE i te Ōketopa, i te tau 2007, nō muri mai i te rewanaga o KiwiSaver. Tōmua mai, ko ngā ture tāke e mea ana ka nui ake pea tā te kaihaumi o ngā ratonga whakahaere pūtea utu tāke tēnā i tāna e utu ai mehemea i hāngai tana haumi ki ngā hea - he take nui tēnā, nā reira i kore ai te tangata i hono ki te KiwiSaver. Ko te tikanga o ngā ture PIE, ka utua te tāke a ngā kaiwhakarato ki tā rātou ake pāpātanga tāke (ko te Tūtohunga Pāpātanga Kaiwhakarato Pūtea, te PIR rānei), e paku iti iho ana i tā rātou pāpātanga tāke moni whiwhi.

He Kuputaka

Pāpātanga ā-Huamoni
Rate of Interest

Whare Manatōpū
Building Society

Ohu Moni Tārewa
Credit Union

Hei tūhura anō i ētahi kōrero mō te tūtohinga pāpātanga kaiwhakarato pūtea (PIR), tirohia ēnei hononga:

→ [Inland Revenue](#)

→ [Kiwi Wealth](#)



Te whakamahere whakatānga/KiwiSaver

E kōrero ana te whakamahere whakatānga mō ngā rautaki ahumoni mō te penapenatanga, mō te haumitanga, mō te whakaratonga o te moni e tika ana mō tō oranga, mō tō whānau i te wā o te whakatānga. Ka aro nui ki ngā whakapaunga, ki ngā nama, ki te matapae oranga, kua ki ngā rawa me te moni whiwhi anake. Ehara i te mea he wā tōmua rawa, he wā tōmuri rawa rānei (ahakoa ko te tōmua painga atu) - e tīmata ai tō whakamahere mō te whakatānga. Hei whakawhānui ake i tō mōhio ki te whakamahere whakatānga me te KiwiSaver, arā a Te Kete 2 - Te Toitūtanga Ahumoni kei roto i a [Māui Ihumanea](#). Hei whakawhānui ake i tō mōhio, arotakengia te [Sorted Retirement Planner](#).

Te whakamahere ahumoni tūmau poto

Te penapenatanga me te moni kuhu tūmau.

Te whakamahere ahumoni tūmau pūmau

Ngā penapenatanga, te whakatānga, te KiwiSaver, ngā pūtea PIE, ngā hea pūtea namatohu, ngā moni kuhu tūmau, ngā moni here.

Ngā rautaki whakahaere i ngā pānga

Kua whakatakotohia ki raro iho nei he rautaki āwhina i te tangata ki te whakahaere i ngā pānga o ngā āhuatanga tūraru ā-waho. Kua ratohia ki tēnei rārangi he whakamāramatanga māmā, he rauemi rānei hei toronga māu e pā ana ki taua rautaki me tana āwhina ki te whakahaere i ngā pānga. Kua kōrerotia kētia te whakamahere ahumoni i tēnei kaupapa.

Ko ngā rautaki whakahaere i ngā pānga ahumoni whaiaro, ko ēnei:

Whakahaere Pakihi

- Tirohia
 - Hīkina Whakatutuki [Ministry of Business, Innovation Employment], tikina atu i www.mbie.govt.nz

Mahere Ahumoni

- He tauira kei Kaupapa 3 o tēnei pukapuka.

Ārai Moni Whiwhi

- Tirohia
 - www.kiwicover.co.nz/income-protection-insurance

Inihua Mataora

Inihua Hauora

- Mō te inihua hauora, tirohia ēnei
 - www.ami.co.nz
 - www.lifedirect.co.nz/article/what-is-health-insurance
 - He nui kē atu hoki ngā kamupene nō Aotearoa, tēnā tirohia hoki ērā.

Inihua Whare

Inihua Rawa Rōwhare

Inihua Mōkete

- Mō ētahi anō pārongo inihua whare, tirohia
 - Te Paerewa TAAO whai pānga, 28103
 - Sorted - Māui Mataara me te Inihua
 - AMI - www.ami.co.nz
 - AA - www.aainsurance.co.nz

Inihua Waka

- Tirohia
 - AMI - www.ami.co.nz/car-insurance
 - AA - www.aainsurance.co.nz/car-insurance

Ko ngā rautaki whakahaere i ngā pānga ahumoni whaiaro, ko ēnei:

