

Te whai hua - kia ora

sorted
in schools



Te Tātai Ahumoni!

Te Pukapuka a te Ākonga

TAU
9-10

Pāngarau

Te Tātai Ahumoni!

Te Pukapuka a te Ākonga

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Tō ara ako

I tēnei pukapuka, ka aro tātou ki ētahi huarahi rerekē e whakarite ai tātou i a tātou anō, i ō tātou whānau me te hapori mō te anamata – e whakawhānui nei i ō tātou mōhiotanga me ngā māramatanga kia mātau ake ai te tangata ki te ahumoni. Nō reira, me ako i te āhua o tā te moni mahi – arā, te āhua e whiwhi ai, e penapena ai, e whakapau ai, e whakamahere ai hoki tātou i te moni mō te anamata. Mā te whakawhanake i tō tātou mātau ahumoni e māia ake ai tātou ki te whakatau, i runga i te atamai, i ngā āhuatanga o te moni i tēnei wā, i te wā o te pakeketanga hoki.

I ngā ngohe e whai ake nei, ka whakamahi koe i tō mōhiotanga me tō māramatanga o te pāngarau ki te whiriwhiri i ngā rapanga o ia rā, ki te whakaaro haehae me te auaha hoki.

Ka kite koe i te hononga o ngā pūkenga pāngarau ki tō ao i te kāinga, i te kura, i tua atu hoki.





He aha tāku e ako ai?

- Te tārainga o taku anamata e ngā kōwhiringa o ia rā e pā ana ki te whiwhi, ki te whakapau, me te penapena moni.



Hei te mutunga o tēnei pukapuka, ka mōhio au ki:

- Te whakarite mahere pūtea māmā i runga i tāu moni whiwhi.
- Te pānui puka utu me ngā wāhi e tukua ai aku moni.
- Te pūnaha tāke o Aotearoa me te whakamahinga o ngā tāke i Aotearoa.
- Te whakahaere i tētahi pakihiki iti.
- Te āhua o te pūtea taurewa me te huamoni.
- Te penapena mō te whakatānga me te whakamahere mō te anamata.



He aha ngā pūkenga ka whakapakaritia e au?

- Te tātai i ngā ōrau me ngā tapeke.
- Te whakamahi i ngā ture tātai hei whakaoti rapanga.
- Te whakaaro haehae me te whakaaro auaha.
- Te whakamahi i te pāngarau i ngā tūāhua o ia rā.

Ka kite koe i ētahi tiwhiri me ngā ata o “Te ara whiriwhiri” i te taha o ētahi pātai uua ake hei ārahi i a koe i roto i ngā ngohe.



Kaupapa 1

Te Whakamahere Pūtea me te Utu i ngā Nama

Te aronga mō tēnei Kaupapa

He whakawhānui i ō pūkenga ki te whakahaere me te tātai i ngā whakapaunga moni, ki te whakarite mahere pūtea hoki. Ka whakaharatau koe i te whakamahinga o ngā tūtohi, o ngā ōrau, me ngā ture tātai hei whai haere i ngā nama me te whakahaere i ō moni me ērā a te whānau.



He aha tāku e ako ai?

- Te āhua o te whakamahi i te tāpiri, i te tango, i ngā ōrau, me ngā ōwehenga hei whakahaere, hei whai haere hoki i ngā whakapaunga moni.



Ka pēhea taku whakaatu i aku mōhiotanga?

- Ka whakakī au i tētahi tūtohi mahere pūtea, ka tātai au i ngā ōrau, ka whakamārama hoki au i aku kōwhiringa.



Ka pēhea taku whakamahi i ēnei mōhiotanga i ngā mahi o ia rā?

- Ka whakahaerehia āku ake whakapaunga, ka āwhinatia hoki taku whānau ki te whakamahere i ngā nama.

