



Te Puka Rauemi Tautoko

Hopukia tō anamata!

Te whai hua - kia ora!

sorted
in Schools

US28090 (Putanga 4)

Te whakaatu māramatanga ki ngā penapena ahumoni
whaiaro me ngā kōwhiringa haumi mō ētahi tauira

Ingoa:

He Rauemi Tautoko

Te Āheitanga Ahumoni

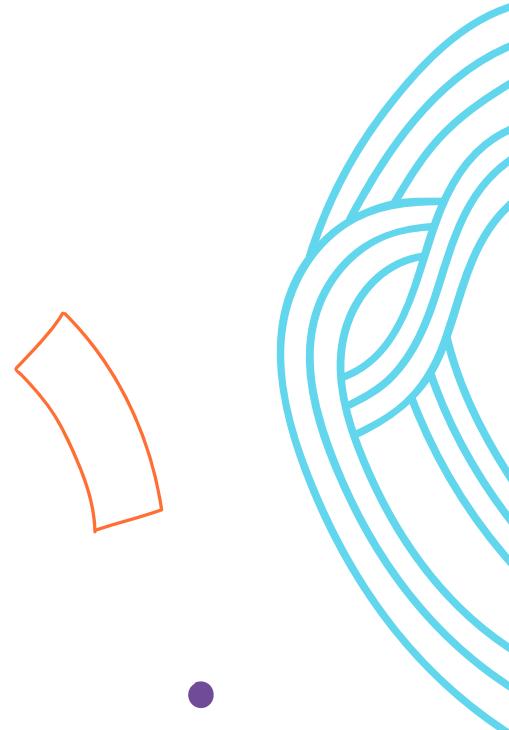
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ki te whakatānga!

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.

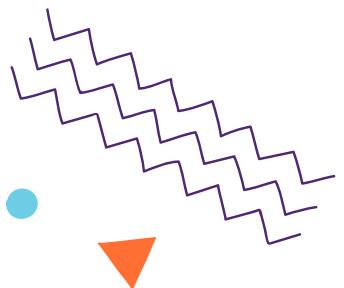
Me mōhio rawa koe ki ngā tikanga ahumoni i te wā e wehe ai koutou ko tō whānau i te kura. Me mōhio ki te whakarite i ō moni kia whai hua ai ia, mā roto mai i te mōhio:

- 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 tō 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.



Te Whiwhinga Paerewa

Paetae	Kaiaka	Kairangi
<p>Hei tohu i te Paetae</p> <ul style="list-style-type: none"> • Me tautohu, me whiriwhiri hoki koe i ngā kōwhiringa penapena me te haumi ka whakapiki ake i ngā putanga ahumoni anamata (arā, ko KiwiSaver, me ētahi kōwhiringa e rua mai i ngā pūtea whakahaere, ngā kuhunga tūmau, te whare, ngā hea, te kaipupuru pakihī, te pūkete penapena). • me whakamārama i ngā kōwhiringa penapena me te haumi i whiriwhirihia i runga anō i ngā tūraru, i ngā hua me te roanga wā (kia kotahi te kōwhiringa penapena, kia rua ngā kōwhiringa haumi). 	<p>Hei tohu i te Kaiaka</p> <p>Me whakaatu rawa koe i tō mārama mā te:</p> <ul style="list-style-type: none"> • whakamārama i ngā kōwhiringa penapena, me ngā kōwhiringa haumi i whiriwhirihia hei whakatakoto i ngā hua ahumoni anamata, ki te whakatau i ōna hua • parahau i ūta taunakitanga. 	<p>Hei tohu i te Kairangi</p> <p>Me whakaatu rawa koe i te māramatanga hōhonu mā te:</p> <ul style="list-style-type: none"> • whakatakoto whakamārama hōhonu e pā ana ki ngā kōwhiringa penapena, haumi hoki me te whakatakoto i ngā hua ahumoni anamata • parahau ki te whānui o ngā taunakitanga tautoko.



Te whakamahere i tō anamata ahumoni

I tēnei kōwae ako, ka hōhonu ake tō tūhura i te anamata me te kohi i ngā kōrero hei āwhina i a koe. Mā konei ka mārama ake ngā mahi hei tīmata māu ināianei e takatū ai koe ki ngā āhuatanga o te noho hei pakeke.

Ka whai wāhi pea ki ō whāinga ahumoni ēnei momo āhuatanga:

- te whakarite i a koe anō mō te whare wānanga
- te noho motuhake ā-pūtea nei i ētahi atu
- te hoko i tō motokā tuatahi, i tō kāinga tuatahi rānei
- te hāereere i te ao
- te whakarite kia āta tiakina koutou ko tō whānau ina kaumātua haere koe.

Kāore e kore ka rongo koe i te āwangawanga i a koe e whakaaro ana ki te āhua o tō noho i te anamata. Kei te whakaaro tonu pea koe ki te huarahi hei whai māu ā te wā e wehe ai koe i te kura tuarua.

Ahakoa tēnei āwangawanga, ko tētahi tikanga pai hei whai māu i tēnei wā tonu, ko te penapena i ō moni me te whai kia mārama ki te ahumoni me ngā hua ka puta i te penapena me te haumi.



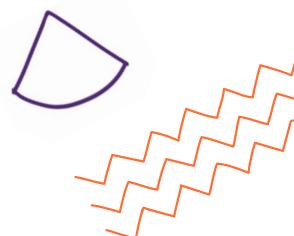
He Kuputaka

Anamata ahumoni
Financial future

Whāinga ahumoni
Financial goals

Penapena
Savings

Haumitanga
Investment



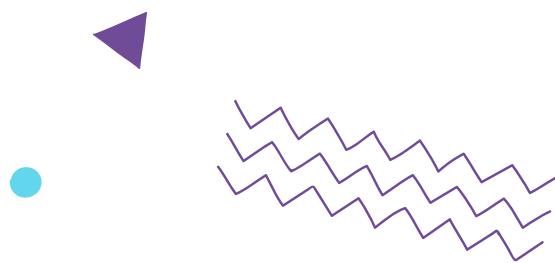
Ngā kaupapa o tēnei kōwae

E whā ngā kaupapa o tēnei kōwae hei tautoko i āu mahi whakamahere i tō anamata ahumoni:

- Te penapena pūtea
- Te whakahaere me te whakatipu i aku penapena
- Ngā hua me ngā tūraru o te penapena me te haumi
- He rangatahi tonu au, hei aha te whakaaro mō te whakatānga!

