

Te whai hua - kia ora!

sorted
in Schools

US28090 (Putanga 3)

Whakaatu māramatanga ki ngā penapena
ahumoni whaiaro me ngā kōwhiringa haumi
mō ētahi taurira

TAUMATA

1

WHIWHINGA

4

WĀHANGA AKO

Māui Mataara

Māui Ihumanea

Māui Ātea

NGĀ ARATOHU MŌ NGĀ ĀKONGA



Rārangi Kaupapa

- 2** He Tīmatanga Kōrero
Ngā Ngohe Aromatawai
- 3** Te Whakatau Māka
Ngā Here Aromatawai
- 4** Ka whakamahere a Māui rāua ko Hina i tō rāua anamata
- 5** Wāhanga 1
- 8** Wāhanga 2
- 13** Ngā taipitopito e pā ana ki tēnei kaupapa paerewa



He Tīmatanga Kōrero

Ka aromatawaihia te pai o tāu:

- whakaahua i ngā kōwhiringa penapena me te haumi e ai ki te tūraru, te hua me te roanga wā
- kōwhiri i ētahi kōwhiringa penapena, haumi hoki/rānei e taea ana mō ētahi tauira e whā (me KiwiSaver rawa tētahi kōwhiringa) ka whakapiki ake i ngā putanga ahumoni o te wā heke
- hoatu pūtake mō ngā kōwhiringa i tīpakohia me te hanga hononga ki te pai o aua tauira
- parahau i tāu i kōwhiri ai, tēnā i te tīpako i ērā atu kōwhiringa i taea mō ngā tauira i tukuna mai.

Ngā Ngohe Aromatawai

E rua (2) ngā wāhanga o te mahi aromatawai:

- Mō te **Wāhanga 1**, ko te whakaatu i tō mōhiotanga ki ētahi momo penapena whaiaro, haumitanga anō hoki e ono (6).
- Mō te **Wāhanga 2**, ko te whakamahuki i ētahi kōwhiringa haumitanga, penapena hoki/rānei e whā (4) ka taea (me noho ko te KiwiSaver tētahi) mō ētahi tauari.

Te Whakatau Māka

Paetae	Kaiaka	Kairangi
<p>E tutuki ai te taumata Paetae, me whakaahua rawa koe i ngā kōwhiringa penapena me te haumi (KiwiSaver, ngā pūtea whakatipu, ngā moni kuhu wā tūmau, ngā rawa, ngā hea, rangatiratanga pakihi, pūtea pēke) i runga anō i te tūraru, moni hua, me te roanga wā; kōwhiri me te whakamārama i ētahi kōwhiringa penapena, haumi hoki/rānei e whā (tae atu ki KiwiSaver) ka whakapiki ake i ngā putanga ahumoni anamata mō tētahi, ētahi tauira rānei.</p>	<p>E tutuki ai te taumata Kaiaka, me whakaatu rawa koe i te māramatanga āmiki mā te whakauru pūtake mō te kōwhiri i ngā kōwhiringa penapena, haumi hoki/rānei, me te hanga hononga ki te pai o aua kōwhiringa i runga anō i ngā āheinga whakapiki ake i ngā putanga ahumoni anamata mō tētahi, ētahi tauira rānei.</p>	<p>E tutuki ai te taumata Kairangi, me whakaatu rawa koe i te māramatanga hōhonu mā te whakarato parahautanga mō ngā kōwhiringa penapena, haumi hoki/rānei i kōwhiria e koe, tēnā i te tīpako i ētahi atu kōwhiringa i taea mō tētahi, ētahi tauira rānei.</p>

Ngā Here Aromatawai

He **aromatawai pukapuka tuwhera** tēnei ka whakahaeretia mō tē roanga wā ka whakaritea e te kaiaromatawai. Ka āhei ngā ākongā ki te whakamahi i ngā mōhiohio ka kōwhiria e rātou hei āwhina i a rātou ki te whakaoti i te tūmahī, ngā tūmahī rānei. Heoi anō, me tuhi ngā whakautu ki ā rātou ake kupu.