Ngohe 1

Te Whiriwhiri i te Ōrau o Tētahi Tau

Whakaotihia te ngohe o raro nei e kaha ake ai tō mōhio ki te whiriwhiri i te ōrau o tētahi tau. I ia rua wiki, ka whakapau e te whānau o Manahau i te \$650 ki ngā nama me te kai.



Te ara whiriwhiri

1. Whiriwhiria te tapeke o ngā whakapaunga katoa e kitea ai te tapeke o te mahere pūtea.
2. Mō ia whakapaunga, whakawehea te nui o te whakapaunga ki te tapeke o te mahere pūtea.
3. Whakareatia te whakautu ki te 100 e kitea ai te ōrau.
4. Tuhia te ōrau ki te tūtohi.

Ngā Whakapaunga ā-Whare - Te Whānau o Manahau

Te kai	\$325	Te ipurangi	\$65
Te haurehu me te hiko	\$195	Ētahi atu whakapaunga	\$65

Ko te pātai hei whakautu māu:

Ko te aha te ōrau o te mahere pūtea ka whakapaua ki tēnā wāhanga, ki tēnā wāhanga? Tuhia ō whakautu ki te tūtohi kei raro nei.

Ngā Whakapaunga ā-Whare - Te Whānau o Manahau	Te Utu	Te Ōrau
Te kai	\$325	
Te haurehu me te hiko	\$195	
Te ipurangi	\$65	
Ētahi atu whakapaunga	\$65	

tuhia ki konei





Ngohe 2

Ngā Penapena Pūtea a Māia

Kātahi anō a Māia ka timata i tana tūranga mahi ki te toa hokomaha o tana rohe. Ko te \$763 (i muri i te tāke) tana moni whiwhi i te wiki. E 30 ana hāora mahi i te wiki. Me āta whakamahere ia i ana pūtea e ea ai ana nama o ia wiki, e pai ai hoki tana penapena pūtea. Kei te hiahia hoki a Māia ki te penapena i te \$10,000 e pai ai tana toro atu i tāwāhi.

Ngā Whakapaunga ā-Wiki

Te rīhi	\$260	Te hiko	\$25
Te hoko kai	\$90	Te whakangahau	\$45
Te tūnuku (te pahī)	\$45	Ētahi anō whakapaunga	\$60
Te waea me te ipurangi	\$25		

Ko te pātai hei whakautu māu:

1. Ka ea ana i a Māia ana nama o te wiki, e hia tāra e toe ana?
2. Kei te hiahia ia ki te penapena i te 20% o tana moni whiwhi i ia wiki. I tōna tikanga, me hia rawa tāra i ia wiki?
3. E hia tāra i te wiki ka toe hei penapena mā Māia mō tana haerenga ki tāwāhi?
4. Ka hia te roa o te penapena a Māia e tutuki ai tana whāinga o te \$10,000?
5. He aha ētahi huarahi e wawe ake ai te whakatutuki a Māia i tana whāinga o te \$10,000?

tuhia ki
konei





Ngohe 3

Ngā Whakapaunga Moni

Anei ngā whakapaunga moni a ngā tāngata e rima i tētahi whare rēti:

Ngā twhakapaunga	I ia rua wiki
Ngā rawa me ngā kai - tae atu ki ngā rawa whakapaipai	\$1,200
Ngā kai a te ngeru	\$30
Ngā moni penapena mō te whakangahau i te mutunga o te tau	\$10
Ētahi atu whakapaunga i ia rua wiki	\$50

Ngā whakapaunga	I ia marama
Te rīhi ki te kaituku rīhi	\$4,900
Te hiko	\$350
Te ipurangi	\$100
Ngā tūhono pāpāho (hei tauira, te Netflix me te Sky)	\$80
Te inihua rawa	\$100
Te rīhi pouaka whakaata	\$45

Ko te pātai hei whakautu māu:

1. Tātaitia ngā whakapaunga moni i ia rua wiki.

2. Me hia rawa te nui o te utu a ngā hoa noho i ia rua wiki mēnā i utu tahi rātou i ngā whakapaunga, ā, i ōrite te utu a tēnā, a tēnā? **He tūwhiri:** Whakawehea te tapeke o ngā whakapaunga i ia rua wiki ki te tokomaha o ngā tāngata.

