

Te Puka Rauemi Tautoko

Ko te pae tawhiti, whāia kia tata,
ko te pae tata, whakamaui kia tina!

Te whai hua - kia ora!

sorted
in Schools

US28089 (Putanga 4)

Te whakaatu māramatanga ki te whakatau
whāinga ahumoni whaiaro

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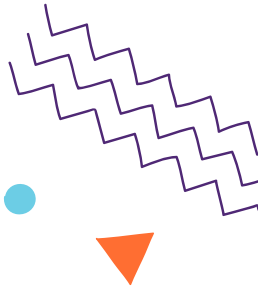
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Te arowhai me te aroturuki i ō moni

Tēnā koe!



E mihi ana ki a koe e whai nei i tēnei kaupapa marau, arā, i te Āheinga Ahumoni.

I mua i te tīmatanga o ngā mahi ako, he whakamārama tēnei e pā ana ki te pūtake mō te whakaako i te Āheinga Ahumoni ki roto i ngā kura me ngā wharekura puta noa i a Aotearoa.

Me mōhio rawa koe ki ngā tikanga ahumoni i te wā e wehe ai koutou ko tō whānau i te kura. Me mōhio ki te whakarite i ō moni kia whai hua ai ia, mā roto mai i te mōhio:

- ☒ ki te mahi moni
- ☒ ki te whakapau moni
- ☒ ki te whakahaere moni
- ☒ ki te haumi moni.

He hononga tō tēnei ki tō mōhio ki a koe anō, ki tō tū i te ao, ki tōu anō tuakiri ahumoni hoki e noho nei hei tūāpapa mō āu tukanga whakatau.

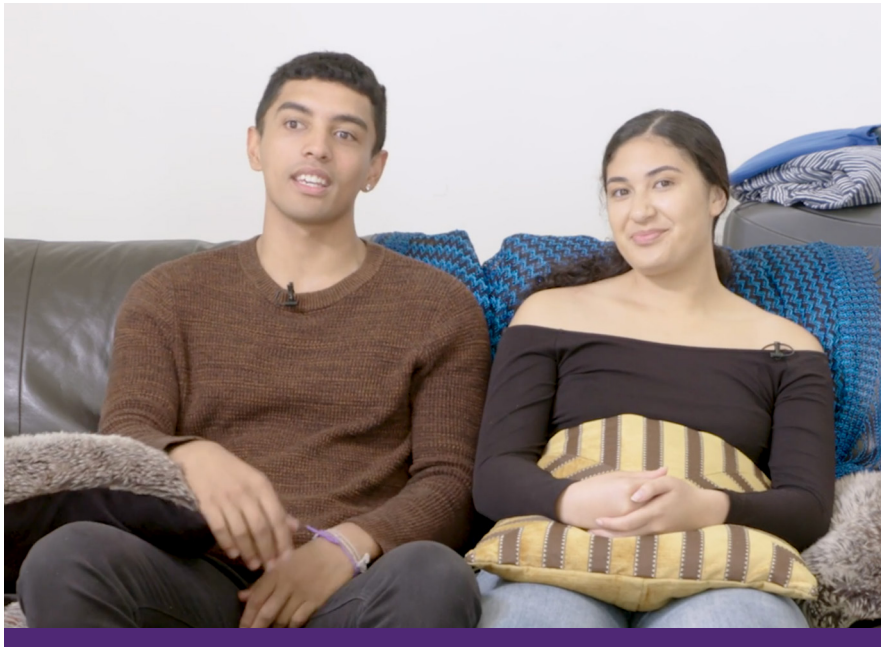
He wāhanga nui tēnei nō te mārama ki te āheinga ahumoni e puta ai he oranga.

Nō reira, kia kaha koe i roto i ngā mahi e whai mai nei.

Paetae	Kaiaka	Kairangi
Hei tohu i te Paetae : me whakaatu māramatanga ki te whakatau whāinga ahumoni whaiaro.	Hei tohu i te Kaiaka : me whakaatu māramatanga āmiki, māramatanga hōhonu hoki ki te whakatau whāinga ahumoni whaiaro mō te whakamahuki ka pēhea ngā panoni i te whanonga whakapau moni, nā ngā pāpātanga, e āwhina ai ki te whakatutuki i taua whāinga ahumoni whaiaro.	Hei tohu i te Kairangi : me whakaatu māramatanga āmiki, māramatanga hōhonu hoki ki te whakatau whāinga ahumoni whaiaro mā te parahau i te tukanga aroturuki me ngā rautaki mō te koke tonu i te ara whakatutuki i taua whāinga ahumoni whaiaro.

Kia tūtaki mai!

Ko **Māui** rāua ko **Hina** tēnei, ā, kei te tau 13 rāua i te kura.



