



Te Kete Rauemi o Māui: Mā te Kaiako

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Introduction

The Māui resource package has been designed for ākonga in Years 9 and 10. However, they are ideal as introductory modules on financial literacy for ākonga from Years 7-8 through to senior classes.

Each of the resources is grounded in te ao Māori perspectives and uses the story of Māui slowing the sun, along with other pūrākau, to contextualise financial concepts.

In 2024, the resources were updated to also support the development of literacy and numeracy skills, and to enhance their use across the curriculum.

The Māui resource package

The resource package gives you flexibility and choice. There are six topics to choose from.

You could:

- select one or two topics as part of an integrated curriculum programme
- use the whole set of resources as a series of topics to introduce and explore financial wellbeing.

Each topic explores a range of key ideas and financial concepts. The learning outcomes from the topics can be adapted to reflect specific outcomes within your marau ā-kura or to support outcomes in your mathematics, social studies, hauora, or literacy programmes.

The table below provides an overview of teaching and learning materials available for each topic.

Topic	Booklet	Key ideas	Resource type			
			Booklet	.ppt	Infographic	Video
Tukua a Whakaaro kia Rere	<i>Māui Haututū</i> Tō Tuakiri, tō Oranga, tō Mātau	<ul style="list-style-type: none"> Financial capability. Wealth as part of wellbeing. Te Whare Tapa Whā 	✓	✓		✓
Whakaohongia Tō Pitomata	<i>Māui Auaha</i> Te Whakamahere i Taku Ao Ahumoni mō Āpōpō	<ul style="list-style-type: none"> Housing choices. Wants versus needs. Vision boards. 	✓	✓		✓
<i>Tāraitia Tō Anamata</i>	<i>Māui Rautaki</i> Te Whakatakoto Whāinga me te Whakamahere	<ul style="list-style-type: none"> Understanding Effpos, debit and credit. Managing a bank account. Entrepreneurship. Setting SMART goals. 	✓	✓		✓
Hopukia Tō Anamata	<i>Māui Ātea</i> Te Haumitanga	<ul style="list-style-type: none"> Growing our money helps us reach our life goals. Difference between savings and investment. Types of investments. Compound interest. Relationship between investment and risk. Diversification of assets. 	✓	✓	✓	✓
Kia Pārekareka Tō Anamata	<i>Māui Ihumanea</i> Te Whakatānga me te KiwiSaver	<ul style="list-style-type: none"> KiwiSaver Superannuation. Planning for retirement. 	✓	✓	✓	✓
Te Whakahaumarū i tō Anamata	<i>Māui Mataara</i> Te Inihua	<ul style="list-style-type: none"> The importance of insurance to cover unexpected events and risks. Types of insurances. 	✓	✓	✓	✓



Using the Māui resource package

Each topic has a student workbook that ākonga can work through individually at their own pace or which can be used with a whole class. Some activities are better undertaken in small groups.

Depending on your teaching approach, you can select some or all of the activities in the workbook for ākonga to work through, or students can choose their own selection of activities. While templates are often provided, ākonga work could be presented in other ways.

If you and your ākonga are new to financial literacy, start each module with language activities that introduce the vocabulary needed to understand and discuss the topic. The teaching of specific vocabulary at the start of a module will help ākonga to engage with the learning. Some topics have vocabulary tasks included at the start of the student booklet. Providing additional tasks will help to embed the new language needed. Particular attention should be given to the teaching and learning of relevant mathematical vocabulary alongside the language of financial literacy.

Start each module with a discussion about the topic that will help students share their prior knowledge. For ideas on discussion topics, download a copy of the *Discussion Starters for Financial Sustainability* from the Sorted in Schools website:

<https://sortedinschools.org.nz/resources/financial-sustainability/>

As ākonga work through the modules, use hands-on mathematical equipment to scaffold and reinforce the learning of financial concepts. Physical resources that ākonga can manipulate will help ākonga to visualise the concepts so that they can then explore how financial wellbeing affects their lives now and in the future.

Supporting literacy and numeracy

Learning about financial wellbeing is an opportunity to strengthen the foundational literacy and numeracy skills assessed through the Pāngarau and Te Reo Matatini co-requisite NCEA standards.