Ngā Haumarū ā-Ipurangi

- Ko te haumarū ā-ipurangi tuihono te whakamahinga o ngā hangarau me ngā tukanga kia whakaiti, kia tauwhiro hoki i ngā whatunga, i ngā pūnaha, i ngā papatono, me ngā pūrere i ngā whakaekeke ipurangi. Mā te tauwhiro ka heke te tūpono raweketanga o ō mōhiotio muna, o ō pūnaha rānei.
- Tirohia
 - www.gcsb.govt.nz/our-work/ncsc
 - www.ncsc.govt.nz

Te Kaiwhakamaru Whenua me te Pūnaha Mataara

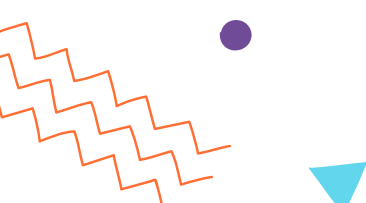
- E āhuarite ana ki te haumarū ā-ipurangi tuihono tō whakamaru i ō rawa me ngā haumitanga ōkiko, kia heke ai te tūpono tāhaetanga. Ka 5% hoki te whakahekenga o tō inihua mēnā he pūnaha mataara tāu, heoi anō, kei tō kaiwhakarato inihua ngā here me ngā whakaritenga.

Ngā Haumitanga Rerekē

- Tirohia
 - Ngā paerewa TAAO e whai pānga ana, 28090, 28095

Te Kōpaki Penapena Whaiaro

- Tirohia
 - Ngā paerewa TAAO e whai pānga ana, 28089, 28090

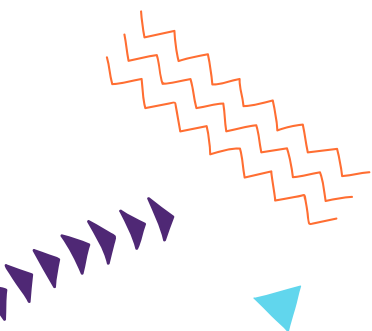




Hei mahi 3

He aha te hua o te penapenatanga ki tō ao ahumoni?

I tēnei o ngā ngohe, me whakaaro koe ki ngā whakaawenga pai mō tētahi pūkete penapena. Tuhia ki te taha o ia tauira, ō whakaaro ki te take i kīia ai he whakaawenga pai mō tō pūkete penapena.



Ka pēhea te penapenatanga e āwhina i tō oranga ahumoni?

	Te tauira	Ngā whakaawenga pai o te pūkete penapena
1.	He 'kaiwhakangahau taiea' a Māui i Tiriata, i Pukamata hoki. Ka riro i a ia te \$5 mō ia whakatairanga ka mātakitakihia i tana whārangi Pukamata. Ka riro i a ia te \$3000 i te marama kotahi nei.	Ka whakaurua ki tētahi pūkete penapena, me te aha, ka whiwhi huamoni ana moni,
2.	Kātahi anō a Hina ka rongu e hapū ana a ia.	
3.	Kātahi tonu a Hina rāua ko Māui ka whiwhi moni i te inihua ao o tō rāua whaea kēkē kātahi anō ka hinga.	
4.	Kātahi anō te rāhui e pā ana ki te KOWHEORI-19 ka tau ki Tāmakimakaurau. Kāore tētahi e noho ana i Tāmakimakaurau e āhei ana ki te wehe i ō rātou kāinga, hāunga te hunga ratonga mātuatua.	
5.	Kei te pīrangi hanga papakāinga a Hina, engari, me utu i ngā utu tīmatanga, pēnei i te raihana noho whare. Me haere ia ki ia kaitiaki kia whakaae mai rātou i mua i tana whai raihana noho whare. He utu ohorere tēnei.	