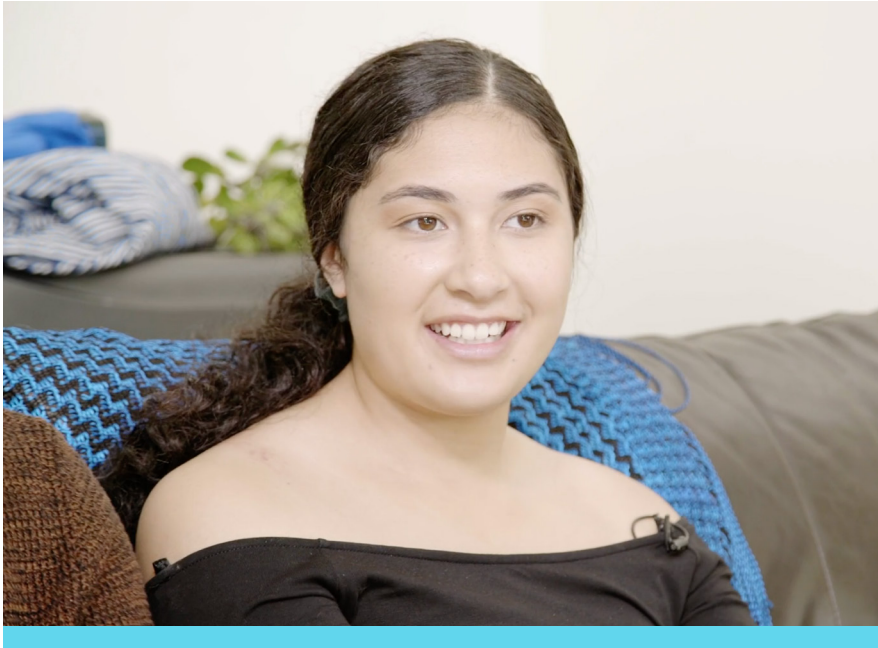
Kua whakamahere rāua i ō rāua anamata!

Kua whakaaetia te uru atu a Māui rāua ko Hina ki te whare wānanga ki te whai i ngā tohu paetahi mō te whakaako me te ako i ngā tūmomo kura Māori.

Kia rite mai mō te tau kei te heke mai, kua tīmata a Māui rāua ko Hina ki te penapena i ngā pūtea hei tautoko i a rāua. E tino mōhio ana rāua ki te korenga o ō rāua whānau e āhei ki te tautoko ā-pūtea i a rāua.

Nā, e whai whakaaro ana a Māui rāua ko Hina ki te whiriwhiri i ngā mahi ka taea e rāua.





He Kuputaka

Pūtea Taurewa Ākonga
Student Loan

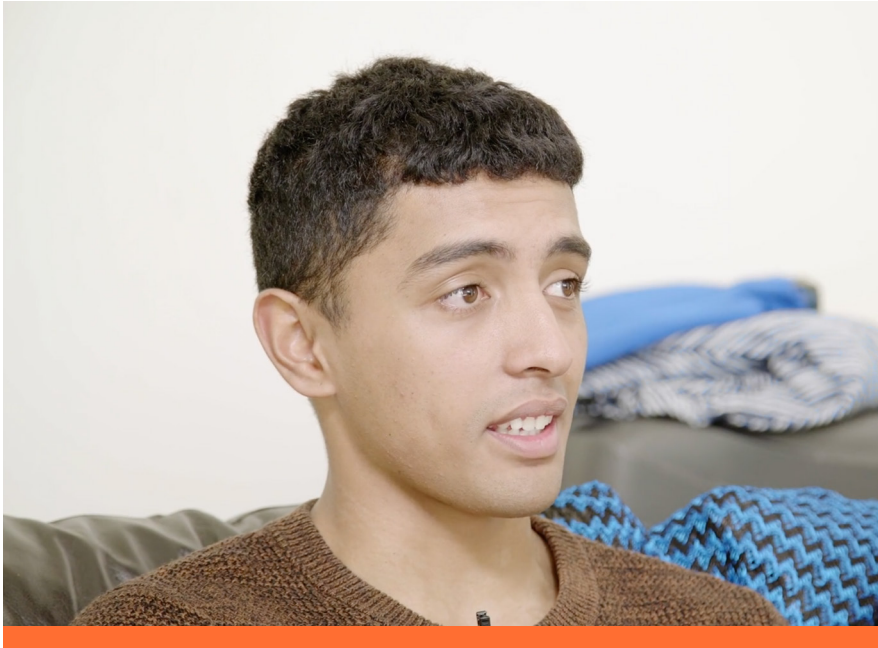
Mahi Hamanga
Part-time Job

Hina

Kātahi tonu ka oti i a **Hina** te hōtaka Te Whai Hua - Kia Ora. He hōtaka e aro ana ki ngā āheinga ahumoni me te toitūtanga ahumoni. E āwangawanga ana a Hina ka uaua rawa tā rāua ko Māui utu i te rēti me te whakaoti i ā rāua anō tohu i te wā kotahi.

I tana mahi hamanga, kua penapena a Hina i te \$2000, engari e mōhio ana ia ka tere pau tērā. Kua mōhio hoki tōna whānau ka rēti whare ia ā te tau e tū mai nei. Nā konā i hoko ai tōna whānau i tētahi pūrere horoi kākahu, i tētahi pouaka mātao me tētahi pūrere ngongo hei āwhina i a ia. Ka \$150 i te wiki te nui o te pūtea taurewa ākonga ki a Hina.

Ka kawatu hoki a Hina i tana moenga me ana toroa kākahu. E mōhio ana a Hina kāore e taea te mino moni i tōna whānau, nō reira me āta whakamahere ia i ana pūtea. He paihikara hoki tō Hina.