Pāngarau tasks in the resources provide opportunities for ākonga to strengthen their knowledge and skills in statistics and probability, number, measurement, and algebra. These tasks contribute to learning in a wider mathematics programme.

Most student booklets include tasks that focus on key literacy strategies such as identifying main ideas, inferencing, summarising, paraphrasing and rephrasing. These are skills that ākonga need to engage with across the curriculum.

Explicit use of oral language teaching strategies will also help students develop their ability to speak naturally and purposefully. The following strategies can be used with any of the topics covered in the student booklets.

Say it!

1. Prepare a 3 x 3 grid – label the columns A, E, I and the rows 1, 2, 3.
2. Write one prompt in each section of the table e.g., a scenario, or open question related to the topic.
3. Organise students into groups of 4 – 6 and choose one student to begin. Set a time limit for speaking e.g., 45 seconds.
4. Call out a coordinate e.g., E2.
5. Give 30 seconds for Student 1 to read the text in E2 and think about what they will say.
6. After 30 seconds, say "Tīmata". Student 1 begins speaking for the set time.
7. After 45 seconds, say "Kāti". Student 1 stops speaking.
8. Call out a new set of coordinates to the next speaker in each group.
9. Continue until all students in the group have had a chance to speak about a given topic.

Example:

	A	E	I
1	Kua pātai atu tō hoa ki a koe, "Me penapena, me haumi rānei au i aku moni?" He aha tō whakautu? He aha i pēnā ai ō whakaaro?	He aha ngā whāinga o te haumitanga?	He aha tēnei mea te tūraru? He aha tōna pānga ki te haumitanga?
2	Kōrerotia mai ngā āhuatanga o ētahi momo haumitanga.	Kōrerotia mai ngā hua o te huamoni whakaputu.	Kōrerotia mai ngā aronga o te haumi i ngā wā o mua.
3	He aha pea ētahi tauira o te tūraru me te pānga ki te haumitanga?	Kua waimarie koe i te Lotto. Ko te nui o te waimarie, ko te \$100,000. E hia pea te nui o te moni ka haumitia, e hia ka penapenahia, e hia anō ka whakapaua? He aha ai?	Kōrerotia mai tētahi o ngā haumitanga a ō tūpuna me ngā hua kua puta.

4/3/2

Use this technique to improve fluency. Choose a financial wellbeing topic students can talk about for 3 – 4 minutes.

In small groups, students give the same talk three times:

- First, for 4 minutes.
- Second, for 3 minutes.
- Third, for 2 minutes.

Take a short break between each delivery.

If this is too long, try 3/2/1.



Speaking frames

Discuss with students what they might say if they are talking about the financial wellbeing topic being studied.

Write out sentence starters that exemplify how students could say these things accurately. Leave the specific detail for students to fill in orally.

Example:

Insurance is ...

When we talk about insurance, we mean ...

The types of insurance many people have include ...

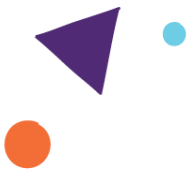
The difference between ... and ... is ...

Insurance is important because ... For example, ...

Some people think insurance is ...

I agree/disagree because ...

When buying insurance, it is important to think about ...



Te Reo Matatini and Pāngarau co-requisite standards

The Pāngarau and Te Reo Matatini co-requisite NCEA standards are available to ākonga from Year 9 onward. Ākonga must achieve the Standards to be awarded an NCEA.

All co-requisite standards are externally assessed. Two options are available:

1. Kete Manarua - portfolio managed by the kaiako and ākonga; must be submitted to NZQA by set dates.
2. Tūmahi Aromatawai Pātahi (TAPā/CAA) – a timebound digital or paper-based assessment developed by NZQA; offered twice a year.

Ākonga achieve reo matatini or pāngarau credits only once; there are no further literacy or numeracy requirements for NCEA at any level. Credits from the co-requisites do not count toward the 60-credit requirement for NCEA Level 1, 2, and 3.