Kaupapa 4

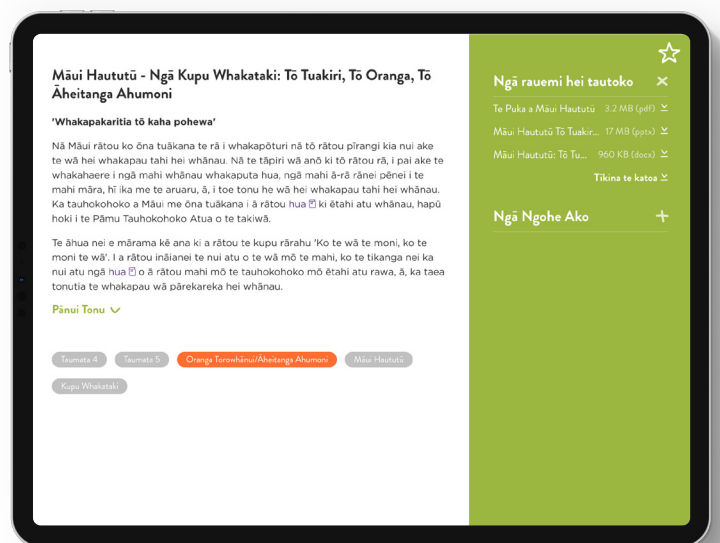
Te oranga ahumoni

E kōrero ana te oranga ahumoni mō te āhua o ngā kare ā-roto o te tangata e pā ana ki ā rātou ahumoni mō āpōpō me ō rātou pānga ki te moni. E kōrero ana hoki mō tō rātou āhei ki te aro ki ngā āhuatanga ahumoni whanokē me ngā utu ohore hoki. Ko tōna kaupapa, he:

- ✓ noho taituarā, he rongō ka nui te moni mō ngā matea.
- ✓ whakahaere i te ahumoni o ia rangi.
- ✓ noho wātea i ngā here ahumoni kia pai ai ngā kōwhiringa mō tō ao.

E āhei ana te tangata oranga ahumoni pai ki te ū ki āna whāinga ahumoni tūmau-pūmau, ā, e tika ana ngā kōwhiringa kia tau ai tōna wairua, i tēnei wā, haere ake nei. Waihoki, e whai hua ana te orangatanga ahumoni ki te whānuitanga o tō ao, ki ngā ao katoa o te whānau anō hoki. Ka āwhina i tō āhei ki te eke panuku i ngā aupiki, ki te angitu i roto i ngā āhuatanga e hiahia ana koe i tō ao.

Ngā Pukapuka o Te Whai Hua, Kia Ora! e whai pānga ana: Māui Haututū - Tō Tuakiri, Tō Oranga



Ngā whakataunga ahumoni

Ka hāngai ngā wheako, ngā waiaro, ngā tirohanga o mua ki te oranga ahumoni, me te aha, me tino tika ngā whakataunga ahumoni e angitu ai koe i tō oranga ahumoni. He pūnaha whakatairite ngā whakataunga ahumoni i ngā huapai, i ngā huakino o aua whakataunga e hāngai ana ki te whakapaunga o te moni.

E angitu ai tētahi āhuetanga ahumoni wāriu nui i tō ao, me tino tōtika ngā whakataunga ahumoni. Ka taea tēnei ina wāwāhingia e koe ki ngā wāhanga iti, ā, ka tīmata te whakatinana i ngā rautaki whakatau ahumoni pai. Me tīmata ki:

1. Te whai whāinga

Mā ngā whāinga e hua mai ai tētahi mahere, e hua mai ai ngā mahi whai take, e puta ai hoki ngā hua mō tētahi wā. Me whai whāinga ahumoni tūmau-poto, tūmau-pūmau hoki.

2. Te mārama ki tō momo waiaro moni

Ina mārama ake koe ki tō momo waiaro ahumoni, ka matatau ake koe ki ō āhuetanga whakapau moni, ki ō āhuetanga penapena hoki.

He āwhina te hononga paetukutuku e whai ake nei: [Money Personality Quiz » Sorted](#)

3. Te mārama ki te rerekētanga o ō hokonga HIAHIA, me ngā hokonga MATEA

Me mārama ki te rerekētanga o ngā hokonga 'hiahia' i ngā hokonga 'matea' (US28089 - He Puka Rauemi Tautoko), ka āwhina i tō ekenga ki te oranga ahumoni, ki te whakaheke hoki i te anipā me ngā māharahara ahumoni.

He Kuputaka

Āhuetanga
Ahumoni Whanokē
Financial Unpredictability

Whakapaunga Ohorere
Unexpected Expenses

Taituarā
Security

Hiahia
Want

Matea
Need

4. Te tautuhi i ngā āhuatanga e rongo ana te ngākau i ngā hokonga

Te mōhio ki te pānga o ō kare ā-roto ki ngā mea, ki ngā wāhi me ngā take e whakapaua ai ō moni, kia taea ai te rapu huarahi e kore ai koe e whakapau kau noa nei i ō moni ki ngā mea kāore e whai hua ana ki tō oranga ahumoni. Kei tēnei rangitaki o Sorted, [Ka Tākiri te Ate, Ka Heke te Tapeke](#) ētahi tino kōrero.

5. Te āta whakatau e aha ana te aha

Whāia te raupapatanga e whai nei i a koe ka whakaaro ki te hoko.

E TŪ

E tū, kaua e neke, āta haere, āta whakaarohia tō hokonga.