I ētahi o ngā ngohe o tēnei kōwae ako, ka huritao koe ki ū wheako, ki ū whaiaro, ki ū waiaro anō hoki i roto i ngā mahi penapena me te haumi.

Kāore e kore ka kite hoki koe i te hononga ki ētahi atu kōwae Āheinga Ahumoni kua oti kē i a koe.



Kaupapa 1

Te penapena pūtea

Hei tīmata

Matapakitia hei akomanga, hei rōpū rānei, ngā pātai e rārangi mai ana i raro nei. Tuhia ō whakaaro ki tētahi whārangi pepa, ki tētahi panahiko rānei.

- He aha pea ētahi ara penapena moni ka whāia e koe nōu i te wharekura tonu?
- Ko te aha te wā pai katoa kia tīmata ki te penapena? He aha ai?
- Me hia rawa te nui o te penapena?
- He aha i hira a te mahi penapena?

Me pupuri ō tuhinga ka puta mai i tēnei matapakinga hei titiro māu ā muri atu.

He Kuputaka

Panahiko
Powerpoint

Ohia manomano
Brainstorm

He Hononga Rauemi

[Māui Ihumanea - Whakatānga me te KiwiSaver](#)



He aha tēnei mea te “penapena”?



Ki āu anō kupu, **whakamāramatia** te tikanga o te penapena.



Tirohia ngā panahiko mō te **penapena**.

Ā muri i te pānui i te panahiko, whakawhānuihia tō whakautu tuatahi mā te kuhu atu i ngā mōhiohio hou kua ākona.



Te whai māramatanga ki ō tikanga me ō tūmanako ki te penapena

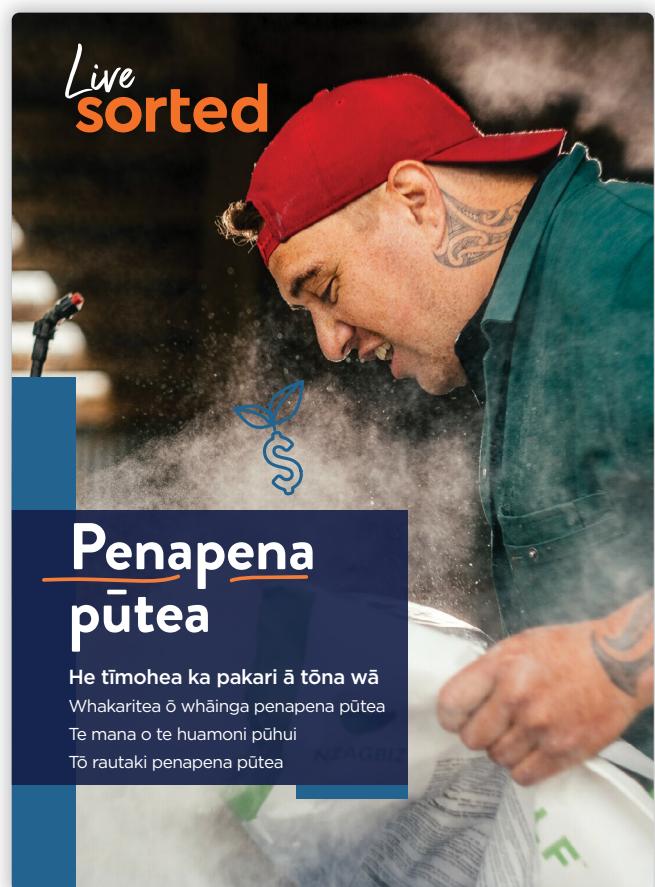


Whakarārangitia ō momo penapena o nāianei.



Pānuitia te puka nei, arā,
te Penapena Pūtea.

Tuhia mai ngā ariā matua hei tirotiro anō
māu i a koe e whai ana i tēnei kaupapa.



Pānuitia tēnei **pārongo whakairoiro mō te penapena**.

Mā kōrua ko tētahi hoa tēnei pārongo e tātari, e matapaki.

Hei tautoko i ā kōrua kōrero, tuhia tētahi rārangī o ngā rawa kua hoko koe i roto i ēnei rā e rima kua pahure ake. Tātaritia ēnei utunga kia mōhio ai koe ki ō whakapaunga moni.

Ngā mea kua hokona e koe i ngā rā e rima kua pahure:



He utu rānei e taea nei te karo?

He aha ngā āhuatanga i whakaawe i a koe ki te hoko i ngā mea nei?



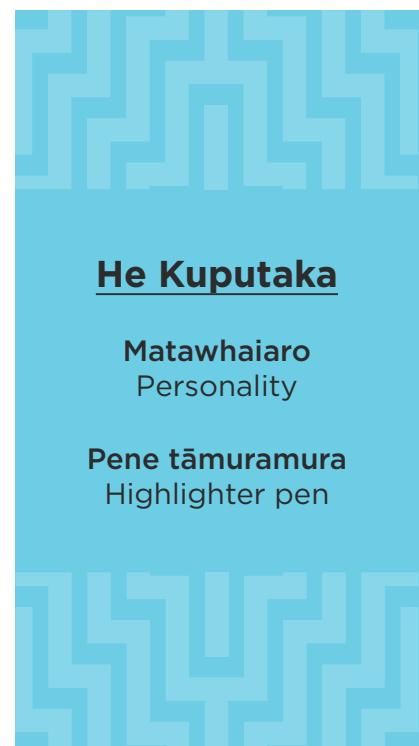


Whakaotia tēnei patapatai **matawhaiaro ahumoni**. Tāngia, tīkina ake rānei ngā hua o ō whakautu.