US 32412 | Te whakamahi pāngarau hei whakaoti rapanga o te ao o te ākonga

10 credits

Learners need to be able to:

1. *solve problems that require operations on numbers*
 - choose an appropriate approach to solve a problem (written, mental, or digital)
 - work with whole numbers to billions, fractions, decimals to 3 places, percentages, and integers
 - solve problems including commonly encountered rates, ratios, and powers
 - work with simple interest
 - calculate averages (including the mean, mode and median).
2. *recognise and work with mathematical relationships*
 - work with linear relationships that are represented as graphs or word rules
 - recognise unknown values for a given relationship.
3. *understand and use the spatial properties and representations of objects*
 - recognise symmetry and transformation
 - transform objects to design for purpose (e.g., enlarge, reflect, rotate, and translate)
 - make connections between the representation of objects in simple 2D and 3D.
4. *understand and use systems to locate and navigate*
 - navigate between points
 - describe position and orientation in situations that are flexible in the system being used
 - use 8-point compass directions.
5. *use numbers and units to measure, and express attributes of objects and events as quantities*
 - use and interpret results of measurement (including timetables and time charts)
 - select appropriate units and convert between metric measures for the same attribute
 - solve measurement problems in practical contexts (perimeter, volume, area, mass, time, temperature).
6. *understand and reason with statistics and data*
 - recognise, and use appropriate data displays to investigate questions or claims for summary, comparison, and simple time-series situations
 - interpret data displays using features such as spread, clustering or frequency, centrality, and unusual pieces of data
 - evaluate statements and representations based on data that is provided to them.
7. *use probability to interpret situations that involve elements of chance*
 - recognise and interpret everyday probabilities such as chance, simple risk and odds
 - use the language of probability to describe outcomes.



US 32413 | Ka mārama, ka tautohu i ngā whakaaro matua o tētahi reo ā-waha, o tētahi reo ā-tā hoki

5 credits

Learners need to be able to:

1. *identify key ideas in text*
 - read and listen for the gist
 - paraphrase
 - summarise
 - contextual clues and inference
2. *identify key information*
 - key facts and figures
 - safety information
 - visual clues
 - important information
3. *identify unimportant and mis-information*
 - bias and stereotypes
 - contradictions, illogical, and missing information
 - overgeneralisations.



US 32415 | Ka whakamahi i te reo kia tutuki ai tētahi pūtakenga whakawhiti kōrero, tuhituhi hoki

5 credits

Learners need to be able to:

1. *select key strategies to achieve communicative purposes in oral or written language*
 - rephrase, restate, and repeat
 - talk around a topic
 - self-monitoring and self-correction
 - elaboration.
2. *speak and write comprehensibly*
 - highlight key points
 - use writing devices e.g., bullet points, sub-headings, icons
 - use cohesive devices to improve flow
 - speak naturally.
3. *use language appropriate to the context and audience*
 - figurative and literal language
 - phrasing
 - gestures and body language
 - volume, stress, intonation
 - vocabulary selection.
4. *speak and write correctly*
 - language features
 - technical language
 - basic grammar and complete sentences
 - spelling, punctuation, paragraphing.



Relevant terms

A	āheitanga ahumoni	financial capability
	ahumoni	finance
	ahumoni herekore	financial freedom
	aronga hinengaro	mindset
	āwhata	scale
H	hāpono	proof
	haumi (-tanga)	invest (-ment)
	haurapa (-tanga)	due diligence
	hea	share
	heketea	hectare
	herekore	freedom
	herenga ahumoni	financial commitment
	hinonga	project, enterprise
	hiranga	important
	hoahoa	design
	hoahoa rākau	tree diagram
	horahanga	area
	houkura	intact
	huamoni	interest
	huamoni whakaputu	compound interest
	huritao	reflect
I	ia	trend
	inihua	insurance
K	kaimino	borrower
	kaiwhakarato pūtea	investor
	karioi	long-term, long-lasting
	kauwhata pouhere	histogram
	kauwhata rārangi	line graph
	kerēme	a claim
	kirimana	contract
	kuhunga tūmau	term deposit
M	mātau ahumoni	financial capability
	matenui	best, prized
	mōkete	mortgage
	moni tango	debit
	moni taurewa	credit
	monihere (moni here)	bonds