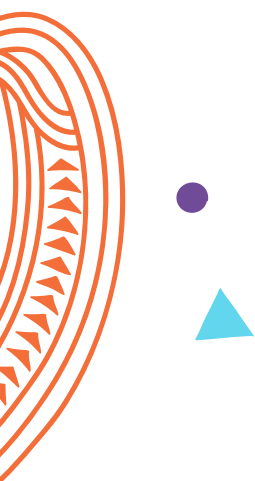
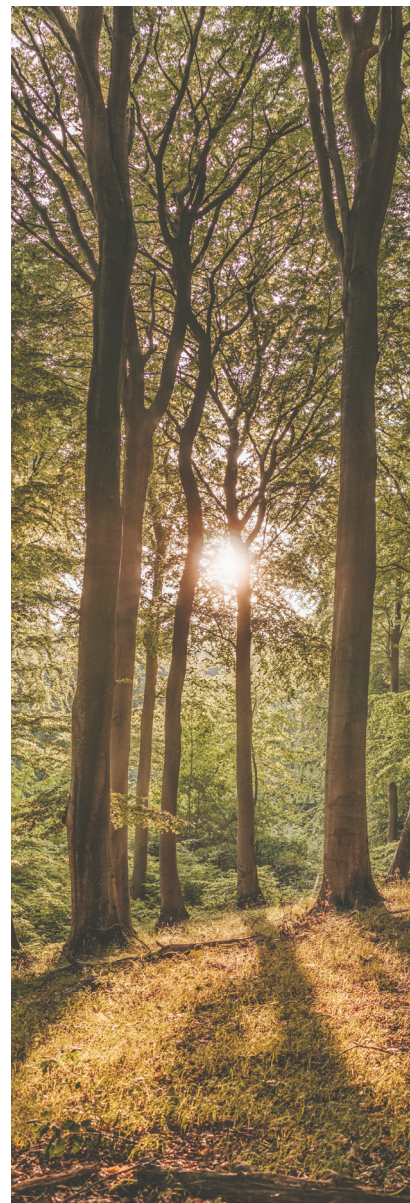
TAIHOA

Taihoa, āta haere, āta whakaarohia tō hokonga.

KEI TE TIKA

Whakaarohia ngā take e hiahia ana kia hokona taua taonga, whakaarohia tō hokonga.

6. Te penapena me te haumi





Hei mahi 4

I tēnei ngohe, me waihanga kiriata rangitaki hei āwhina i tō whānau kia mārama ake ai rātou ki ngā kōrero mō ō rātou oranga ahumoni.

1. Tūhuria ngā kōrero e whai ake nei, ka tuha ai ki āu anō kupu te tikanga o ēnei kupu.
2. Kohia ēnei kupu, ēnei whakamāramatanga hei kiriata rangitaki hei āwhina i ngā whānau e mārama ake ai rātou ki te ahumoni.

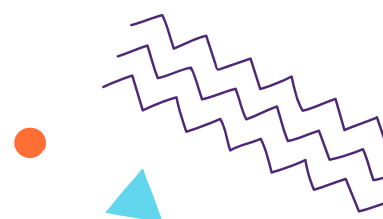
Ngā kupu	Te whakamāramatanga
Te oranga ahumoni	
Ngā whakataunga ahumoni	
Ngā mahere penapenatanga	
Ngā hiahia ki ngā matea	
Te waiaro moni	
Te hoko ā-ngākau	



Hei mahi 4

3. Toro atu ki te utauta uiui waiaro, ka whakaoti ai: [Sorted Personality Quiz](#) hei whakautu i ngā pātai kei te ripanga o raro iho nei.
4. Whakatairangahia a [Sorted Personality Quiz](#) i tō kiriata rangitaki ki Tiriata, ā, ka tonoa tō whānau ki te tuari i tō kiriata rangitaki ki ētahi atu, me te hunga e rite nei te momo waiaro.

Te pātai	Te whakautu
He aha tō momo waiaro?	
He aha ētahi tīwhiri moni ka riro i a koe?	



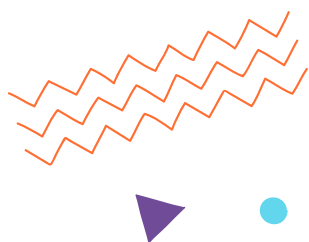


Hei mahi 4a

Ngā tīwhiri ahumoni whaiaro

Arotakengia ngā tīwhiri 10 pai katoa mō te ahumoni whaiaro. Whiriwhirihia kia toru, ka whakamārama ai ki āu anō kupu ngā mea e hāngai ana.