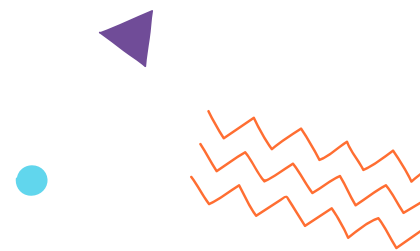
Māui

He kaha a **Māui** ki te whakapau moni, ā, kua \$400 noa iho te nui o tana penapena, ahakoa tana mahi hamanga hei kaiwhakapaipai i tētahi kura.

Ki ō Māui whakaaro, i te mutunga iho, ka pai ngā mea katoa. Kāore ōna raru. Kua āhua hōhā a Hina i tana mōhio ki te iti o te penapena a Māui (\$400), ahakoa te nui o tana penapena (\$2000).

Kua waimarie a Māui i te whakawhiwhia ōna ki tētahi karahipi (\$5000) hei tautoko i tana whai i tētahi tohu i te whare wānanga. Ka utu a Māui i te \$1600 ki te rēti o tō rāua whare. Ka \$150 i te wiki te nui o te pūtea taurewa ākongā ki a Māui.

He paihikara hoki tō Māui, nō reira kāore e pērā rawa te nui o te utu o tana haere ki te whare wānanga, ki hea kē rānei.



Kaupapa 1

Te whakamahere pūtea

Ngā putanga ako

Hei āwhina i a Māui rāua ko Hina ki te whakamahere i tā rāua hūnuku ki te whare wānanga ā te tau e tū mai nei, ka aro koe ki te:

- ✓ tautohu i ngā tūmomo utu o te rēti whare
- ✓ tautohu i ngā puna pūtea, puna moni rānei.



He aha ngā tūmomo utu o te rēti whare?

Te utu rēti

Ko te utu rēti tētahi o ngā utu nui katoa, ā, ka taea te utu i ia wiki, i ia rua wiki, i ia marama rānei.

I te paetukutuku a [Tenancy Services](#), ka kitea ngā taipitopito me ngā taura o ngā [utu rēti mō ngā rohe rerekē](#) o te motu.

Te moni here

I mua i te noho ki tētahi whare, ka āhei te kaituku rēti ki te tono i te moni here.

Ko te tikanga, ka whā wiki te nui o te moni here, ka mutu, ka tukua tētahi anō rua wiki hei utu rēti tōmua.

Nō reira, mēnā ko te \$200 i te wiki tō rēti, me utu te \$1200 i mua i tō noho ki te whare. Kei tēnei [hononga](#) ētahi anō kōrero e pā ana ki te moni here.

Te utu tuku me te moni kī

Ko te utu tuku me te moni kī, he utu tāpiri kāore e whakaaetia ana kia utua e te kairēti. Kei tēnei [hononga](#) ētahi anō kōrero e pā ana ki te utu tuku me te moni kī.

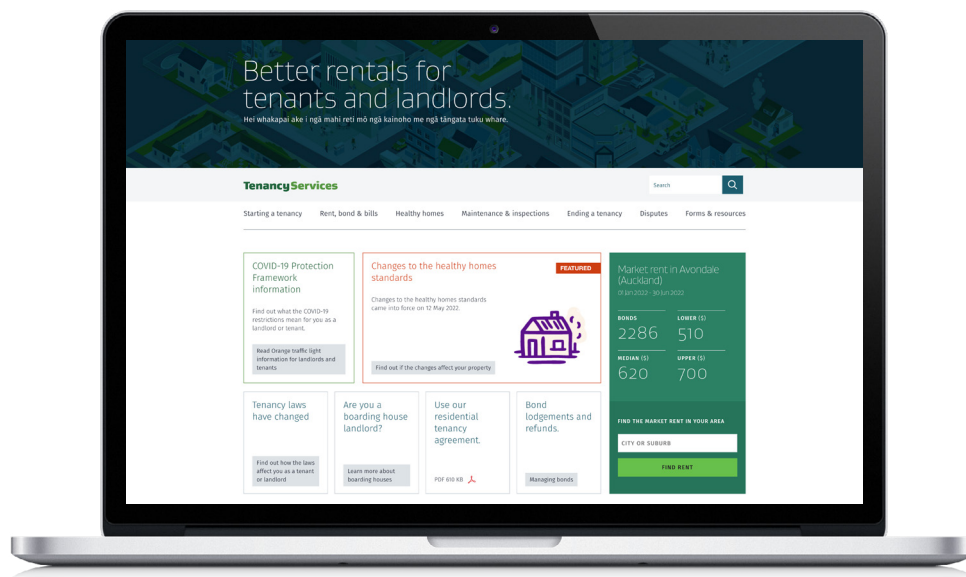
He Kuputaka

Utu Rēti
Rent Payment

Moni Here
Bond Money

Utu Tuku
Letting Fee

Moni Kī
Key Money



Te hiko, te kapuni, te wai me ngā utu para

I te taha o ngā utu pēnei i te hiko, i te kapuni, me te kai, i ētahi takiwā o Aotearoa, me utu hoki koe i te wai e whakamahi ana koe, me ngā utu para, ngā utu hangarua rānei. Kei tēnei [hononga](#) ētahi anō kōrero e pā ana ki ēnei tūmomo utu.

Te inihua

Kua āta whakaaro a Hina rāua ko Māui ki te hiranga o te inihua.

Kei a rāua ō rāua paihikara i tēnei wā, ā, hei te whakapōtaetanga o te wharekura whakawhiwhia ai rāua ki ētahi rorohiko kawekawe.