	moniwhiwhi more	net income
	moniwhiwhi peke	gross income
N	nama	debt, bill
O	ōhanga	economic
	ohaoha	economy/economics
	ōwehenga	ratio
P	paetae	achievement
	pakihi	business
	papa moemoeā	vision board
	pāpono wehe kē	independent event
	pāpono whakawhirinaki	dependent event
	penapena	save
	penihana	pension/superannuation
	pikinga utu	inflation
	pūnaha	system
	putanga	outcome
	pūtea whakatipu	growth fund
R	rakihinonga	entrepreneurship
	rārangi arowhai	checklist
	raraunga	data
	rautaki	strategy
	rawa	asset, property, goods, belongings
	rēti	rates
	ripanga	spreadsheet
T	rītaia	retire
	tāhiko	electronic
	tahua	sum of money, a fund
	tāke	tax
	tāmitanga ahumoni	inflation
	tau tuakiri	PIN
	tauhokohoko	trading, trade, commerce
	taunaha	liability
	taurahi	scale factor for enlargement
	taurangi	variable
	taurewa	loan, credit
	tāwara	flavour
	tiringa	fee
	tiritiringa rawa	asset allocation

	tōmina	aspiration
	tono moni	borrow money
	tōnui	productivity
	torowhārahi	holistic
	tūponotanga	probability, chance
	tūraru	risk
	tūtohi	chart, table (of data)
U	uhupoho	perfectionist
	utu āpiti	insurance excess
	utu harangote	payment instalment
	utuhoko inihua	insurance premium
W	waiaro	attitude
	whairawa (-tanga)	wealth
	whakahaere ahumoni	financial management
	whakakanorau	diversification
	whakakapi	cover
	whakamahere	planning
	whakaputu moni	deposit money
	whakarahi	enlarge, enlargement
	whakatā (-nga)	retire, retirement
	whakawhānuitanga pūtea	expansion capital
	whakawhenumi	mix
	whārite	equation
	whawhati tata	unexpected

Answers

Each student booklet includes a range of tasks, many of which are intended to prompt discussion and exploration of the topic. There may not be any right or wrong answers, and answers may differ depending on context. In these cases, most important is the ability of ākonga to explain their thinking and their understanding of the topic.

The following pages provide the answers to tasks which have set responses.

Some student books also include assessment tasks. These could equally be used as extension tasks.

Māui Auaha: Te whakamahere i taku ao ahumoni mō āpōpō

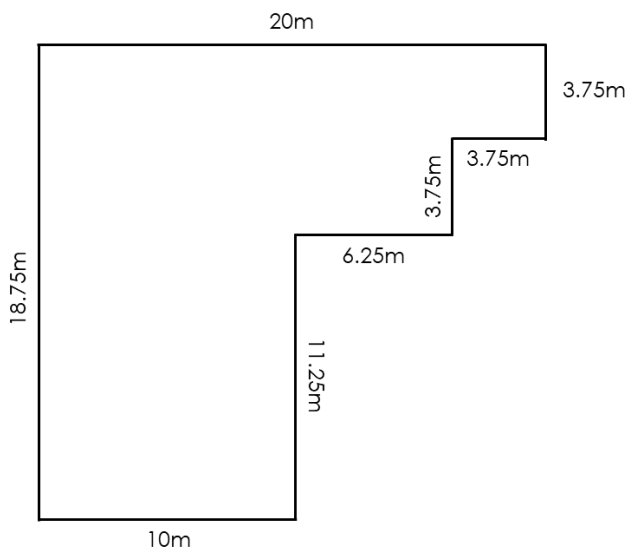
Page 6 | Te kimi kupu taurite, kupu āhua rite rānei

Te kupu	Te kupu taurite, āhua rite	Te whakamahinga
ao mārama	ao kikokiko	I te ao kikokiko nei...
āheinga	pūmanawa	E hāngai ana ēnei pūmanawa o Māui...
angitu	waimarie	ko ētahi ka waimarie i te tukuna iho...
rōpū, pāpori	haporī	ko te noho a tētahi hapori... kei te hapori nei te mana...
huanui	ara, huarahi	...te kimi i ētahi anō ara... Arā kē noa atu ngā huarahi...
pūmau	toitū	... te māmā ake o te utu me te toitū o te noho.
pūtea	ahumoni	tō whakamahere i tō ao ahumoni. ...o te noho herekore i te ao ahumoni.
rīhi	rēti	...ko te utu i te rēti, ko te hoko, ko te hanga rānei...
tīpakonga	kōwhiringa	ētahi o ngā kōwhiringa nui katoa. ...tētahi papakāinga ētahi o ngā kōwhiringa.
tawhito	nehe	...ki ngā āhuatanga o te ao o nehe.
tere	wawe	...e wawe ake ai tō noho herekore...
wātea	herekore	...i noho herekore ai te tangata ki te wā. ...o te noho herekore i te ao ahumoni. ...mā te noho herekore e māmā ake ai...