3. He rerekē te nui o ngā rūma moe i te whare rēti, ā, e noho ana tētahi tokorua ki tētahi rūma. Ka 4:3:3:2 te ōwhehenga o te rēti mō ia rūma. E hia te utu o te rēti ā-marama mō te rūma iti katoa?

tuhia ki konei
↙



Te ara whiriwhiri

1. Tāpirihia katoatia ngā tau i te ōwhehenga (4 + 3 + 3 + 2).
2. Whiriwhiria te hautau o te rūma iti katoa.
3. Whakareatia te tapeke o te rīhi ā-marama ki te hautau i whiriwhiria rā e koe i te wāhanga 2.

 **Ngohe 4**

He Wero Ōwehenga



Te ara whiriwhiri

1. Tāpirihia katoatia ngā nama i te ōwehenga.
2. Tuhia te wehenga ki tēnā, ki tēnā hei hautau.
3. Whakareatia te tapeke ki te hautau a tēnā, a tēnā.



1. Ka whakawehea e Tirama, e Monika, me Manaia ngā nama mō te hiko me te wai ki te ōwehenga 3:2:2 ki a Monika:Tirama:Manaia.

Monika **Tirama** **Manaia**

tuhia ki konei

a. He aha te utu a tēnā, a tēnā, mēnā e \$215 ana te utu o te nama hiko?

e. He aha te utu a tēnā, a tēnā, mēnā e \$65 ana te utu o te nama wai?

2. Kua whakatau ngā hoa noho kia kuhu rātou ki tētahi kirimana ahokore me te waea aunui mutunga kore. E hiahia ana a Monika ki tētahi waea i tēnei kirimana nā te mea kāore āna waea pūkoro. Ka kaha whakamahi a Manaia i te ipurangi nā te mea he rawe ki a ia te tākaro matihiko. Kua whakatau ngā hoa noho kia 4:1:3 te ōwehenga o te utu ki a Monika:Tirama:Manaia.

Monika **Tirama** **Manaia**

tuhia ki konei

Mēnā i \$83 te utu o te kirimana i ia marama, ka hia te utu a tēnā, a tēnā?

3. Ko te wawaenga o te moni ka pau i ngā hoa noho e toru i ia wiki ki te kai, ko te \$175, engari ka whakarato tina ngā kaitukumahi o Manaia. Ka whakatau ngā hoa noho kia 3:3:2 te ōwehenga o te utu mō te kai ki a Monika:Tirama:Manaia.

Monika **Tirama** **Manaia**

tuhia ki konei

He aha te utu wawaenga a tēnā, a tēnā hoa noho ki te kai i ia wiki?

Kaupapa 2

Ngā Puka Utu me te Tāke

Te aronga mō tēnei Kaupapa

Ko te tautoko i tō mārama ki ngā tāke ka utua e tātou ka tīmata ana te mahi. Ka ako koe ki te pānui i te puka utu me te tātai i te moni ka whiwhi koe ka tīmata ana tō mahi.



He aha tāku e ako ai?

- Te pānui me te mārama ki te puka utu.
- Te tātai i te moni whiwhi peke me te moni whiwhi more.
- Te pānga o te tāke moni whiwhi me ētahi atu tangohanga ki ō moni whiwhi.
- Te whakamahi i ngā tūtohi, i ngā ōrau, me ngā ture tātai hei whiriwhiri i te moni whiwhi me te tāke.



Ka pēhea taku whakaatu i aku mōhiotanga?