He Ī-Waea hou tā Hina, ā, i kohaina tētahi Ī-Waea ki a Māui e tōna whaea kēkē.

Ki a Māui rāua ko Hina, he taonga hirahira ēnei hei āwhina i a rāua ki te whakaoti i ngā mahi ako, ki te whakapā atu hoki ki ngā hoa, ki te whānau, ki ngā kaituku mahi hoki.

Mehemea ka mahue ēnei mea ki tētahi wāhi, ka whānakohia rānei, ā, kāore ā rāua inihua, kāore i a rāua te moni ki te utu anō i ēnei mea i te wā e tika ana. Nō reira, kua whakatau rāua he utu whare matua te inihua.



He Kuputaka

Inihua
Insurance

He aha ētahi o ngā tahua pūtea e wātea ana ki te tokorua nei?

Te tahua tautoko ākonga

Ko tā te tahua tautoko ākonga, he āwhina i a koe ki te whakaea i ō utu noho i a koe e ako ana. Kāore te ākonga e mate ki te whakahoki i tēnei pūtea ki te kāwanatanga.

Kei tēnei [hononga](#) ētahi anō kōrero e pā ana ki tēnei tahua me ōna paearu.

Te pūtea taurewa ākonga

Ko tā te pūtea taurewa ākonga, he āwhina i a koe ki te whakaea i ō utu ako, i ō utu rauemi (pēnei i ngā pukapuka), me ō utu noho. Ka mate te ākonga ki te whakahoki i tēnei pūtea ki te kāwanatanga.

Mehemea kāore he utu o te ako, kāore pea e whai hua te pūtea taurewa ākonga. Kei tēnei [hononga](#) ētahi anō kōrero e pā ana ki te pūtea taurewa ākonga.

He Kuputaka

Tahua Tautoko Ākonga
Student Allowance

Pūtea Taurewa Ākonga
Student Loan

Hoto Akoranga
Tenancy Services

Tertiary education

Money to help when you're studying

Paying back your student loan

Education scholarships, grants and awards

Contact

Ministry of Education

StudyLink

Public Trust

Education scholarships, grants and awards

Find out if you can get money to help pay for your education.

Information for tertiary education students.

- [COVID-19 Tertiary Bulletin — Tertiary Education Commission](#)
- [If you get a Student allowance or Student Loan — StudyLink](#)

How to find a scholarship

You can check with:

- your careers advisor
- education providers
- interest groups, such as community, sports and religious groups.

You can also find out about scholarships online.

- [Finding scholarships for tertiary students — Ministry of Education](#)
- [Scholarships, grants and awards — StudyLink](#)
- [Find a grant or scholarship — Public Trust](#)

Ngā karahipi

Ka whakanui ngā karahipi i ō pūmanawa mātauranga mā te tuku i ētahi pūtea e whai wāhi ai koe ki te whakawhanake i ō mōhiotanga me ō pūkenga.

Mā te karahipi e whai wāhi ai te koe ki ētahi wero me ētahi wheako kāore pea e wātea ki a koe, ki te kore koe e whakawhiwhia ki tētahi karahipi. Ko ngā momo whakahaere ka tuku karahipi, ko ngā hapū, ko ngā iwi, ko ngā whakahaere mātauranga, me te huhua kē atu.

Me āta rangahau koe i ngā momo **karahipi** e wātea ana.

Ngā hoanoho

Ka pai te hoanoho hei āwhina i a koe ki te whakaea i ō utu noho, engari kia maumahara, ka kuhu atu pea ētahi tauhou ki tō whare.

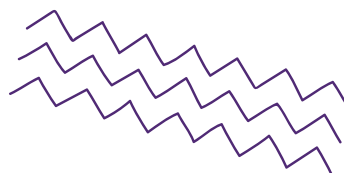
Te mahi mamanga

Ka uaua te whai i ngā akoranga me te mahi hamanga i te wā kotahi. Me āta whakarite koe i ngā haora e wātea ana me te nui o te moni e hiahia ana, e pai ai tō whai i ngā mahi hamanga.

I tōna tikanga, ka pau tētahi 37.5 ki te 40 haora i te wiki ki ngā mahi ako o te whare wānanga.

He Kuputaka

Hoanoho
Flatmates



Kaupapa 2

He matea, he hiahia noa rānei?

Ngā putanga ako

E pai ai te penapena a Māui rāua ko Hina i ā rāua pūtea, me āta titiro rāua ki ngā tūmomo whakapaunga moni.

I tēnei wāhanga, ka aro koe ki:

- ✓ ngā matea me ngā pīrangi
- ✓ ngā āhuatanga ka whakaaweawe i te tangata e hiahia ana ki te hoko i tētahi rawa.



He whakamārama

E mōhio pai ana a Māui rāua ko Hina, hei te wā e noho ai rāua ki te whare, me āta whiriwhiri rāua i ngā matea me ngā rawa e hiahia noatia ana.

Ko ngā matea, ko ngā rawa e ora ai koe. Hei tauira, ko te kai, ko te hiko, ko te kapuni, ko te wai (i ētahi wā), me ngā kākahu.