Ka whakamahere a Māui rāua ko Hina i tō rāua anamata

Kei tō rāua tau tuatoru e ako ana a Māui rāua ko Hina, ā, kua pai tō rāua noho tahi me ētahi atu hoa noho mō te 2 tau. I oti pai tēnei i a rāua i te mea i whakamaheretia tōmuatia e Māui rāua ko Hina tā rāua mahere pūtea mō tō rāua wheako noho whare tuatahi, ā, kua mau tonu ki taua ritenga ina tātai anō i tā rāua mahere pūtea ina hiahiatia. Taea ai e tēnā, e tēnā te penapena ngā rahinga iti o te moni ia wiki, ahakoa tō Māui tikanga ki te porowhakaupau i te rahinga nui ake i tērā ka penapena ia.

I nā noa nei i tīmata a Māui i tētahi mahi hamanga hou ka oti pai i te taha o ana mahi ako. Hei wāhi o te whakaoti i ngā mahi pepa mō tana mahi hou, i tonoa a Māui mehemea i pīrangi ia ki te whai wāhi ki KiwiSaver. Ahakoa kua rongu kōrero a Māui mō KiwiSaver, kāore ia i tino mōhio ki te pānga o tērā ki a ia. I whakatau a Māui ki te kōrero ki tana pāhi kia nui ake ana mōhio ki KiwiSaver - ina koa e mahi hamanga ana hoki a Hina, ā, tēnā pea ka hiahia hoki ia kia mōhio ki te KiwiSaver.

He rangatira o tētahi pakihi iti te pāhi o Māui, ka harikoa ia ki te matapaki i te KiwiSaver ki a Māui. I a rāua e kōrerorero ana, e whāki ana tō Māui pāhi i ana wheako e pā ana ki te tīmata i tana pakihi, ā, ka kōrero anō hoki mō te hira o te whakamahere wawe tonu ka taea i tō rāua ko Hina anamata ahumoni. Ka whakamōhio atu te pāhi o Māui i a Māui rāua ko Hina ki tētahi tohunga haumi ka kōrero i runga i te poto ki a rāua mō te KiwiSaver, mō ngā moni kuhu, haumitanga hoki he mea wā poto, wā tūmau hoki, mō ngā hea me ngā pūtea pēke, ā, i tua atu mō te tūraru me ngā hua ka puta i ia momo haumitanga.

Ka mōhio wawe mai a Māui rāua ko Hina he maha tonu ngā ara mō te penapena me te haumi i ā rāua moni, me te nui hoki hei whai whakaarotanga ina takatū mō tō rāua anamata. Kei a Māui rāua ko Hina ā rāua anō penapena, engari kāore anō rāua kia whakaaroaro me pēhea e pai ake ai tā rāua whakamahi me te haumi i ā rāua penapena. Ahakoa tō rāua rongu i te paku tāmomi, i whakaae tahi a Māui rāua ko Hina he mea hira kia pai tō rāua mōhio ki ngā mahi whai ake mō te whakahaere i ā rāua penapena mō muri atu.

Wāhanga 1

Hei āwhina i a Hina rāua ko Māui ki te whakatau mārika i ngā mahere mō tō rāua an ahumoni, whakakāia tēnei tūtohi hei whakarāpopoto i te taumata o te tūraru, te mo me te roanga wā ka hiahiatia mō tēnā, mō tēnā o ngā kōwhiringa haumi, penapena e rārangi mai nei, arā te KiwiSaver, te pūtea whakatipu rānei, moni kuhu wā tūmau, rawa, ngā hea, rangatiratanga pakihi, me te pūtea pēke.

Me rangahau koe i tēnā, i tēnā o ngā kōwhiringa haumi, penapena rānei e rārangi mai ana i raro iho nei, ā, me whai whakaaro ki ngā tohu āwhina kei ngā pane o te tēpu i a koe ka whakakāi i te tūtohi. E hiahiatia ana ngā mōhiohia ka kohikohia e koe i tēnei wāhanga mō te ngohe e whai ake nei, nā reira, he mea nui kia mārama kehokeho ki a koe te āhua o ia kōwhiringa.