Page 7 | Te whakarite papa kāinga

1. $\frac{1}{20}$ te hautanga
2. 5%
3. $\frac{1}{4}$ o te 2.4 = 0.6 heketea
4. $\frac{1}{5}$ o te 2.4 = 0.48 heketea
5. Mā te ākonga tēnei

Page 13 | He ngohe whakawhanake 1



Page 14 | He ngohe whakawhanake 2

1. Āe, he ōrite te āhua o ngā rūma e rua.
 Whakareatia ngā tapa o te rūma nui ki te 0.75 kia rite ki ngā tapa o te rūma iti.
2. Rūma nui: $4 \times 5 = 20\text{m}^2$
 Rūma iti: $3 \times 3.75 = 11.25\text{m}^2$
3. 0.75, $\frac{3}{4}$ rānei.
4. $20:11.25 = 80:45$

Page 23 | Ngā taonga a Twilight

1. Nō Hawai'i te koroua o Twilight.
2. Nā tana matua tana waitohu i waihanga.
3. Ko 'Tūkau' te ingoa o tana whakahaere.



Māui Rautaki: Te whakatakoto whāinga me te whakamahere

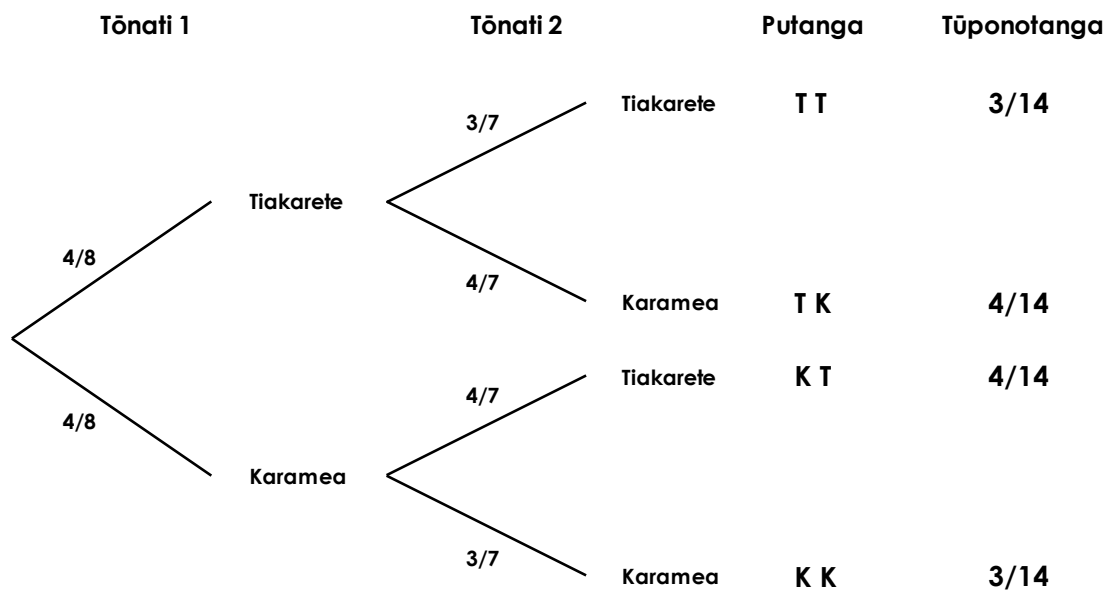
Page 16 | Te pakihi hou a Māui

1a. $\frac{1}{2} = 50\%$

1e. He pāpono whakawhirinaki.

1h. $\frac{4}{7}$ (E 7 katoa ngā tōnati e toe ana. E 4 o ērā he karamēa).