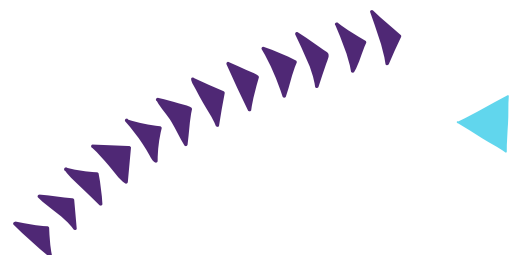
He Kuputaka

Matea
An Essential Need

Hiahia
A Want

Ahakoā te hirahira o ngā hiahia, he pēnei tonu te hirahira o ngā whakaritenga ako. Ko ngā momo whakaritenga ako, ko ngā momo pēnei i ngā pukapuka ako, i te ahokore (Wi-Fi), me te moni hei utu i tō waka.

Mēnā kei te utua tō oranga e te pūtea taurewa ākonga, kāore pea he moni hei whakapau ki wāhi kē, i tua atu i ō nama o ia rā. Mā te mōhio ki te tiaki i ō moni ka kore pea koe e māharahara ki ngā utu noho.



He aha ka whakaaweawe i ō kōwhiringa hoko?

Ngā whanonga kiritaki

Ko tētahi wāhanga nui o te whanonga kiritaki, ko ngā momo whakaawenga e kōwhiri ai te kiritaki i tētahi rawa, e kore ai rānei te kiritaki e kōwhiri i tētahi rawa.

Ka whai wāhi atu ngā kare ā-roto me ngā whakaaro o te kiritaki ki ēnei kōwhiringa.

Te whakatairanga

He wāhi nui tonu tō ngā pānui whakatairanga i roto i ngā kōwhiringa hoko. Ka whakaawe ēnei pānui i ngā kōwhiringa hoko a te kiritaki.

Ko ngā momo whakaawenga ka puta i ngā mahi whakatairanga, ko te hoko pea a te kiritaki i tētahi rawa me te waiho i tētahi atu, ko te hoko rānei i tētahi rawa hei whakawaireka noa.

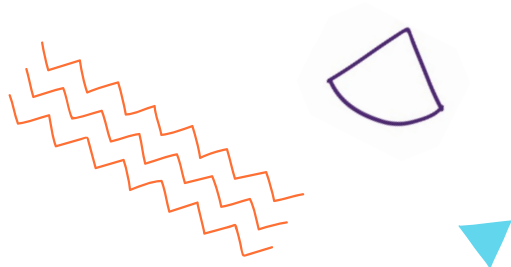
He Kuputaka

Whanonga Kiritaki
Consumer Behaviour

Whakaaweawe
Influence

Whakatairanga
Marketing

Whakawaireka
Please, Gratify



Te āhua o te ōhanga

Ka whakaaweawe nuitia ngā whakataunga hoko a te kiritaki e te āhua o te ōhanga.

I ngā wā e ora ana te ōhanga ka kaha ake ngā kiritaki ki te hoko i ngā rawa whakawaireka.

Ngā whakaawenga ā-roto

Mō te tangata ake, ka whakaawetia ngā te whanonga kiritaki e te whānuitanga o ngā hiahia, ngā matakawa, ngā whakaarotau, ngā matatika, me ngā uara.

Ko ngā hiahia me ngā matakawa ngā whakaawenga kaha katoa.



Ngā whakaawenga ā-rōpū

Ka kitea hoki te awenga ā-rōpū i roto i ngā kōwhiringa hoko a te kiritaki. Ko ngā rōpū matua ka whakaawe i ēnei kōwhiringa, ko te whānau me ngā hoa i te kura. Ko ngā kiritata me ngā hoa ētahi anō rōpū ka whakaawe i ēnei kōwhiringa.

Te āhei ki te hokohoko

Ko te āhei ki te hokohoko tētahi anō whakaawenga o te whanonga kiritaki. I tōna tikanga, ka mōhio te kiritaki ki tana āhei ki te hoko i mua i te whakatau ki te hoko i tētahi rawa, i tētahi ratonga rānei. Ahakoa te pai, mēnā kāore te kiritaki e āhei ki te hoko i te rawa, i te ratonga rānei, e kore e hokona mai.

He Kuputaka

Whakaawenga ā-Rōpū
Peer/group Influence

Āhei ki te Hokohoko
Purchasing Power

Rawa
Products

Ratonga
Services





Hei mahi 1

1. Tuhia ngā momo utu kei te pouaka ki te tūtohi o raro iho nei, ā, me āta kōwhiri mehemea he matea, he hiahia rānei tēnā utu, tēnā utu.
2. Me whakamārama te pūtake o tō kōwhiringa.

Ngā Momo Utu

- Te waea pūkoro
- Te wai
- Ngā kākahu mahana
- Te whare kori tinana
- Te inihua
- Te hiko me te kapuni
- Te Netflix
- Te tiakarete
- Te ahokore (WiFi)
- Te rēti
- Ngā kai
- Ngā pukapuka ako

He matea	Te pūtake	He hiahia	Te pūtake

Kaupapa 3

Te hoko motokā

Ngā putanga ako

Nā te kaha o Māui rāua ko Hina ki te āta whakamahere i ā rāua moni, e whakaaro ana rāua ki te hoki i tētahi motokā. He tino kawenga te hoko motokā, ā, he whānui ngā momo utu.