1. Me whakarite mahere pūtea. Whakaritea ētahi whāinga ahumoni motuhake, ngā nama motuhake, ngā rangi motuhake. Ko te mahi matua e pai ai te whakahaere i tō oranga ahumoni, ko te whakarite mahere pūtea, ka ū ai.
2. Me whai inihua hei tiaki i a koe, i tō whānau, i ō rawa.
3. He wā, he moni. Ka ine i te whai rawa - te nui o te wā ka taea e tō moni te hoko. He moni penapena, he moni whiwhi.
4. Ko te ture 50-30-20 o te mahere pūtea. Muri iho i ngā tāke, me aro te 50% o tō moni ki ngā matea, me aro te 30% ki ngā hiahia, ā, me aro te 20% ki ngā utu nama, utu haumitanga rānei.
5. Me iti iho ngā hokonga i tō moni whiwhi.
6. Toro atu ki ngā pūkenga haumitanga mō ētahi whakamārama, ā, kia iti ngā utu haumitanga.
7. Tōmua mai, me penapena mō tō whakatānga, kia kore ai e riro mā ngā tamariki ō utu.
8. Me whai KiwiSaver, i tēnei wā mā tō kaitukumahi me te Kāwanatanga ētahi pūtea e tuku i tētahi wā i ia tau.
9. He tino whakahirahira te whakawhiti kōrero mō tō moni whiwhi ā-tau, mō tō ao ahumoni. Ka piki ana tō moni whiwhi, ka tautokohia tō oranga ahumoni.
10. He ako, he utu. E 5x te kaha o te pānga o te mātauranga ki ngā utu ā-mahi i ngā tatauranga taupori.





Hei mahi 4a

Ngā tīwhiri ahumoni whaiaro

	Te kupu whakamahiri tika	Tō whakamāramatanga
1.		
2.		
3.		

Hina rāua ko Māui

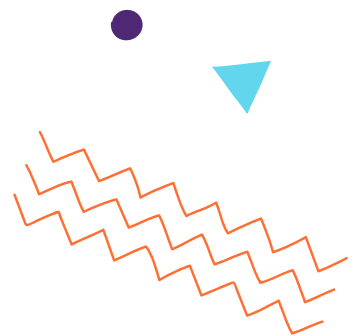
He pūkenga kaitiaki a Hina i te whare wānanga, ā, kātahi anō rāua ko Māui ka mōhio ki te rima marama ōna e hapū ana. He kaiako a Māui i tētahi kura o te rohe. He hōngere e-tauhokohoko tāna e rongonui haere ana, nā te mea, ko tōna tino pūmanawa ko te waiata. Ka tau ana te rāhui KOWHEORI-19, ka tino āwangawanga rāua.

He kaiako rīwhi anake a Māui i te kura, kāore i hiahiaia i te wā o te rāhui, me te aha, kāore i riro i a ia tēnei puna moni whiwhi i te wā o te rāhui. I tere whakangungu a Hina i a ia anō kia āhei tana whakarite hōtaka māra kai ā-ipurangi, hei whakarite i ngā whānau kia pai ai tā rātou ako ā-ipurangi.

Kātahi anō a Māui rāua ko Hina ka tīmata i ngā utu mō tō rāua mōkete papakāinga, i tō rāua whare pēke, ā, kotahi anake te moni whiwhi matua.

E mahi tonu ana a Hina i tana māra kai nā te mea, he wāhanga nui tērā nō āna mahi. Nā tēnei i pai ai ngā huawhenua i te wā o te rāhui.

I te kaha o tana māuiui i te tīmatanga o tana hapūtanga, e torutoru noa iho ana ngā rangi māuiui e toe mai ana ki a ia, ā, te tikanga ka wātea ia i te mahi ka eke ana ki tōna 8 1/2 marama o te hapūtanga. E tino pōkaikaha ana rāua ko Hina i te āhua o te ahumoni i tēnei wā.





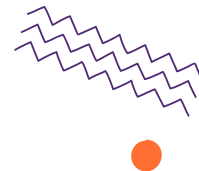
Heoi anō, e tino whakawhetai ana rāua mō ngā mea pai i tō rāua ao. He rēhita matea tō te hapū o ngā whānau, ā, kei tēnei rārangi ia nā tana hapūtanga. I te wā o te rāhui KOWHEORI-19, i manaakitia, i kawea haeretia e te hapū ētahi pūhera kai ki te hunga tino matea. Ki ō Hina whakaaro, ka nui ā rāua moni mō te kai me ngā utu mōkete, nō reira, ka kī atu ia, me hoatu kē ki ngā whānau e tino matea ana. Heoi anō, i tino rongō i tō rāua waimarie i te takoha wahie a te hapū me ērā atu i te rēhita, he mea tiaki te \$400 e rāua mō te roanga o te hōtoke.