Kōwhiringa haumi, penapena rānei	Tuhia he whakaahuatanga poto o tēnei kōwhiringa.	Tautohutia ngā tūraru e pā ana ki tēnei kōwhiringa.	Rārangitia ngā hua ka puta i taua kōwhiringa.	Whakatakotoria te roanga wā ka hiahiatia mō taua kōwhiringa.
i. KiwiSaver, Ngā pūtea whakatipu rānei				
ii. Moni Kuhu Wā Tūmau				
iii. Ngā Rawa				



iv. Ngā Hea				
v. Rangatiratanga Pakihi				
vi. Pūkete Pēke				

Wāhanga 2

Nā te mea kua oti te tirohanga whānui o ngā kōwhiringa haumi, penapena rānei e ono mā Hina rāua ko Māui i te Wāhanga A, ko tāu mahi iāianeī he whakahāngai i aua mōhiohio ki te whānuitanga o ngā tauira kei raro iho nei. Kei roto i ngā tauira e whā ngā mahere a Hina rāua ko Māui mō tō rāua anamata ahumoni, me ētahi atu tauira e tūpono ai koe, ētahi o te whānau rānei.

Me arotake koe i ia tauira, ka tautohu ai i te momo haumi, ngā momo haumi me ngā kōwhiringa penapena ka pai mō te tangata kei ia tauira, e ai ki ō rātou āhuatanga noho, me te whai whakaaro anō hoki ki ā rātou whāinga me ō rātou wawata mō te anamata.

I roto i āu urupare, me mātua:

- whakamahuki i te kōwhiringa haumi me te penapena e tūtohu ana koe, me te arotau o taua kōwhiringa ki ngā āhuatanga o te tangata i roto i taua tauira
- whakamārama ka pēhea te kōwhiringa penapena/haumi kua tūtohua mo ia tauira e whakapai ake ai ngā putanga ahumoni o taua tangata
- parahau i te kōwhiringa e tūtohu ana koe ki ērā atu kōwhiringa penapena me te haumi.

I roto i āu urupare ki ngā tauira, me titiro koe ki ētahi kōwhiringa haumi, kōwhiringa penapena e whā rerekē i rangahaua e koe i te Wāhanga A. Me whakamahi ka tika i te KiwiSaver hei kōwhiringa mō tētahi o ngā tauira, ā, me whakamahi e toru o ērā atu kōwhiringa e rima (moni kuhu wā tūmau, ngā rawa, ngā hea, rangatiratanga pakihi, me te pūtea pēke) i roto i ērā atu tauira.

Ki te hiahiatia, ka āhei koe ki te tūtohu i te kōwhiringa kotahi hemihemi mō te haumi me te penapena, i roto i te tauira kotahi.



Tauira 1

E 22 ngā tau o Māui, e noho tahi ana me tōna hoa a Hina rātou ko ētahi atu hoa i tētahi whare noho. Mai i tōna tamarikitanga e tino kaingākau ana a Māui ki ngā toi ataata. Tae rā anō ki tana taenga ki te wharekura, hei tā Māui, he runaruna noa iho tana aro ki te tātuhī me te peita. Kua hokona atu e Māui ētahi o ana mahi toi, ko te nuinga mā ētahi tāngata kua kite i āna mahi toi i Pukamata i a ia e ako ana i te wharekura.

I tēnei wā ka hanga ia i ngā mahi toi iti nei te hanga mā ngā hoa me te whānau i runga anō i ā rātou tono, ā, ka hoatu rātou i tētahi koha ki a ia. Ahakoa e mōhio ana a Māui ki te hirahira o te penapena moni, he nui ake te moni e whakapaua ana e ia i ngā moni e penapenatia ana i āna mahi hamanga me ngā koha mai i āna mahi toi. Kua taea e Māui tōna \$6,000 te penapena, ā, e puritia ana e ōna mātua māna, kia kua e whakapaua e ia!

Kua puta te whakaaro o ngā mātua o Māui kia whakamahia ngā pūtea kua penapenahia e ia i ā moroki noa nei. Kua tata oti i a Māui āna akoranga hoahoa whakairoiro, ā, e hiahia ana kia whāia tōna kaingākoutanga hei ara mahi. E haere tonu ana tā Māui whakawhanake kōtui i te ahumahi toi auaha nōna e ako ana, ā, e whakaaweawengia ana ia e ētahi atu ringatoi Māori, e ā rātou mahi me te āhua i taea ai e rātou ō rātou anō pakihi te whakatū, te whakahoa rānei ki pakihi kē atu.