Whakamahia te pene tāmuramura hei tātari i ngā mea hei whakaaro māu i te anamata.

I hāngai rānei ngā hua o te patapatai ki tō matawhaiaro moni?

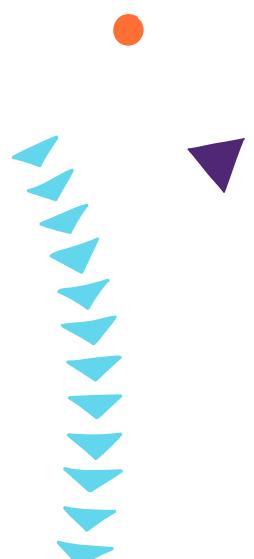
He aha koe e whakaae nei, e whakahē nei rānei, ki ngā hua o te patapatai?



He tīwhiri



Tonoa hoki tō whānau ki te whakaoti i te patapatai nei e pai ai tō whakataurite i ngā hua.



Te tātari i ō tikanga me ō tūmanako ki te penapena

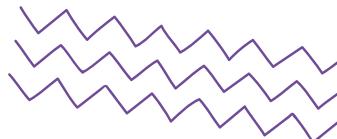


Whakaotia tētahi rātaka whakapau moni.

Whāia ngā aratohu o te rātaka. Me maumahara ki te tātari i tō rātaka ā muri i te wiki kotahi, kātahi ka whakaoti i te wiki tuarua.

E hāngai ana rānei tō rātaka whakapau moni ki ngā hua o te patapatai?

He aha i hāngai ai, he aha i kore ai rānei e hāngai tō rātaka whakapau moni ki ngā hua o te patapatai?



Tātaritia ō whakapaunga ā-wiki kia mōhio ai mēnā i whakapaua te moni ki ngā mea me hoko rawa, ki ngā hiahia noa rānei.

He aha ngā akoranga e pā ana ki ūrū tikanga whakapau moni?

He aha ngā whakapaunga e taea kētia nei te penapena?



Tātaitia te nui o te moni ka whakapau koe i te rā, i te wiki me te marama. Whakaurua atu ngā moni kua whakapaua ki ngā mea kāore e kitea (pēnei i te kāri pahi, i te taupānga, i te PayWave rānei).



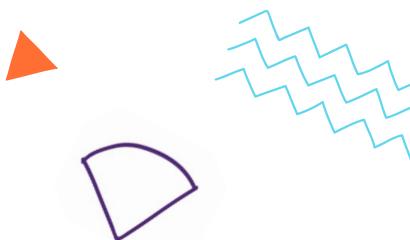


Whakaaturia tō rātaka whakapau moni ki tētahi hoa i tō akomanga, ka matapaki ai i ō tikanga whakapau.

He aha ngā hāngaitanga o ō tikanga whakapau ki tō tuakiri ahumoni?

I pēhea te hāngai, te kore rānei e hāngai, o tō rātaka whakapau ki ngā kitenga o te patapatai?

Ki ō whakaaro, he aha i pēnā ai?



Ngā whakaaro huritao



Mā tō mōhio ināianei ki ō tikanga whakapau me ū tūmanako, **whakaahuatia** mai tō pai ki te penapena.

Me pēhea tō whakatika i ō tikanga whakapau?

He whakamārama anō

Penapena
Ko tā te penapena, he tautoko i a koe ki te whai i ū whāinga, ki te hoko i ngā rawa, ki te whakawhānui i ngā mahi haumi, ki te whai moni whiwhi hoki hei te wā e rītaia ai koe.

Whaiaro
He tangata, he whānau rānei te aronga o te whaiaro, kaua ko tētahi iwi, ko tētahi rōpū, ko tētahi pakihī rānei.



Kaupapa 2

Te whakahaere me te whakatipu i aku penapena

Hei tīmata

I te kaupapa tuatahi, i tirohia te penapena, i tīmata hoki tātou ki te tātari i āu ake penapena, ki te whakarite hoki i ūtātou tūmanako ki te penapena. Ko tā tātou i tēnei kaupapa tuarua, he aro ki te āhua o te whakahaere me te whakatipu i ngā moni kua penapenatia.

Ngā Hononga Rauemi
Māui Ātea - Te Haumi



Māui Rautaki - Ngā Whāinga



Te whakatakoto me te whakamahere i ō whāinga

Ko tā te whakatakoto i ō whāinga, he whakahihiri i a koe ki te penapena i ō moni.

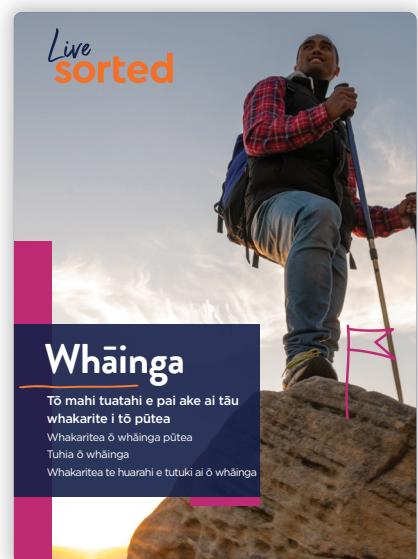


Whakaahuahia ō whāinga penapena
i tēnei wā.

Me maumahara koe ki te rangahau i te nui o te moni kei a koe i tēnei wā, me te tautuhi i te nui hei whāinga māu.



He rauemi hei āwhina i a koe



He aha te haumitanga?