I tēnei wāhanga, ka aro koe ki:

- te wetewete i ngā huapai me ngā huakino o te hoko motokā
- te moni me ngā utu e tau ai tētahi mahere hei whakatutuki i ō whāinga.



Āe rānei, kāore rānei, me hoko motokā?

Kua nui te penapena a Māui rāua ko Hina ki te noho ki tētahi whare i te taha o te whānau me ō rāua hoa i te whare wānanga ā te tau e heke mai nei.

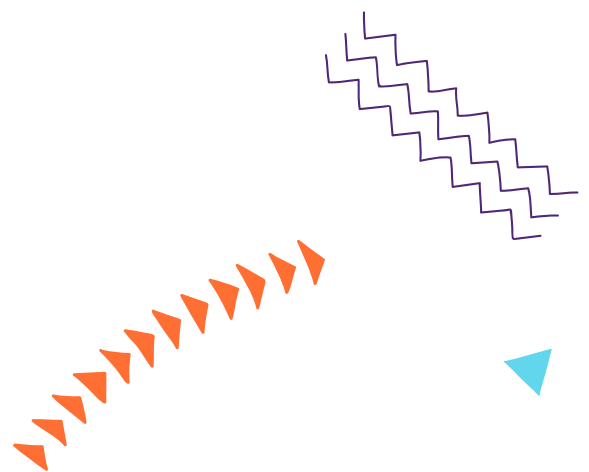
He moni whakaruruhau ā rāua. Mēnā ka pā mai tētahi āhuetanga ohorere, ka pai tonu tā rāua utu i ngā nama o te whare mō ngā marama e rua.

E whakaaro ana a Māui rāua ko Hina ki te hoko i tētahi motokā mō tā rāua haere ki te whare wānanga, ahakoa kei a rāua ō rāua anō paihikara.

E whakapae ana a Māui, mā te whai motokā e māmā ake ai tā rāua toro i te whānau. Ka māmā hoki te haere ki te mahi, ā, kāore ia e āwangawanga ki te haumaruru o tana hokinga atu ki te kāinga.

Ko tā Māui e whakapae nei, me hoko atu ō rāua paihikara e pai ai tā rāua utu i ngā nama o te motokā.

Kua kī taurangi atu ia ki a Hina kua pai āna ritenga penapena ināianei, ā, kāore e pērā rawa te kaha o tana whakapau moni.



Me āta whakaaro

E tūpato tonu ana a Hina, nā te mea e mōhio ana ia ki te āhua o te āwangawanga ki te utu i ngā nama.

E mōhio ana ia, mēnā ka hokona he motokā, me whai mahi hamanga ka tika. Nā te taupatupatu tonu o ōna whakaaro ka tonu a Hina i a Māui ki te āta whakarite i tētahi whārangi e whakaatu ana i ngā hua me ngā huakino o te hoko motokā, me tētahi mahere pūtea hei arotake mā rāua.

E whai nei a Māui kia iti iho ngā huakino i ngā huapai, e kite ai a Hina i tana ū ki tētahi mahere e pai ai tā rāua hoko i tētahi motokā. Hei āwhina i a ia, ka toro a Māui i te **paetukutuku a Waka Kotahi** kia pai ai tana whakamahere i ngā utu huna o te motokā.



Te whārangi huapai me te huakino

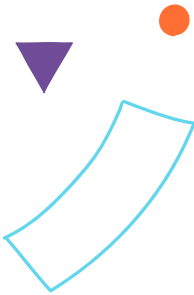
Ngā huapai
Ka mātua te nui o te pūtea kua penapenatia.
Ko tā te karahipi me ngā penapena o muri ake nei, he utu i ngā utu tīmata.
Ka māmā ake, ka haumaru ake hoki te toro i te whare wānanga me te whānau.
Ka kaha ake te titiro, ka kaha ake hoki te aroturuki i ngā whakapaunga me ngā mahi penapena.
Ngā huakino
Kei a māua ō māua anō paihikara.
Kāore au e āhei ki te whakapau pūtea.
He nui ngā momo utu o te motokā, pēnei i te rēhitatanga, i te inihua, me te penehīni.
Me tutuki ngā whakaritenga tautiaki auau.
Te whakangāwari i ngā huakino
Te hoko atu i ngā paihikara.
Te wete i ngā here ki ngā hiahia pēnei i te Netflix.
Te tāpui i ētahi pūtea i ia wiki hei utu i te tautiaki, i te penehīni, me te inihua o te motokā.
Te tautuhi i ngā utu katoa (tae noa atu ki ngā utu huna) ki te mahere pūtea.

He Kuputaka

Huapai
Positives/pros

Huakino
Negatives/cons

Tautiaki
Maintenance



Ngā whāinga SMART

I ōna wā, ko tētahi o ngā mahi uaua katoa, ko te whakamahere i ō whāinga! Mā te aro ki ngā paearu SMART nei e mā mā ake ai te whakamahere i ō whāinga, ā, ka whai hua tēnei ki a Māui rāua ko Hina.

E tohu ana ngā pū o te kupu SMART i ngā paearu hei whakaaro ake mā te hunga e whakatakoto ana i ngā whāinga.