<p>A) Tohua te (ngā) kōwhiringa haumi me te penapena kua tūtohua e koe. <i>Tohua te (ngā) kōwhiringa e tūtohu ana mō tēnei tauari ki te tohu whakaae</i></p>	<p><input type="checkbox"/> KiwiSaver, tētahi atu pūtea whakatipu rānei</p> <p><input type="checkbox"/> Moni kuhu wā tūmau</p> <p><input type="checkbox"/> Rawa</p> <p><input type="checkbox"/> Rangatiratanga pakihi</p> <p><input type="checkbox"/> Ngā hea</p> <p><input type="checkbox"/> Pūtea pēke</p>
<p>B) Whakamārama he aha koe i tūtohu ai i te (ngā) kōwhiringa haumi me te penapena kua tohua, me te tino pai rawa o taua, aua kōwhiringa ki te whakatutuki i ngā hiahia me ngā āhuatanga o te tangata, ngā tāngata rānei i roto i te tauari.</p>	
<p>C) Whakamahuki ka pēhea te (ngā) kōwhiringa e whakapai ake ai i ngā putanga ahumoni ki anamata o te tangata, ngā tāngata rānei i roto i tēnei tauari.</p>	
<p>D) Parahautia te take, ngā take rānei e pai ake ai te kōwhiringa, ngā kōwhiringa rānei kua tūtohua, i ērā atu kōwhiringa haumi me te penapena nāu i rangahau.</p>	

Tauira 2

Kei te tau tuatoru a Hina (21 ōna tau) e ako ana kia puta ia hei kaiako, ā, e noho tahi ana me tōna hoa, a Māui, rātou ko ētahi atu i tētahi whare noho. Mai iho anō a Hina e hakune ana me āna whakahaerenga pūtea, mahere pūtea hoki, mātua rā, i tana hūnuku atu i te kāinga kia haere ki te whare wānanga.

Māringanui ana i whakawhiwhia a Hina ki ētahi ētahi karahipi iti e rua ia te tau, otirā, kua āwhina ērā i a ia ki te utu i āna nama noho, ā, e āwhina ana anō hoki ōna mātua i a ia ā-pūtea nei ina taea ai. Kua whai pūtea taurewa ākongā a Hina hei whakaea i ētahi o āna utu ako, ā, he \$5,500 te rahi o āna pūtea taurewa i tēnei wā, kotahi anō te tau e toe tonu ana i mua i te otinga o te tohu. E mahi tiriwā ana a Hina puta noa i te tau pūmātauranga, kātahi ka hoki ki te kāinga, ka mahi wā kiki ki te pāmu whakatipu kākano i mahi ai ia i a ia e haere ana ki te wharekura.

Nō nā tata nei i whakauru ai a Hina ki te KiwiSaver me tētahi Pūtea Tūpato. Whai muri iho i ngā utu ā-wiki me whakapau i ia wiki, i te nuinga o te wā e toe tonu ana tōna \$60 hei tāpiri ki āna pūtea penapena. Kua penapenatia he \$8,000, ā, e puritia ana i tana pūtea pēke kura tuatoru hei whakamahi i ngā wā ohotata. Oti ana āna tohu, e pīrangī ana a Hina ki te mahi hei kaiako mō ētahi tau ki te whakaea i tana pūtea taurewa ākongā, kātahi ka hiahia ki te haere ki tāwāhi mō ētahi tau.

E māia ana a Hina ki ōna pūmanawa whiwhi moni, e hiahia hoki ana ia ki te mātai i ētahi atu kōwhiringa haumi me te penapena i tua atu i te KiwiSaver. Ka hoki mai ana a Hina i ana tāpoi, ko tana hiahia ko te āta whai i tana ara mahi me te hoko i tōna ake kāinga.