Kua whakapūmautia ō whāinga penapena, ā, ka tirohia ināianei ngā ara e tipu ai ō moni. He maha ngā huarahi haumi hei whakaaro māu. Ka tūhuratia ētahi o ēnei huarahi i tēnei wāhanga o te pukapuka.

I tēnei wāhanga, me whakaaro koe ki ēnei pātai:

- Me hia rawa te nui o te moni e tīmata ai koe ki te haumi?
- He aha ētahi huarahi e toru e taea ai e koe te haumi ō moni i a koe i te wharekura tonu?
- Mehemea ka nui ake tō moni whiwhi, he aha ētahi anō huarahi e wātea ana ki a koe ki te haumi i ō moni?
- He aha ngā painga me ngā tūraru o te haumi moni?



Ki āu anō kupu, **whakamahukitia** tāu e mōhio nei ki te haumi. Me tuhi ō whakautu i runga i tāu e mōhio kē nei (kaua e rapua he kōrero anō i te ipurangi).



He Kuputaka

Whakamahukitia
Explain



Tirohia te panahiko nei mō te **haumitanga**.



He aha ngā akoranga hou e pā ana ki te haumi kua puta mai i te panahiko nei?

Te haumi i ō penapena

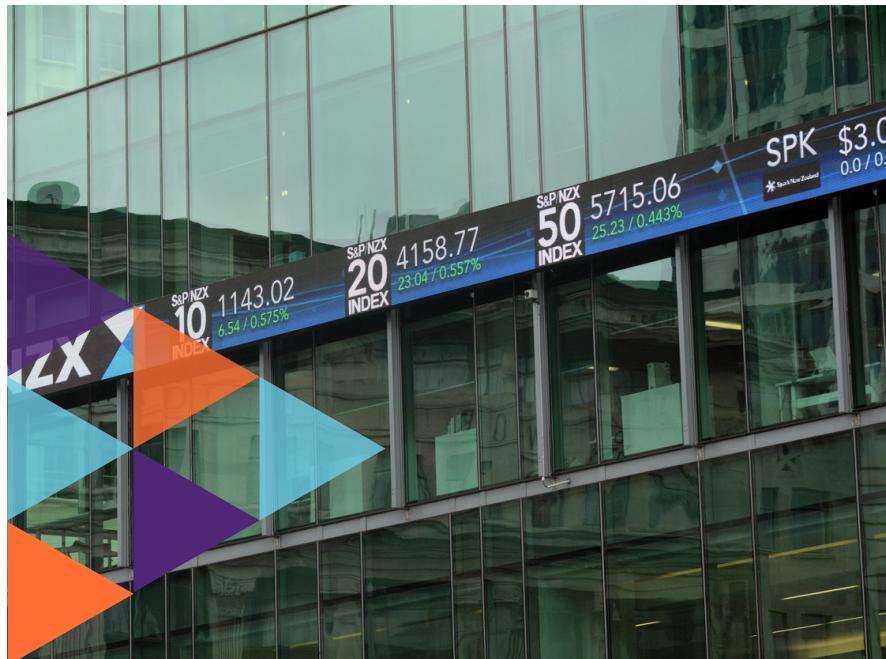
Ko te haumi te huarahi pai katoa hei whakatipu i ō moni. Me āta rangahau, me kimi tohutohu hoki koe kia mārama ai koe ki ngā tūraru i mua i te tuku i ō moni.

He maha ngā momo haumitanga e wātea ana, ka mutu, he rerekē te taumata o te tūraru me te nui o ngā hua o tēnā, o tēnā. I te nuinga o te wā, e hāngai ana te taumata o te tūraru ki te nui o ngā hua (hei tauira, mēnā e nui ake ana ngā hua, ka nui ake ngā tūraru).

E pai ana kia tiritiria ū moni ki ētahi haumi whānui e iti iho ai ngā tūraru.

Anei ētahi o ngā haumitanga e kitea nuitia ana i Aotearoa:

- Te pūtea penapena
- Te moni kuhu wā tūmau
- Te puka here
- Ngā hea
- Ngā rawa
- Te KiwiSaver me ngā pūtea whakatipu.

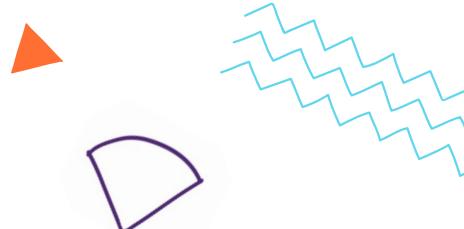


Te rangahau i ngā momo haumitanga

Rangahau ngā momo haumitanga e ono o runga ake nei. Whakamahia te **paetukutuku** a Te Whai Hua - Kia Ora! hei puna matua i ēnei mahi rangahau. Pāwhiria hoki ērā atu hononga e kite ai koe hei whakawhānui i tō mōhio ki ngā momo haumitanga.

Whakaotia te tūtohi kei te whārangī e whai mai ana.

- Me whakarāpopoto koe i tāu i kohi ai, kātahi ka tuhi i tētahi kōrero e pā ana ki ngā momo haumi rerekē.
- Kia kaua e nui ake i te 100 kupu te roa o tēnā whakamārama, o tēnā whakamārama.
- Kua tuhia kētia tētahi tauira e pā ana ki te moni kuhu wā tūmau hei whai māu.



Ngā momo haumi



Te moni kuhu wā tūmau

He haumi tēnei e herea ana ki tētahi wā, ka mutu, ka tukuna ū moni ki tētahi whare ahumoni (pēnei i te pēke) hei tiaki mā rātou. I ōna wā, me nui ake i tētahi itinga (hei tauira, te \$5000) te moni ka tukuna ki tēnei momo haumi, ā, mā te whare ahumoni ū moni e tiaki mō tētahi wā pūmau. Ka riro i a koe te huamoni i whakaaetia e koe i te wā i tukuna atu ū moni ki te whare ahumoni.