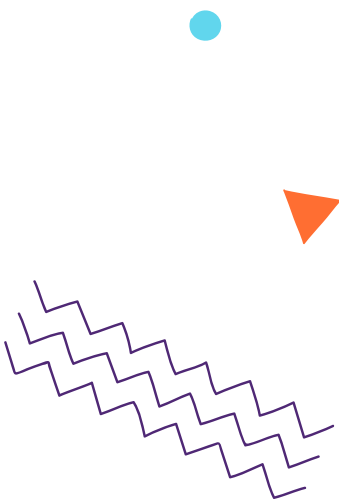
Kua whakamāoritia ēnei paearu hei rauemi mā te hunga kōrero Māori, ā, kei te whārangi o muri mai tēnei rauemi e takoto mai nei.

Anei tētahi anō **rauemi** hei āwhina i a koe ki te whakamahere i ō whāinga.

He Kuputaka

Whakamahere Whāinga
Goal Setting

Paearu
Criteria



He Whāinga: ▶ SMART ●

1. Tauwhāiti

I pai rānei te tautuhi i te whāinga?
I mārama ki tētahi tangata he waitau tonu i
ōna mōhiotanga ki tēnei kōrero?

2. Ka Taea

Ka taea te whāinga?
Ka pēhea te roa mō te whakatutuki?

3. Ka Tutuki

I whakaaetia e ngā kaiwhaipānga katoa
he aha te/ngā whāinga?

4. He Whaikiko

I whai kiko te whāinga ina whai
whakaaro koe ki te wātea o ngā rauemi,
te mōhiotanga me te wā?

5. He Wā Whakamutu

He rawaka te wā mō te whakatutuki i te whāinga,
kāore rawa e nui te wā,
tērā ka aweawe i te whakatutukinga o te kaupapa?

Te whai hua - kia ora!

sorted
in Schools



Hei mahi 2

Mā te whai i te paearu SMART:

1. Tuhia mai tētahi whāinga ahumoni hei whai mā Māui rāua ko Hina.
2. Whakamāramahia mai te hāngai o te whāinga ki te paearu SMART.

Tuhia mai tētahi whāinga ahumoni hei whai mā Māui rāua ko Hina.

E whāiti ana

I pai rānei te tautuhi i te whāinga?
E whāiti ana rānei te whāinga nei?

E taea ana te ine

Ka taea te whakatutuki te whāinga?
Ka taea te ine te whāinga?

E taea ana te whakatutuki

Ka tutuki rānei te whāinga?
I whakaae katoa mai ērā e whai pānga ana ki te whāinga nei?

E hāngai ana

E hāngai ana rānei te whāinga ki te horopaki whānui?
Ka whakaaro ana koe ki ngā rauemi, ki ō mōhiotanga, me te wā, ka whai kiko tonu rānei te whāinga?

E herea ana ki te wā

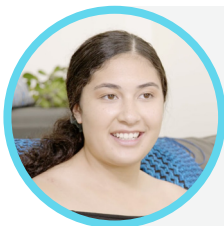
He wā rānei kua whakaritea hei whakatutuki i te whāinga?



Hei mahi 2a

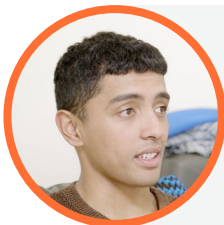
Hei tautoko i a koe i tēnei ngohe, me tiro tiro te **Mahere Pūtea** e pā ana ki te hoko a Māui rāua ko Hina i tētahi motokā. Kei te whārangi 27 tēnei mahere.

Whakamahia te mahere pūtea mā te tāuru i ngā taipitopito ki te paetukutuku [Sorted Live](#), kātahi ka whakautu i ēnei pātai.



Te nui o te moni e toe ana ki a Hina i ia wiki:

\$



Te nui o te moni e toe ana ki a Māui i ia wiki:

\$

Tuhia mai ngā kōwhiringa e rua e wātea ana ki a rāua me te nui o te moni e toe ana.

Te kōwhiringa tuatahi

.....

.....

.....

Te kōwhiringa tuarua

.....

.....

.....



Me tahuri ināiane i te whakamārama i te painga o ngā kōwhiringa e rua. Kia whai whakaaro hoki ki te painga o te whakamahere whāinga, o te penapena pūtea, me te whakahaere moni.

Te kōwhiringa tuatahi

He aha e aro ai a Māui rāua ko Hina ki tēnei kōwhiringa?

Te kōwhiringa tuarua

He aha e aro ai a Māui rāua ko Hina ki tēnei kōwhiringa?

Te mahere pūtea

Ngā whiwhinga moni

Māui		Hina	
Te momo	Te nui i te wiki	Te momo	Te nui i te wiki
Te pūtea taurewa ākonga	\$150	Te tahua tautoko ākonga	\$150
Te mahi hamanga	\$80	Te mahi hamanga	\$65
<i>Te tapeke</i>	<i>\$230 (i te wiki)</i>	<i>Te tapeke</i>	<i>\$215 (i te wiki)</i>