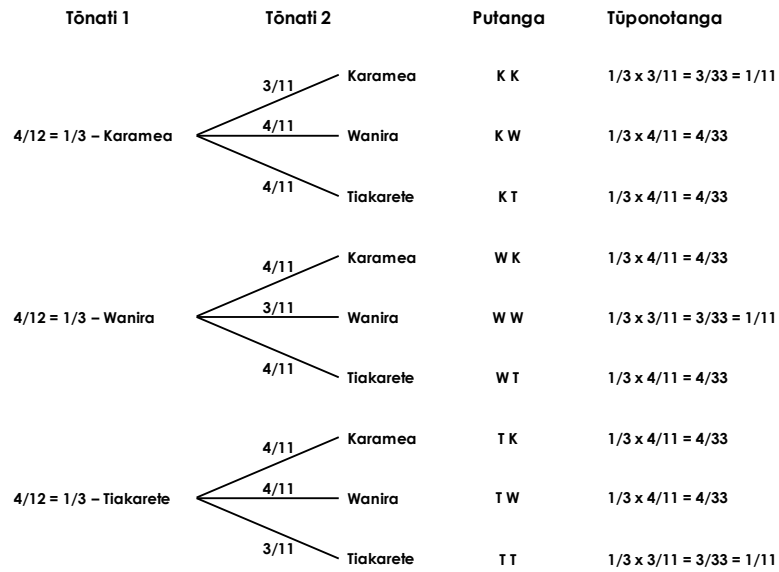
1i. Te hoahoa rākau:



1k. Ngā tūponotanga:

- T (tiakareti, karamēa): $\frac{3}{14}$
- T (he ōrite ngā tōnati e rua): $\frac{6}{14}$ ($\frac{3}{14} + \frac{3}{14}$)
- T (he rerekē ngā tōnati e rua): $\frac{8}{14}$ ($\frac{4}{14} + \frac{4}{14}$)

2a. Te hoahoa rākau:



2e. $1/3$

2h. $3/11$ (11 ngā tōnati e toe ana. E 3 he karamaea)

2i. $4/11$ (11 ngā tōnati e toe ana. E 4 he wanira)

2k. Ngā tūponotanga:

- T (he ōrite ngā tōnati e rua): $9/33$ ($3/33 + 3/33 + 3/33$): $3/11$
- T (he karamaea, he tiakareti): $8/33$ ($4/33 + 4/33$)
- T (he rerekē ngā tōnati e rua): $24/33$ ($4/33 + 4/33 + 4/33 + 4/33 + 4/33 + 4/33$)

3. Kei te ākonga ōna ake whakaaro.

Māui Ātea: Te Haumitanga

Page 3 | Hei tīmatanga: He kupu tīrangorango

1. haumi
2. pikinga utu
3. tūraru
4. penapena
5. taunaha
6. huamoni whakaputu
7. tahua
8. tiritiringa rawa
9. whakakanorau
10. monihere

Page 15 | Ngā pūrākau

Te pūrākau	Te Ika a Māui	Kupe	Hoturoa
Te penapena	He mea penapena ngā karakia e Māui kia tīkina atu anō ā tōna wā.	Ka penapenahia e Kupe ngā kōrero mō te hīnga ake o Te Ika-a-Māui.	Ka penapenahia e Hoturoa ngā kōrero mō te hīnga ake o Te Ika-a-Māui me tā Kupe whai i te wheke a Muturangi.
Te haumi	Ka tīkina e Māui te kauae o tana kuia, i takohatia ai ki a ia i mua.	Ka karangahia e Kupe tōna iwi ki te hanga i tētahi waka tere moana. Ko Matahourua tōna ingoa.	Nā te hungawai o Hoturoa, nā Memeha-o-te-rangi, te tohunga a Rakataura, he pia nō te whare wānanga hanga waka o Rātā, i tono ki te hanga i te waka o Tainui.
Te haumitanga	Ka tohia e Māui te aho hī me te kauae mā te taki karakia.	Ka whāia e Kupe te wheke mōkai a Muturangi i Te Moananui-a-Kiwa	Ka whakaterea Te Moana-nui-a-Kiwa e Hoturoa mā te ara i whakaritea ai e Kupe, mā ngā kōrero tuku iho hoki mō Māui.
Te rautaki o te haumitanga	Ka whakatauhia e Māui kia hunaia ki te waka.	Ka patua te wheke e Kupe i Te Upoko-o-te-Ika-a-Māui.	Ka ū atu a Hoturoa me te waka o Tainui ki Whangaparāoa, ā, ka noho ia ki te whenua ki Kāwhia.
Ngā tūraru	Ina kitea a Māui, ā, ka whakahokia ia ki tātahi, me te aha, ka kore e tutuki i a ia āna whāinga.	Ina hinga a Kupe i te wheke, ka hinga hoki pea tōna iwi.	He waewae kai kapua a Hoturoa me tōna iwi i te āhua o tā rātou whakaterere waka i te moana me tā rātou takahi i ngā whenua kei