Whāia, ka pā tētahi aituā ki a rāua i te wā o te rāhui KOWHEORI-19, ka mate te whaea o Hina i te KOWHEORI-19, ā, kotahi anake te tangata i āhei ki te tae ā-tinana ki te tangi. Ka pāngia te whānau katoa e te ngaukino i te taenga atu o te karere, ā, i tino rongō te hunga e noho ana ki tāwāhi. He inihua ao tō wai, tō te whaea o Hina, nā kona, ka tau ō rātou ngākau, nā te mea, ka utua katoahia te tangihanga o Whaea Wai, ā, i whakatau kia whakaritea tētahi whakamaumaharatanga ki a ia, ka hikitia ana te rāhui. Ka mahue mai te inihua ao e \$200,00 te rahi ki a Hina.





Hei mahi 4e



He mahi ā-rōpū tēnei

Me mahi tahi ki tētahi tokorua o tō akomanga ki te whakaoti i tēnei hei mahi.

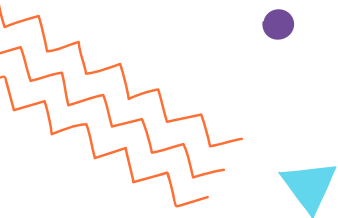
Ka mahi ā-rōpū ki te whakautu i ngā pātai kei te tauira mō Māui rāua ko Hina. Me whakamārama, me taunaki hoki koe i ō whakautu.

Arotakehia ngā kaupapa ako o mua, ā, māu, mā koutou tonu e rangahau ētahi kōrero hei tohutohu.

E tuihono ana ia tauira, nō reira, me hāngai ō korero (whakautu) ki ngā kōrero o mua.

Kei ngā hononga e whai nei ētahi kōrero rangahau hei āwhina:

- [Te Tai Ohanga](#)
- [Te Hiranga Tangata](#)





Te tauira

Te ripa tohutohu me te whakamārama

He pūkenga kaitiaki a Hina i te whare wānanga, otirā he whārangi ipurangi WIX tāna hei tuku tohutohu ki ana kaiohauru mō te kaitiakitanga, Ahakoa ka riro i a ia te \$500 hei moni whiwhi tuarua i te whārangi nei, ko tana utu pūkenga tō rāua moni whiwhi matua.

He kaiako a Māui i tētahi kura o te rohe. He hōngere e-tauhokohoko tāna e rongonui haere ana, nā te mea, ko tōna tino pūmanawa ko te waiata. Ka riro i a ia te \$1500 hei moni whiwhi tuarua mō ngā whakatairanga i ia marama. Kātahi anō a Māui rāua ko Hina ka mōhio ki te 5 marama ōna e hapū ana.

1. Ki ōu whakaaro, me aha e rāua ngā moni whiwhi tāpiri ka riro i a rāua?



Te tauira

Te ripa tohutohu me te whakamārama

I tere whakangungu a Hina i a ia anō
kia āhei ai tana whakarite hōtaka
māra kai ā-ipurangi i te wā o te
rāhui KOWHEORI-19, hei whakarite
i ngā whānau kia pai ai tā rātou ako
ā-ipurangi. Ahakoa kua mutu te rāhui
KOWHEORI-19, kei te haere tonu tana
hōtaka, he ako ā-ipurangi te nuinga o te
mahī.

2. Ki ōu whakaaro me aha tana \$250 e tiakina ana i te korenga i hāereere haere?



Hei mahi 4e



I te wā o te rāhui KOWHEORI-19, i pāngia kinotia a Māui rāua ko Hina.

Te tauira

I te kaha o tana māuiui i te tīmatanga o tana hapūtanaga, e torutoru noa iho ana ngā rangi māuiui e toe mai ana ki a ia, ā, te tikanga ka wātea ia i te mahi, ka eke ana ki tōna 8 1/2 marama e hapū ana. E tino pōkaikaha ana rāua ko Hina i te āhua o te ahumoni i tēnei wā.

Kātahi anō rāua ka tīmata i ngā utu mō tā rāua mōkete papakāinga, ā, e mōhio ana ka whānau mai ana e pēpi, kotahi anake te moni whiwhi matua

3. Whakaarohia ngā ‘Hiahia i ngā Matea’ o [US28089](#) (Kaupapa 2), he aha pea ō taunakitanga ki a rāua mō ā rāua nama i ia ruawiki hei whakaheke i ngā utu (Sky, mematanga whakapakari, te mea, te mea)

4. He aha hoki ō whakaaro hei hiki i ā rāua ahotea ahumoni? Whakaarohia tā rāua kōrero ki tō rāua pēke, te kōrero ki ō rāua whānau, me ētahi atu kōwhiringa e whakaaro ana koe.