Ngā hea

Te KiwiSaver me ngā pūtea whakatipu

Te pūtea penapena

Te puka here

Ngā rawa

.....

.....

.....

.....

.....

.....

Kia oti i a koe te ngohe o runga, **kōwhiria** ngā momo haumi e rua (2) hei rangahau anō māu.

Whāia ēnei tohutohu hei ārahi i a koe:

1. Tautohua ngā **painga** o ēnei momo haumi.
2. Whakaahuatia te **taumata tūraru** o ēnei momo haumi (hei tauira, he iti, he āhua nui, he nui).
3. Whakaahuatia te nui o **ngā hua** o ēnei momo haumi (hei tauira, he iti, he āhua nui, he nui).
4. Tautohua ētahi **rauemi tuihono** e rua, neke atu rānei, e kitea ai ētahi mōhiotanga hou e pā ana ki ēnei momo haumi.



Torohia Te Puka Rauemi Tautoko - Kei te Penapena, kei te Haumi a Māui raua ko Hina

[US28095](#)



Ngā waiaro me ngā āhuatanga ka whakaawe i ngā kōwhiringa

I a koe e titiro ana ki ō tūmanako e pā ana ki te penapena me te haumi, ka whai hua te whakaaro ki ētahi tirohanga, me ngā horopaki i ahu mai ai ērā tirohanga, kāore anō pea kia whakaarohia e koe. Ko ngā momo tirohanga pea ēnei a ētahi atu tāngata e tata ana ki a koe, pēnei i ngā mema o tō whānau.

I tēnei wāhanga o te pukapuka, me uiui koe i ētahi atu o tō whānau, o tō hapori hoki.

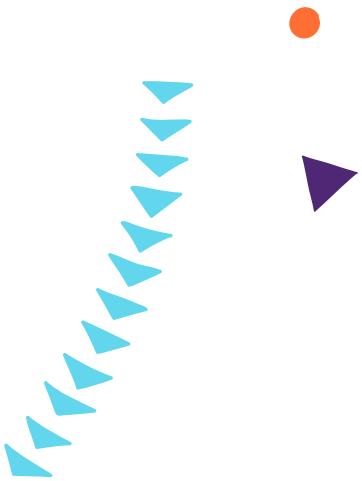


Uiuitia ētahi mema e toru o tō whānau kia mōhio ai koe ki ngā āhuatanga ka whakaawe i ā rātou kōwhiringa e pā ana ki te moni.

E takatū ai koe, me whakarite koe i ētahi pātai e pā ana ki ngā nama, ki te penapena moni, ki te whakarite i tētahi mahere pūtea me te whakatakoto i ētahi whāinga pūtea. Kia tekau anake ngā pātai (kia kaua e neke atu).

Kei a koe anō te tikanga e pā ana ki te āhua o tāu hopu i ngā kōrero ka puta mai i te uiuinga. Ko ētahi kōwhiringa e wātea ana ki a koe, ko te tuhi i ngā take matua i puta, ko te whakamahi i tētahi hopureo, i tētahi taupānga, i tētahi kāmera rānei.

Mēnā ka taea, uiuitia tētahi tangata nō te rōpū whakahaeere o tō marae. Matapakina te āhua o tana whakatakoto me tana whakatutuki i ngā whāinga ahumoni o te marae.



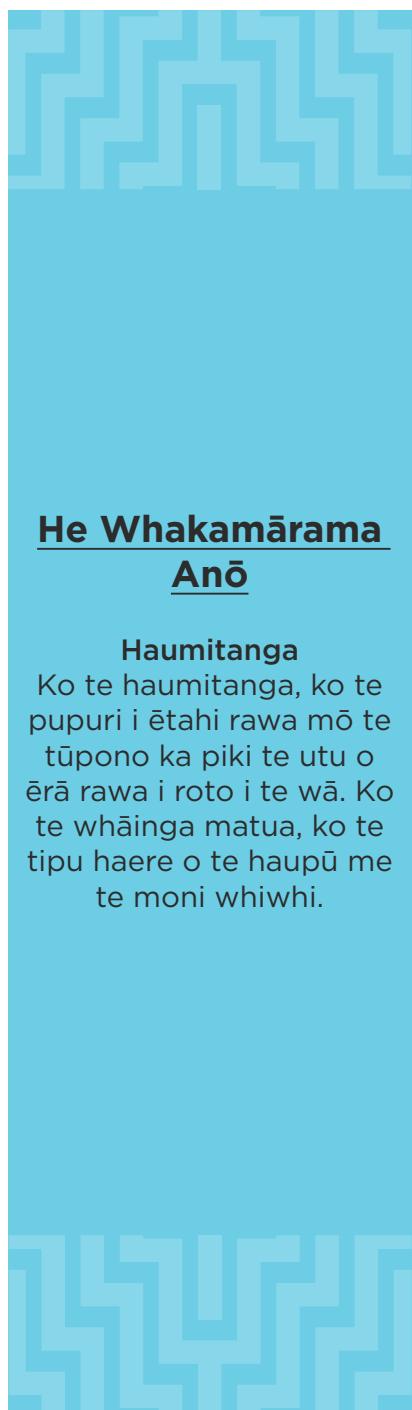


Whakamahukitia te āhua o tā te penapena āwhina i te tangata, i te whānau me te marae ki te whakatutuki i ngā whāinga ahumoni.



Uiuitia tētahi kaiwhakahaere pakihi rānei i tō hapori kia mōhio ai koe ki te āhua o tana whakatutuki i ngā whāinga.

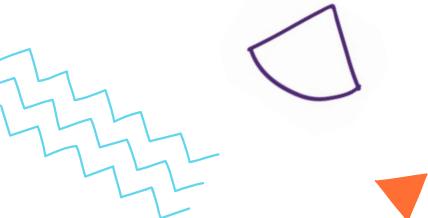
Kia pēnei i tō uiui i ngā mema o tō whānau, me whakarite koe i ētahi pātai e mārama ai koe ki te āhua o tana penapena me tana haumi i āna moni. Kaua e wareware hoki ki te tuku i ētahi pātai e pā ana ki ngā huapai me ngā huakino o te noho hei rangatira mō tētahi pakihi.