<p>A) Tohua te (ngā) kōwhiringa haumi me te penapena kua tūtohua e koe. <i>Tohua te (ngā) kōwhiringa e tūtohu ana mō tēnei tauari ki te tohu whakaae</i></p>	<p><input type="checkbox"/> KiwiSaver, tētahi atu pūtea whakatipu rānei</p> <p><input type="checkbox"/> Moni kuhu wā tūmau</p> <p><input type="checkbox"/> Rawa</p> <p><input type="checkbox"/> Rangatiratanga pakihī</p> <p><input type="checkbox"/> Ngā hea</p> <p><input type="checkbox"/> Pūtea pēke</p>
<p>B) Whakamārama he aha koe i tūtohu ai i te (ngā) kōwhiringa haumi me te penapena kua tohua, me te tino pai rawa o taua, aua kōwhiringa ki te whakatutuki i ngā hiahia me ngā āhuetanga o te tangata, ngā tāngata rānei i roto i te tauari.</p>	
<p>C) Whakamahuki ka pēhea te (ngā) kōwhiringa e whakapai ake ai i ngā putanga ahumoni ki anamata o te tangata, ngā tāngata rānei i roto i tēnei tauari.</p>	
<p>D) Parahautia te take, ngā take rānei e pai ake ai te kōwhiringa, ngā kōwhiringa rānei kua tūtohua, i ērā atu kōwhiringa haumi me te penapena nāu i rangahau.</p>	

Tauira 3

17 ngā tau o Māui Mua, ā, kei tana tau whakamutunga e ako ana ki te wharekura. I a Māui Mua e haere ana ki te wharekura ka oti i a ia tētahi wheako tauira i roto i tētahi pakihi hanga whare, ā, kua tautuhia he whāinga kia tū ia hei kaikāmura mārarau. I oti i a ia Ngā Tiwhikete o te Motu i a ia e ako ana i te wharekura kia takatū ai tana uru atu ki te ao mahi.

Kāore a Māui Mua e pīrangī ana ki te tono i tētahi pūtea taurewa ākongā hei utu i ana mahi ako, me te aha, e āta tiro ana ia ki ētahi kōwhiringa rerekē hei karo i ngā nama whakapipi ā muri i tana wehenga atu i te wharekura. Kua kī anō hoki ngā mātua o Māui Mua e pai ana tana noho i te kāinga mō te roanga wā e hiahia ana ia, hoi anō tāna he utu i tētahi utu iti noa iho nei mō te noho me ngā utu o ia wiki, ka tīmata ana ia ki te mahi. I angitu tā Maui Mua tonono piatanga, ka mutu ka taea te utu ana tohu hanga whare i a ia e whakangungua ana me te tino iti o ngā utu tāpiri ki a ia.

Ka tīmata a Māui Mua me te utu mōkito, heoi anō ka āta tupu tana utu ā-haora i a ia ka koke i te whakangungutanga. I tua atu o tēnā, kua whakawhiwhia ki a Māui Mua he tahua \$2,500 te rahi hei tautoko i a ia me ana akoranga anamata, ā, kua whakatau ia ki te tāpae i tērā ki ana pūtea penapena, kei whakawaia ia ki te whakapau kē. E hiahia ana ki te whakamahī i tētahi wāhanga o taua moni ki te utu i tōna motokā tuatahi ā ngā tau tata e heke mai nei.

<p>A) Tohua te (ngā) kōwhiringa haumi me te penapena kua tūtohua e koe <i>Tohua te (ngā) kōwhiringa e tūtohu ana mō tēnei tauari ki te tohu whakaae</i></p>	<p><input type="checkbox"/> KiwiSaver, tētahi atu pūtea whakatipu rānei</p> <p><input type="checkbox"/> Moni kuhu wā tūmau</p> <p><input type="checkbox"/> Rawa</p> <p><input type="checkbox"/> Rangatiratanga pakihi</p> <p><input type="checkbox"/> Ngā hea</p> <p><input type="checkbox"/> Pūtea pēke</p>
<p>B) Whakamārama he aha koe i tūtohu ai i te (ngā) kōwhiringa haumi me te penapena kua tohua, me te tino pai rawa o taua, aua kōwhiringa ki te whakatutuki i ngā hiahia me ngā āhuatanga o te tangata, ngā tāngata rānei i roto i te tauari.</p>	
<p>C) Whakamahuki ka pēhea te (ngā) kōwhiringa e whakapai ake ai i ngā putanga ahumoni ki anamata o te tangata, ngā tāngata rānei i roto i tēnei tauari.</p>	
<p>D) Parahautia te take, ngā take rānei e pai ake ai te kōwhiringa, ngā kōwhiringa rānei kua tūtohua, i ērā atu kōwhiringa haumi me te penapena nāu i rangahau.</p>	

Tauira 4

Ko te whaea kēkē o Hina, ko Taranga, he tino tauira ki a ia, ā, ko ia hoki te pūtake i whakatau ai a Hina ki te whai i te ara kaiako. He maha ngā tau e mahi ana a Taranga hei kaiako, ā, nō te taenga atu ki te 56 tau te pakeke ka tahuri atu ai te aro ki tana whakatānga, nā te mea kua ea katoa tana mōkete.