			reira ngā āhuatanga taraweti.
Te pikinga utu	Ka haea te ika e ngā tuākana o Māui i tana ngarohanga, nā reira i rerekē ai te hanga o te ika me te hua o āna haumitanga.	Ka pōkai, ka tūhura hoki a Kupe i te whenua, ā, ka tapa i ētahi wāhanga o Te Ika-a-Māui, nā reira i rerekē ai ngā hua o āna haumitanga.	Ka whakatō mārā a Hoturoa rāua ko Whakaotirangi ki Kāwhia me ngā kano i kawea mai ai i Hawaiki, nā reira i pai ake ai ngā hua o ā rāua haumitanga.

Page 19 | Ngā tāhū haumi

Tāhū 1: Te Penapena

Tāhū 2: Te Haumi

Tāhū 3: Te Haumitanga

Tāhū 4: Te Rautaki o te Haumitanga

Tāhū 5: Ngā Tūraru

Tāhū 6: Te Pikinga Utu

Page 22 | Ngā haumitanga ā-iwi

1. Ngā kupu e ngaro ana

I nui te haumi a ō tātou **tūpuna** ki te whakapapa me te manaakitanga o te **whenua** mā te penapena i ngā mātauranga Māori me **te** whai rautaki e tika ana kia whai **hua** ai aua haumitanga. Ka whakahaerehia ngā hea **nā** runga i tā ngā rangatira o te **iwi** ārahi, me ngā tukanga whakatau take.

I hāngai te mana o te **rangatira** me ōna tāngata ki tana mōhio ki te **penapena**, ki te haumi, ki te whakaputa, ki te whakahaere **hoki** i ngā rawa i whai pānga ki **te** whakapapa me te whenua. Ko te **ora**, te hauora me te tupu ētahi āhuatanga i **kīia** rā he hua nui. Mēnā i tika te **whakahaerehia** o te whenua me te whakapapa, ka **tika** hoki te ora o te tangata.

He ōhanga ō ngā hapū me ngā **iwi** Māori i mua i te nōhia o te **whenua** e Taiuiwi me te hainatanga o Te Tiriti o Waitangi. Ko te **rahinga** o ngā hua i pahawa i **ngā** mahi ahuhenua; i te mahinga Waitai **me** te mahinga wai māori; i te aru me te **kohi** kai; i te whakairo me ngā **mahi** o te whare pora; i te **hanga** i ngā rākau a Tū, i ngā taputapu hanga **hoki**. Ehara te moni i te aronga o ngā haumitanga nei. Engari kē **ko** te mana, te aroha, te kotahitanga, **te** manaaki, te tiaki, te penapena kai **mō** te hōtoke, me te aha atu.

Page 32 | Kua whai mahi a Māui

Haora mahi	1	2	3	4	5	7	9	12
Utu (\$) moniwhiwhi peke	\$23.20	\$46.40	\$69.60	\$92.80	\$116.00	\$162.40	\$208.80	\$278.40
Utu (\$) moniwhiwhi more	\$20.90	\$41.80	\$62.70	\$83.60	\$104.50	\$146.30	\$188.10	\$250.80

1. Ko te haora mahi, ko te utu moniwhiwhi peke, ko te utu moniwhiwhi more.
2. He rārangi tōtika te kauwhata nā te mea ka noho pūmau ngā utu.
3. $\$23.20 \times 15$
 $\$20.90 \times 15$
4. Kei te takiwā o te 175 ngā haora mahi.
5. Mā te ākonga ēnei whakaaro.
6. Mā te whakamahi i te ripanga rorohiko e puta ai ngā kauwhata rārangi.