He Whakamārama Anō

Haumitanga

Ko te haumitanga, ko te pupuri i ētahi rawa mō te tūpono ka piki te utu o ērā rawa i roto i te wā. Ko te whāinga matua, ko te tipu haere o te haupū me te moni whiwhi.



Kaupapa 3

Ngā hua me ngā tūraru o te penapena me te haumi

Hei tīmata

I tēnei wāhanga ka kaha ake te titiro ki ngā painga me ngā tūraru o ngā momo penapena me ngā momo haumi.

Hei ine i ngā painga, ko tētahi o ngā inenga e kaha whakamahia ana, ko te ‘hua i runga i te haumi’. Ko tā tēnei inenga, he ine i te nui, i te iti rānei o te moni whiwhi e ai ki te nui o te haumi.

Hei ine i ngā tūraru, ka taea te tautuhi te tūraru e ai ki te tūponotanga ka heke te uara o te haumitanga. I tōna tikanga, mehemea e nui ake ana te tūpono ka piki ngā hua, ka nui ake te tūraru.



He Hononga Rauemi Māui Ātea - Haumitanga



He ratonga pēke



Tūhuratia te whānuitanga o ngā momo ratonga e tukuna ana e ngā pēke hei āwhina i ngā kiritaki ki te penapena me te haumi i ā rātou moni. Tuhia ēnei ratonga ki tētahi pukapuka. Me whakauru ngā momo pūtea pēke me ngā momo haumi e wātea ana.



Whakamāramatia ngā ratonga rerekē e tukuna ana e ngā pēke. Me whakaaro koe ki:

- ngā wā pūmau (te roa o te wā me ū rawa koe ki tētahi kōwhiringa)
- ngā utu o te panoni i ū kōwhiringa me te pānga ki ū moni penapena
- te utu ki te pēke o te whakarato i ēnei kōwhiringa.

Te moni kuhu wā tūmau

I tēnei ngohe, ka whakataurite koe i ngā kōwhiringa penapena (me ngā pāpātanga huamoni) e wātea ana i tēnei wā mā te titiro ki [tēnei paetukutuku](#).

Hei mahi

E pīrangi ana a Māui rāua ko Hina ki te haumi i te \$8,000 ki tētahi moni kuhu wā tūmau.

Kāore rāua i te mōhio ki ngā kōwhiringa e wātea ana ki a rāua, ā, kāore hoki rāua i te mōhio ki te roa e tika ana hei haumi i te pūtea nei.

E tūmanako ana rāua kāore e hiahiatia tērā \$8,000 i ēnei marama tata nei.

Kei te whārangi e whai ake nei tētahi ripanga e whakatauira ana i ngā āhuatanga hei tirotiro māu. Kei te whārangi o muri mai i tērā ngā tohutohu hei whai māu.



He Kuputaka

Kōwhiringa penapena
Savings option

Pāpātanga huamoni
Interest rates

Ripanga
Spreadsheet

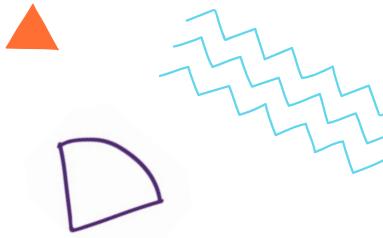
Te moni kuhu wā tūmau

He tauira



Te pēke	Haumitanga tuatahi Te tapeke	Pāpātanga huamoni Ngā rā e 30	Te huamoni o ngā rā e 30	Pāpātanga huamoni Ngā rā e 90	Te huamoni o ngā rā e 90	Pāpātanga huamoni Ngā marama 12	Te huamoni o ngā marama 12	Pāpātanga huamoni Ngā tau e 3	Te huamoni o ngā tau e toru
Hei tauira: BNZ	\$8,000.00	0.5%	\$3.00	1.75%	\$35.00	2.0%	\$160.00	2.0%	\$490.00
1.									
2.									
3.									
4.									

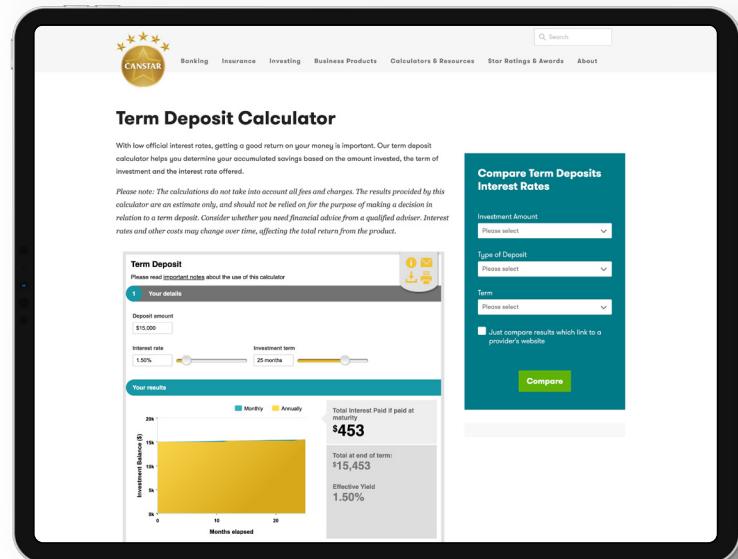
Ngā tohutohu



Tirohia tēnei **paetukutuku**, kātahi ka aro ki tēnei tūmahi:

- **Tīpakohia ngā pēke e whā**, ka tuku ai i ngā ingoa me ngā URL ki te ripanga.
 - **Whakakīa te ripanga ki te nui o te huamoni** mō ngā rā e 30, mō ngā rā e 60, mō ngā marama 12, me ngā tau e toru.
 - **Tātaitia ngā pāpātanga huamoni** mā te whakamahi i te tātaitai a Canstar. Tuhia ngā pāpātanga ki ngā wāhi e tika ana i te ripanga.