Ngā whakapaunga moni

Ngā utu whare (He tokoono)			
Te momo		Te nui i te wiki	
Te rēti		\$350	
Te kai		\$240	
Te hiko me te kapuni		\$75	
Te ahokore (WiFi)		\$20	
Te tapeke		\$685 (i te wiki)	
Te tapeke ki tēnā, ki tēnā		\$114.20 (i te wiki)	
Ngā utu whaiaro			
Māui		Hina	
Te momo	Te nui i te wiki	Te momo	Te nui i te wiki
Te waea pūkoro	\$5	Te waea pūkoro	\$5
Te whare kori tinana	\$5	Te whare kori tinana	\$5
Te inihua (taonga whare)	\$2.88 (\$150 i te tau)	Te inihua (taonga whare)	\$2.88 (\$150 i te tau)
Te inihua (motokā)	\$2.88 (\$150 i te tau)	Te inihua (motokā)	\$2.88 (\$150 i te tau)
Te tapeke	\$15.76 (i te wiki)	Te tapeke	\$15.76 (i te wiki)
Ngā utu whakahaere motokā			
Māui		Hina	
Te momo	Te nui i te wiki	Te momo	Te nui i te wiki
Te penehīni/hinu	\$20	Te penehīni/hinu	\$20
Te whakamana i te waka	\$0.65 (\$63 i te tau)	Te whakamana i te waka	\$0.65 (\$63 i te tau)
Te rēhitatanga	\$1.10 (\$112 i te tau)	Te rēhitatanga	\$1.10 (\$112 i te tau)
Te tautiaki	\$3.90 (\$400 i te tau)	Te tautiaki	\$3.90 (\$400 i te tau)
Te tapeke	\$25.65 (i te wiki)	Te tapeke	\$25.65 (i te wiki)

Kaupapa 4

Te arowhai me te aroturuki i ō moni

Ngā putanga ako

Kia oti i a koe ō whāinga ahumoni te whakarite me ō pūtea te penapena, me arowhai, me aroturuki hoki koe i ēnei mahi. Ki te kore koe e pēnei, ka tere pau pea ō moni, ka mutu, kāore koe e mōhio he aha i pērā ai!

I tēnei wāhanga, ka tirohia ētahi rautaki me ētahi rauemi hei āwhina i a koe ki te arowhai me te aroturuki i ō moni.

Ka aro koe ki:

- ētahi rautaki me ētahi rauemi hei āwhina i te arowhai me te aroturuki
- ngā āhuatanga o te arowhai me te aroturuki hei āwhina i a koe ki te whakamahere i ō moni.



He whakamārama

Te aroturuki i ō whakapaunga moni

Ko tā ngā mahere pūtea, he āwhina i a koe ki te whiriwhiri i ngā wahi e tika ana kia tukuna ō moni. Hāunga tēnei, he mea nui tonu te pupuri ki ō moni.

Ko te mātau haere ki ngā huarahi e tau mai ai, e pau ai hoki te moni tētahi wāhanga nui o te arowhai me te aroturuki, ka mutu, mā konei e koke whakamua ai koe.

Te aroturuki i ō moni

Mēnā he uaua ki a koe te aroturuki i ō whakapaunga moni, kawea tētahi pukapuka hei rātaka whakapau moni māu. Me pēnei mō tētahi marama kotahi, neke atu rānei.

Tuhia ngā whakapaunga moni katoa ki tō rātaka, tae atu ki ngā utu aunoa me ngā utu whare.

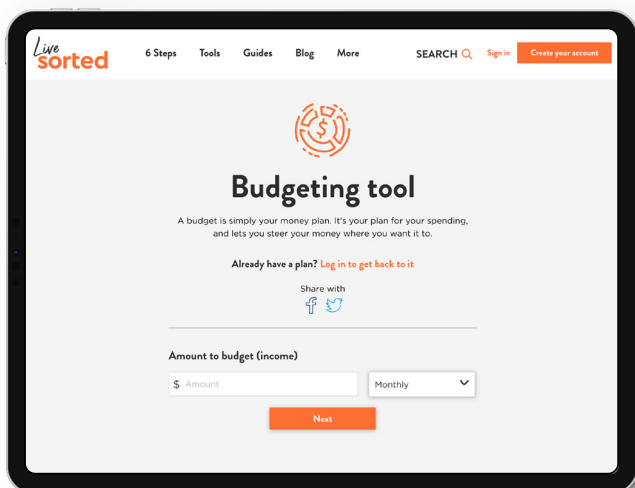
He Kuputaka

Arowhai
To check or to track

Aroturuki
To monitor

Anei ētahi rauemi hei tautoko i a koe ki te arowhai me te aroturuki i ō moni:

- [Sorted](#)
- [Wally](#)
- [Spending Tracker](#)
- [Spend Today](#)





Hei mahi 3

E mārama ana ki a Māui te hirahira o te aroturuki i tana whakapau me tana penapena moni. Nā āna mahi aroturuki kāore i te pērā rawa te kaha o tana whakapau moni, ka mutu, kua kaha ake tana penapena.

E mārama ana a Hina rāua ko Māui, mā te arowhai me te aroturuki e wawe ake ai tā rāua hoko i te motokā e hiahia nei rāua.

Ko tāu i tēnei ngohe, he tautuhi i ngā hua e rua ka puta i tā rāua arowhai me tā rāua aroturuki i ngā mahi moni. Ehara i te mea e tika ana, e hē ana rānei ētahi whakautu.

Te hua tuatahi

Te hua tuarua

Kua tutuki!

Ka nui te mihi

Ko te tūmanako kua whai hua tēnei pukapuka ki a koe. Mēnā e hiahia ana koe ki ētahi anō akoranga e pā ana ki te āheinga ahumoni, tēnā, torohia atu te whārangi ipurangi nei:

www.sortedinschools.org.nz/mme/rauemi