Māui Ihumanea: Te Whakatānga me te KiwiSaver

Page 20 | He tūtohu whakamahere mō te whakatānga

1. $2548 \times \$50 = \$127,400$
2. $2028 \times \$50 = \$101,400$
3. $988 \times \$50 = \$49,400$

Page 22 | He mahere tatauranga mō te whakatānga

$$A = \$26,000$$

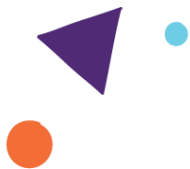
$$B = \$156,000$$

$$C = \$247,000$$

$$Y = \$429,000$$

Page 23 | He ngohe whakawhanake 1

Mēnā e tika ana ngā whārite a ngā ākonga, ka puta te whakaaro kāore pea e taea e Hariata te utu tana mōkete mēnā ka rītaia ia ā te 65 te pakeke.



Māui Mataara: Te Inihua

Page 4 | Hei tīmatanga

inihua	He whakaritenga hei whakamāmā i ngā whakararu ahumoni tērā ka hua ake i tētahi aituā.
kerēme	He tono nā te kaipupuri inihua ki te kamupene inihua kia kapi te utu i hua mai i te pānga o tētahi tūraru.
mōkete	He moni taurewa hei hoko whenua, hei hoko whare rānei.
whakakapi	Te nui o te taunaha, te ngaronga rānei e kapi ana i te kaupapa inihua.
hiranga	E tino whai take ana, e tino whai tikanga ana.
waiaro	Te āhua o ngā whakaaro me ngā kare ā-roto o te tangata ki tētahi mea.
utuhoko inihua	Te nui o te utu ā-tau, ā-wiki, ā-marama rānei ki te kamupene inihua.
tūraru	Te tūpono pānga mai o tētahi āhuatanga kino.
utu āpiti	Te wāhanga o te kerēme mā te kaikerēme tonu e utu.
rawa	Tētahi mea he painga ōna mō te tangata.

Page 12 | Te utu i te inihua

1. Ka kapi i te inihua ngā nama kāore pea e kapi i te moni penapena.
2. Ka whakapae te kamupene i te nui o ngā kerēme ka ara ake i ia tau. I ia tau hoki, ka kahi utuhoko inihua i ngā tāngata katoa e whai inihua ana. Engari he iti noa iho te tokomaha o ngā kaikerēme i ia tau.

Page 17 | Te inihua o te marae

Ehara i te mea ko ō tātou iwi anake tērā	→	ka pēhia e te utu o te inihua.
Hei āpiti atu ki tēnei, he uaua hoki te whakataui i te wāriu o ngā momo whakaniko o te marae,	→	pēnei i ngā whakairo, i ngā tukutuku, i ngā whāriki, me ngā korowai.
Hei whakatauiira ake i ngā kōrero o runga nei,	→	ko tētahi o ngā marae i taka ki te raru, ko Tapu Te Ranga i Te Whanganui-a-Tara.
Ko te nuinga o ngā utu o te marae ka utua e ngā koha,	→	ā, nā te nui o te utu o te inihua ka māharahara ngā rōpū whakahaere ki tēnei utu i ia tau, i ia tau.
I tahuna katoatia ngā whakairo me ngā taonga o te marae,	→	ā, kāore te marae nei i hoko inihua nā te nui rawa o te utu.

Page 18 | Te whakaraupapa i ngā rerenga

1. Ehara i te mea ko ō tātou iwi anake tērā ka pēhia e te utu o te inihua.

Ko ō tātou marae anō tērā.

2. Ko te nuinga o ngā utu o te marae ka utua e ngā koha, ā, nā te nui o te utu o te inihua ka māharahara ngā rōpū whakahaere ki tēnei utu i ia tau, i ia tau.
3. Hei āpiti atu ki tēnei, he uaua hoki te whakataui i te wāriu o ngā momo whakaniko o te marae, pēnei i ngā whakairo, i ngā tukutuku, i ngā whāriki, me ngā korowai.
4. Hei whakatauiira ake i ngā kōrero o runga nei, ko tētahi o ngā marae i taka ki te raru, ko Tapu Te Ranga i Te Whanganui-a-Tara.

I tahuna tēnei marae ki te ahi i te tau 2019.

5. I tahuna katoatia ngā whakairo me ngā taonga o te marae, ā, kāore te marae nei i hoko inihua nā te nui rawa o te utu.