He aha ngā tūraru e pā ana ki te haumi ki tētahi moni kuhu wā tūmau?



Kaupapa 4

He rangatahi tonu au, hei aha te whakaaro ki te whakatānga!

Hei tīmata

Ahakoa kei anamata tonu tō whakatānga, e tika ana kia whakaaro koe ki ō hiahia mō tērā wā.

Mā tō ū ki te penapena ka takatū koe i te wā o te whakatānga, ka mutu, he nui tonu ngā āhuatanga hei whakaaro ake māu.

He Hononga Rauemi

[Māui Ihumanea - Te Whakatānga me te KiwiSaver](#)



Te whakatānga

Pānuitia **tēnei puka** e pā ana ki ngā hiahia o te pakeke i te wā o te whakatānga.

He aha ngā whakaaro matua o te puka me mōhio rawa koe e pā ana ki tō whakatānga?

He aha pea ngā mea hirahira ki a koe i te wā e whakatā ai koe?



Ngā matea me ngā hiahipo

Whakatauritea ngā matea me ngā hiahia

o tētahi rangatahi ki ērā o tētahi pakeke kua whakatā.

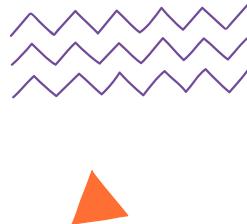
Tētahi taiohi

He Kuputaka

Matea Need

Hiahia Want

Tētahi pakeke kua whakatā



Te KiwiSaver

He kaupapa penapena te KiwiSaver i whakaritea e te kāwanatanga hei tautoko i ngā tāngata ki te penapena mō te whakatānga.



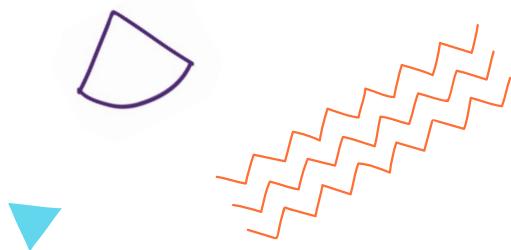
Whakaritea mai tētahi whakaaturanga e pā ana ki te **KiwiSaver** hei kōrero atu māu ki tō akomanga. Ko te whāinga o te whakaaturanga nei, ko te whakaatu i ngā painga o te KiwiSaver.

Kia ono, kia iti iho rānei, ngā panahiko i tō whakaaturanga.



I runga i tō mōhio ināianei ki te KiwiSaver, **aromātaihia** te pānga (pai mai, kino mai) ki tō whānau me tō hapori ki te kore koe e haumi ki te KiwiSaver.

Whakatauritea tērā pānga ki tērā o te haumi a te katoa o tō whānau me tō hapori ki te KiwiSaver.



Ētahi anō moni whiwhi mō te whakatānga

I tua atu i te KiwiSaver, arā ētahi anō moni whiwhi hei tautoko i a koe i te wā o te whakatānga. Kei te **puka mō te whakatānga** ētahi kōrero mō ēnei moni whiwhi. I tēnei wāhanga, ka āta mātaihia ētahi o ērā atu momo penapena me te haumi.



Tuhia ētahi kōrero mō te penihana o Aotearoa. Me hia rawa tō pakeke e whiwhi ai koe i te penihana? E hia tāra i ia wiki ka tukuna ki te kaiwhiwhi?

Matapakina te pai o te penihana hei puna moni whiwhi kotahi mō te tangata.

Parahautia ō whakaaro.

Live sorted

Retirement Planning

Shaping our future lifestyles

How much will we need?

Could we live on NZ Super?

Things to think about



Tūhia ētahi kōrero mō ngā momo moni whiwhi ka puta mai i te haumi ki ngā rawa whenua. Torohia ngā aratohu me ngā kōrero o te [puka whakatāngā](#) hei āwhina i a koe ki te tautuhi i te hua o te haumi ki ngā rawa whenua.



Whakaahuatia ngā hua o te haumi ki ngā rawa whenua i a koe e rangatahi tonu ana. Kōrerotia te pānga ki tō tūnga ahumoni i te wā e whakatā ai koe.



Ngā tohutohu ahumoni

Ehara i te mea he rangatahi rawa koe ki te tīmata ki te penapena me te haumi i ō moni.

Heoi, e tika ai tō pēnei, e tika ai hoki ū whakataunga moni, me mōhio koe ki ngā puna tohutohu e pai ana. Ahakoa te nui o ngā puna e wātea ana hei toro atu māu (pēnei i ngā kaiwhakamahere ahumoni me ngā kamupene inihua), kāore pea te katoa e tuku i ngā tohutohu e tika ana mōu.

Hei tautoko i a koe, kua tuhia kētia ētahi whakaritenga matatika hei ārahi i ngā kaitohutohu. E kitea ai ēnei whakaritenga, me ētahi anō kōrero, torohia te paetukutuku **Sorted**.



Whakaahuatia ngā take e toru e toro ai koe i tētahi kaitohutohu hei āwhina i a koe.

1.

2.

3.

Te whakahaumaru i ō penapena me ō haumi

I ia tau, e hia miriona tāra ka tāwaretia i Aotearoa tonu nei. Ahakoa tō pakeke, ahakoa ngā wāhi e noho ai koe, kāore e kore kua rongo koe, kua kite rānei koe i tēnei mahi māminga nei.



Torohia te paetukutuku Consumer Protection.

Ko tāu, he kimi, he rangahau hoki i ngā tohutohu matua hei whakahaumaru i a koe. He aha ngā tohutohu matua?