- Ka taea e au te whakamārama ngā wāhanga matua o te puka utu.
- Ka taea e au te tātai te tāke moni whiwhi me ētahi atu tangohanga mā te whakamahi i ngā tauira tūturu.
- Ka taea e au te whiriwhiri taku moni whiwhi more i taku moni whiwhi peke.
- Ka taea e au te whakaatu aku whiriwhiringa mā te whakamahi i ngā tūtohi me ngā ture tātai.



Ka pēhea taku whakamahi i ēnei mōhiotanga i ngā mahi o ia rā?

- Ka mārama au ki te nui o te moni ka whiwhi au i tētahi tūranga mahi.
- Ka hihiratia te tika o taku puka utu.
- Ka whakamaheretia aku whakapaunga me aku penapenatanga i runga i taku moni whiwhi more.
- Ka mōhiotia tēnei mea, te tāke, me te take ka tangohia i aku moni whiwhi.



Ngohe 1

Te Puka Utu

Pānuitia tēnei puka utu, ka whakautu ai i ngā pātai e whai ake ana.

Te Puka Utu			
Te ingoa: Rāniera Te Toka			
Te tau IR: 123 456 789		Te wā utu: 1 Haratua – 7 Haratua	
Ngā Hāora		Ngā Āheinga Utu Hararei	
Ngā hāora mahi	15	Ngā rā e toe ana	6
Te utu ā-hāora	\$18.80	Ngā rā kua riro i a koe	4.3
Ngā hāora hemihemi	2.5	Ngā Āheinga Rā Māuiui	
Ngā Āheinga Rā Māuiui		Ngā rā e toe ana	9
Te moni whiwhi peke	?		
Te KiwiSaver	?		
Te moni whiwhi more	?		



Ko ngā pātai hei whakautu

tuhia ki
konei

1. Ko te aha te tapeke o **te moni whiwhi** peke i tēnei wā utu?

2. Ko te 3% te ōrau o tana utu Kiwisaver. Ko te aha te tapeke o tana penapena **Kiwisaver** i tēnei wā utu?

3. Ko te 10.5% te pāpātanga tāke ki a Rāniera. Ko te aha te tapeke o tana **moni whiwhi more** i tēnei wā utu?

Hei tātai i tana moni whiwhi more, whāia tēnei whārite:

Te moni whiwhi peke - (Te moni whiwhi peke * pāpātanga tāke) - Te Kiwisaver



Te ara whiriwhiri

1. Whakareatia ngā hāora i mahi ai koe ki te utu ā-hāora e whiriwhiria ai te moni whiwhi peke.
2. Tātaitia te KiwiSaver mā te whakarea i te moni whiwhi peke ki te ōrau o tō hoatu.
3. Whakamahia te ture tātai hei whiriwhiri i te moni whiwhi more: Te moni whiwhi peke – (te moni whiwhi peke x te pāpātanga tāke) – te Kiwisaver



Ngohe 2

Te Mahi i Muri i te Kura

Kua whai mahi koe i muri i te kura. E 2.5 ngā hāora i ia rangi, ā, e 5 ngā rā mahi i te wiki. Ko te \$18.80 tō utu ā-hāora.



Te ara whiriwhiri

1. Whakareatia ngā hāora i te rangi ki ngā rangi i te wiki, ka whakareatia anō ai ki te utu ā-hāora hei whiriwhiri i te moni whiwhi peke i te wiki.
2. Whakareatia te moni whiwhi peke i te wiki ki te 52 hei whiriwhiri i te moni whiwhi peke i te tau.
3. Kimihia tō pāpātanga tāke i ngā pārongo kua tukua.
4. Whakareatia te moni whiwhi peke i te wiki ki tō pāpātanga tāke hei whiriwhiri i te tāke i te wiki.
5. Whakareatia te tāke i te wiki ki te 52 hei whiriwhiri i te tāke i te tau.