Te ripa tohutohu me te whakamārama



US28104 | Ngā whakaawe me ngā pānga ki taku ahumoni!



Te tauira

6. Tukuna ētahi kōwhiringa mā rāua, arā, he penapena, he haumi hoki / rānei i tēnei tahua. Kia mahara tonu, e hapū ana a Hina, me te aha, ka kotahi anake te moni whiwhi, nō reira, he ranunga pea tō kōrero (whakautu), arā, he penapenatanga, he tāpaetanga ā-moni tahua ki tā rāua mōkete, he haumitanga hoki i te tahua \$200.000.

Āpitihanga 1 - Ngā Kupu Ahumoni Whaiaro



Pāpātanga Ōrau ā-tau	Ko te pāpātanga ōrau ā-tau ka āwhina i a koe ki te tātai i te utu mino tika mō tētahi wā. Ka whakaatuhia hei ōrau, ā, ka whakaatuhia te utu ā-tau o te minonga.
Rawa	He rawa, he uara ohaoha tōna, ka mutu, ka whakahaeretia e tētahi tangata, e tētahi rangatōpū, e tētahi whenua rānei me te mōhio ka whai hua i roto i te wā.
Moni Here	He rauemi moni whiwhi ka whakaatu i te tārewa a tētahi kaiwhakarato ki te kaimino.
Kaimino	He tangata, he manatōpū rānei ka tono tārewa, ka tono rawa rānei i tētahi pēke, i tētahi whakahaere me te whakaaetanga kia whakahokia taua minonga me te huamoni ā tōna wā.
Whare Manatōpū	He manatōpū (nō ōna mema tonu) ratonga āwhina ahumoni mō ōna mema.
Pikinga utu Tauira Ōmua	Ko te pikinga utu tauira ōmua ka hua ake i te whakaaro o ngā kaimahi kia piki ngā utu ā-tau, ngā utu ā-hāora, nā te pikinga o ngā utu o ngā rawa me ngā ratonga, hei tautoko i ā rātou utu o ia rā.
Mahi Waimori	Kāore e rite tonu ana te mahi, ā, kāore he here kia whiwhi mahi tonu te kaimahi. I te nuinga o te wā, ka mahi ina mate ana ki te pērā.
Namatohu Utu Kaihoko (NMK)	He inenga nō te panonitanga o te utu toharite i te takanga o te wā o ngā hokonga a ngā kaihoko i tētahi kete rawa, ratonga māketete hoki.
Utu Tahua	He tohu i te pāpātanga inihua ka utua e tētahi whare ahumoni mō ngā tahua ka whakamahia mō tā rātou pakihi.
Pikinga utu Kume-Utu	Hua mai ai te pikinga utu nā te piki o ngā utu mahi, taonga taketake, aha atu rānei.
Ohu Moni Tārewa	He rōpū mahi tahi moni huakore ko ōna mema ka mino i tētahi tōpūnga moni kuhu, ā, he iti ngā pāpātanga huamoni.

Tīmau Pūnaha Moni	He kaupapa here mō te pāpātanga whakawhiti pūmau ka whakaritea e tētahi kāwanatanga mō tāna pūnaha moni ki tētahi pūnaha moni tāwāhi, ki tētahi kete pūnaha moni rānei.
Pikinga Utu Kume-Hiahia	Te pēhanga whakarunga o ngā utu nā te iti o ngā rawa.
Tutūnga	He tutūnga, he raru rānei ka whakapōrearea i tētahi takatūtanga, i tētahi mahi, i tētahi tukanga rānei.
Pāpātanga Whakawhiti	Te uara o tētahi pūnaha moni kia taea ai te whakawhiti ki tētahi atu.
Āhukatanga Ahumoni Whanokē	Te uaua o te matapae i ngā hua, nā te iti rānei, nā te korenga o ngā kōrero i tika.
Māketete Whakawhiti Tāwāhi	He māketete hea toha e hokona mai ai, e hoko atu ai rānei ngā pūnaha moni o ētahi atu whenua.
Taurangi Here-Kore	He rautaki tātai i te pūrawa māketete o te tauine tauhokohoko hea toha o ngā kamupene pūtakenga.
Kohi ā-Whare	Ngā utu katoa a ngā kainoho i tētahi whare kia ea ai ngā hiahia o ia rā.
Manarite-Kore	He rerekētanga ā-rahi, ā-tohu, ā-āhukatanga, ā-aha atu rānei. He taurite-kore.
Pikinga Utu	Ko te pikinga utu, ko te pikinga o ngā utu toharite, nā te ohaoha, me te aha, ka iti iho te mana hoko o tō moni.
Tuinga Ohaoha ā-Ao	Ka whakamāramatia tā te ohaoha whakawehe i ngā mahi e hāngai ana ki ngā rawa me ngā ratonga, me te pēheatanga e piki te tapeke whakaputa rawa me ngā ratonga.
Pāpātanga Huamoni	Koia te ōrau huamoni ka utaina ina mino moni koe, ka whiwhi kētia rānei ina penapena moni koe. Ka whakaaturia hei ōrau ā-tau.
Kaiwhakatārewa	He manatōpū, he tangata rānei ka mino atu i te moni.
Utu ā-Hāora Mōkito	Te utu mōkito rawa e whakaaetia ana e te ture, e tētahi whakaaetanga motuhake rānei.
Tahua Moni Here	He tahua ka haumitia anake ki ngā moni here.
Matea	E matea ana ki tētahi mea, nā te waiwai, nā te hirahira, ehara nā te pirangi noa iho.