Ko te \$460,000 te uara o te kāinga iti o Taranga, ā, i pau te 25 tau ki te whakaea i te nama. I uru atu a Taranga ki KiwiSaver i te wā i whakatūria tuatahitia ai, me te aha, kua whakapipi i te rahinga pai mō tana whakatānga. E whakahaeretia ana āna takoha KiwiSaver i tētahi Pūtea Whakatipu Tupuranga.

E iwa tau noa iho e toe ana kia māraurau a Whaea Taranga mō te Penihana o Aotearoa. E mārāma ana a Whaea Taranga ki te nui o ngā uauatanga ka pā ki ētahi o āna tamariki me te whānau i a rātou ka penapena ki te hoko i ō rātou ake kāinga, ā, kei te whai whakaaro ia me pēhea tana tautoko i a rātou i a ia e takatū ana mō tana whakatānga i roto i te tekau tau e tū mai nei.

<p>A) Tohua te (ngā) kōwhiringa haumi me te penapena kua tūtohua e koe. <i>Tohua te (ngā) kōwhiringa e tūtohu ana mō tēnei tauari ki te tohu whakaae</i></p>	<ul style="list-style-type: none"> <input type="checkbox"/> KiwiSaver, tētahi atu pūtea whakatipu rānei <input type="checkbox"/> Moni kuhu wā tūmau <input type="checkbox"/> Rawa <input type="checkbox"/> Rangatiratanga pakihi <input type="checkbox"/> Ngā hea <input type="checkbox"/> Pūtea pēke
<p>B) Whakamārama he aha koe i tūtohu ai i te (ngā) kōwhiringa haumi me te penapena kua tohua, me te tino pai rawa o taua, aua kōwhiringa ki te whakatutuki i ngā hiahia me ngā āhuatanga o te tangata, ngā tāngata rānei i roto i te tauari.</p>	
<p>C) Whakamahuki ka pēhea te (ngā) kōwhiringa e whakapai ake ai i ngā putanga ahumoni ki anamata o te tangata, ngā tāngata rānei i roto i tēnei tauari.</p>	
<p>D) Parahautia te take, ngā take rānei e pai ake ai te kōwhiringa, ngā kōwhiringa rānei kua tūtohua, i ērā atu kōwhiringa haumi me te penapena nāu i rangahau.</p>	

Ngā taipitopito e pā ana ki tēnei kaupapa paerewa

Paerewa	28090 Putanga 3
Taitara Paerewa	Whakaatu māramatanga ki ngā penapena ahumoni whaiaro me ngā kōwhiringa haumi mō ētahi tauira Demonstrate knowledge of personal financial saving and investment options for given scenario(s)
Taumata	1
Whiwhinga	4
Te Ingoa o te Rauemi	Ka whakamahere a Māui rāua ko Hina ki te noho i te whare noho
Tohutoro Rauemi	Āheinga Ahumoni
Rā Whakaputa o te Rauemi	Hōngongoi 2016 - Putanga 3 Hei tautoko i te aromatawai ā-roto mai i te 2020
Tūnga Whakaū Kounga	Kei Te Haere
Motuhēhēnga Taunakitanga	Me whakarite rawa ngā kaiaromatawai/kaiwhakaako kia motuhēhē ngā aromatawai nō tētahi matatiki tūmatanui, nā te mea ka āhei atu pea ngā ākonga ki te hōtaka aromatawai, ngā rauemi tauaromahi ākonga rānei. Ko te mutunga iho pea o te whakamahi i tēnei rauemi aromatawai me te kore whakarerekē ko te kore motuhēhēnga o ā ngā ākonga mahi. Me panoni te kaiaromatawai/kaiwhakaako i ngā tau, ngā inenga, ngā puna raraunga rānei, ka whakatakoto rānei i te horopaki kē, kaupapa kē rānei hei tūhurahura, he kuputuhi rerekē rānei hei pānui, whakamahi rānei.