1.

2.

3.



Whakamātauria tō mōhio ki te tāware mā te whakaoti i tēnei patapatai.

YOUR GUIDE TO AVOIDING COMMON SCAMS | FRAUD AWARENESS WEEK

Scamwatch

What would you do?

Take this quiz to see how well you might spot or deal with a scam.

1. You receive a letter telling you've won a loyalty prize (that you never entered) for shopping in a store. You are advised to contact a claim agent immediately. What do you do?

- Contact them at the phone number provided.
- Destroy the letter.
- Google the company name.

2. You've got mail personally addressed to you from a travel agency which you've never heard of or used. There is a scratchie card attached for a competition to celebrate their 12th anniversary. When you scratch it you see you've won 2nd prize. What do you do?

- Read the terms and conditions. Winners are required to provide contact details so you fill in the form and send it back.

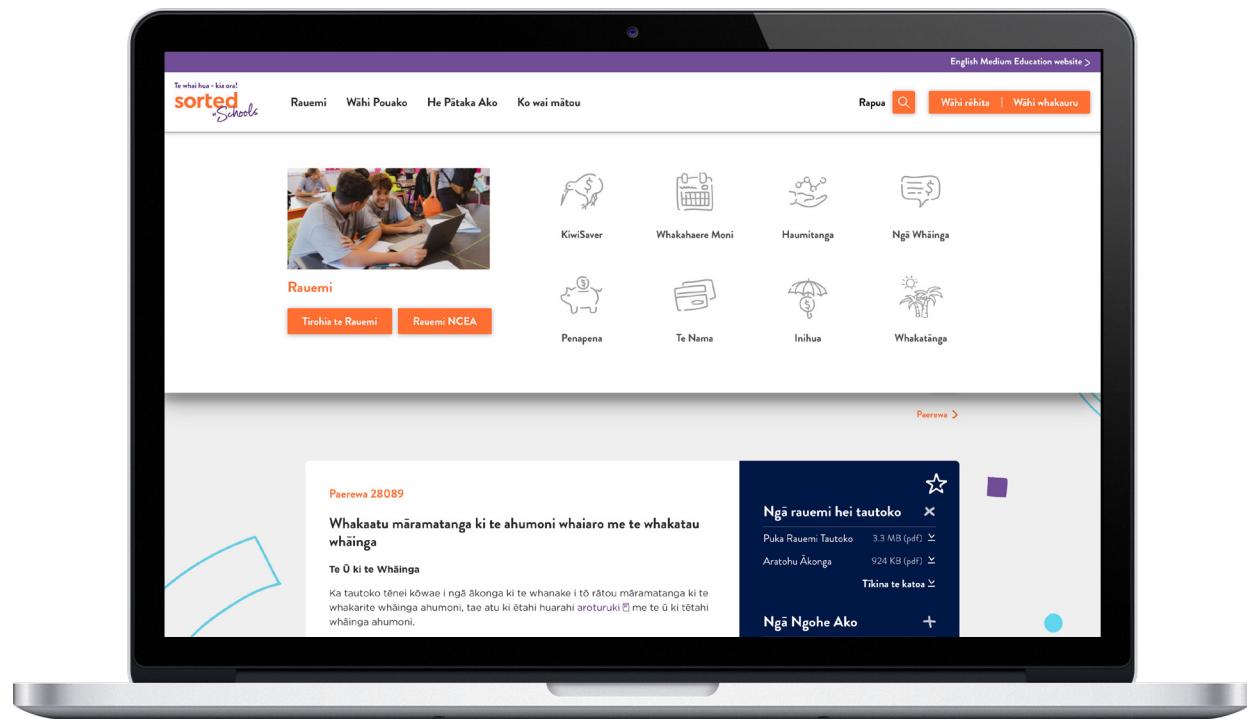
Internet users are likely to fall victim to fake websites that look legitimate but contain malicious software. These sites may ask for sensitive information such as credit card numbers and personal details. If you receive an email from a company you don't know, it's best to ignore it or delete it without opening it. Don't click on any links or attachments in emails from unknown sources. Instead, go directly to the company's website by typing the URL into your browser's address bar. If you're not sure if an email is legitimate, contact the company directly via their official website or over the phone. Never provide personal information or financial details to anyone you don't know or trust. If you suspect you've fallen victim to a scam, report it to the police and your bank or credit card issuer as soon as possible. They can help you take steps to protect your money and prevent further losses. It's important to stay alert and informed about common scams to avoid becoming a victim.

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 whārangī ipurangi nei:

www.sortedinschools.org.nz/mme/rauemi



Āpitihanga 1 - Ngā Kupu Ahumoni Whaiaro

Penapena	Ko te penapena i ētahi moni hei tautoko i a koe i te ana-mata, hei tautoko hoki i a koe ki te whakatutuki i ō whāin-ga. Mā te penapena e pai ai pea tō hoko i ngā rawa, tō whakawhānui i ngā āheinga haumi, tō noho rānei i te wā o te whakatāngā.
Whaiaro	He tangata rānei, he whānau rānei te aronga o te whaiaro, kaua ko tētahi iwi, ko tētahi rōpū, ko tētahi pakihī, ko tētahi umanga rānei.
Haumitanga	Ko te haumitanga, ko te pupuri ki ētahi rawa mō te tūpono ka piki te utu o ērā rawa i roto i te wā. Ko te whāinga matua, ko te tipu haere o te haupū me te moni whiwhi.
Kōwhiringa penapena, haumi hoki	Ko ngā kōwhiringa penapena, haumi hoki, ko ngā pūkete penapena, ko ngā moni whiwhi tūmau, ko ngā moni here, ko ngā hea, ko ngā rawa, ko te KiwiSaver, ko ngā taonga hoko taketake, ko ngā pūnaha moni, ko ngā maru ahumoni, me ētahi atu.