Whenua Tawhiti	He wāhi i waho atu i te whenua kāinga o te tangata.
Tuawhenua	He mahi pakihi, mēnā e whakahaere kamupene ana, e pupuri rawa ana rānei me ngā haumitanga, i tō whenua kāinga.
Mahi Wāpoto	He tangata ka mahi mō ētahi haora kua tau kē i ia wiki, ko tōna whānui ko ētahi hāora, ka eke atu ai pea ki te 30 hāora.
Arawai Parahanga	Te whakapara me te whakamōrearea i ngā arawai e kore e pai te whamahi atu, te noho tata atu rānei, otirā, ki ngā matū paihana, ki te parakaingaki hoki.
Tahua More	Koinei te rahinga e mino ana koe ina tono i tētahi pūtea taurewa, mōkete rānei. Ka tāpiritia he huamoni ki taua rahinga i ngā utu harangote (ko te tikanga, i ia marama) kia ea rā anō te nama.
Whakaputa	Te pāpātanga whakaputa rawa hōu, me te kōunga, te tere hoki o te whakaputa.
Pāpātanga Tāke ā-Taumata	He pāpātanga tāke, e piki ai te taumahatanga tāke me te moni whiwhi.
Tūnuku Tūmatawhānui	Ngā ekenga kawē tangata e wātea ana ki te marea, pēnei i ngā pahi, i ngā tereina, i ngā utunga haerenga pūmau, i ngā ara haere pūmau hoki.
Nohonga Taratahi	He rohenga, he wā, he wāhi noho taratahi rānei, e taratahi ai te kararehe, te tangata rānei kua tae atu i wāhi kē, kua pāngia rānei e tētahi mate urutā, mate rere rānei.
Pāpātanga Huamoni	Te rahi o te utu mino, me te rahi o ngā hua penapena.
Paheketanga Ohaoha	He wā poto e heke ai te ohaoha, ā, ko ngā tauhokohoko me ngā mahi ahumahi hoki ka heke. Ka tautohua tuatahitia tēnei i te hekenga GDP i ngā hauwhātanga pātata e rua.
Taituarā	He tiwhikete, he rauemi ahumoni rānei he uara moni tōna, e taea ana hoki te hokohoko.
Tū Tīrara	Ko te tawhiti ake o tō noho i tangata kē atu (tōna ono pūtu hemihemi).
Hea-Toha	He uara hea, he kauparetanga rānei e tohu ana i te rironga o tētahi wāhanga o tētahi rangatōpū.

Tāke	He utanga ki te moni whiwhi rohenga e whakatauria ana e te kāwanatanga ki ngā moni whiwhi kaimahi, me ngā hua pakihi, āpiti rānei ki ngā utu o ētahi taonga, ratonga, tauwhitinga rānei.
Poronga Tāke	He hekenga utu tāke mā te tangata nā te kāwanatanga.
Kaiutu Tāke	He tangata utu tāke
Whakaahu Whakamua Hangarau	Te waihanga pārongo, te tūhura rānei i ngā mōhiohio e piki ai te mārama ki ngā hononga pūtaiao, hangarau rānei.
Te Rerekē	Te rerekē i waenga i ngā utu, ngā pāpātanga, ngā huanga rānei.
Ngā Utu Ohore	He utu ohotata.