Ko ngā pātai hei whakautu māu

tuhia ki
konei

1. I ia wiki, ko te aha te tapeke o tō moni whiwhi peke?

2. I ia tau (e 52 wiki), ko te aha te tapeke o tō moni whiwhi peke?

3. Ko te aha tō pāpātanga tāke?

4. I ia wiki, ko te aha te tapeke o te tāke ka utua e koe?

5. I ia tau, ko te aha te tapeke o te tāke ka utua e koe?

Kua Whai Mahi a Māui

Kua whai mahi a Māui mō te 12 hāora i ia wiki. E \$23.20 te utu ā-hāora, engari me utu tāke ia – ko te 10% tēnā. Kei te penapena pūtea ia ki te hoko i tētahi waea pūkoro Āporo. E \$3,299.00 te utu. I ia wiki ka utua te \$17.50 mō te pahi me te hoko timotimo kai.



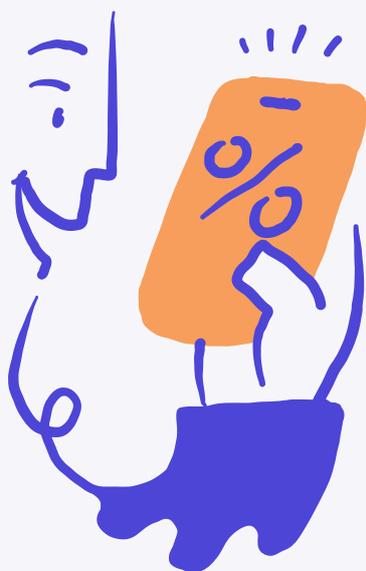
Te ara whiriwhiri

1. Whakareatia ngā hāora ki te utu ā-hāora hei whiriwhiri i te moni whiwhi peke.
2. Tangohia te tāke i te moni whiwhi peke hei whiriwhiri i te moni whiwhi more.
3. Tautohua ngā āhuatanga (ngā taurangi) ka rerekē i roto i te tūāhua.
4. Tāia ngā hāora me te utu hei mātai i ngā tauira i te kauwhata.

Hei mahi māu:

Kei te tūtohi nei e whakaatu ana i te maha o ngā haora mahi me tana utu.

Whakakīia ngā āputu o te tūtohi.



Hāora mahi	Utu (\$) moniwhiwhi peke	Utu (\$) moni whiwhi more
1	\$23.20	20.90
2		\$41.80
3	\$69.60	
4		
5		
7	\$162.40	
9		
12		\$250.80

tuhia ki konei
↙

Ko ngā pātai hei whakautu māu:

1. He aha ētahi taurangi e toru o tēnei kaupapa?

1.

2.

3.

2. Ki ō whakaaro, ka pēhea te āhua o te rārangi o te kauwhata ka hua i tēnei tūtohi (whakamāramatia, tāngia rānei)?

*tuhia ki
konei*





Ngohe 4

Te Pepa Utu

Hei mahi māu:

1. Whakamahia ngā whakamārama nei hei whakakī i ngā āputa kei te pepa utu e whai ake nei:
 - I 41 ngā hāora noa i mahia rā e Roimata, ā, i 2.5 ngā hāora hemihemi.
 - Ko te \$18.25 te nui o tana utu ā-hāora noa.
 - Ko te “kotahi me te hauwhā” te nui o te utu ā-hāora hemihemi.

Kei
wareware
te āpiti atu te
tohu tāra me te
whakaawhiwhi i
ngā kaute ki ngā
tau ā-ira e rua.



Te ara whiriwhiri

1. Whakareatia ngā hāora o ia wiki ki te utu ā-hāora.
2. Whakareatia ngā hāora hemihemi ki te utu ā-hāora hemihemi (te utu ā-hāora x 1.25).
3. Tāpirihia te moni whiwhi o ngā hāora o ia wiki ki te moni whiwhi o ngā hāora hemihemi hei whiriwhiri i te moni whiwhi peke.
4. Whakawehea ngā tangohanga ki te moni whiwhi peke, ka whakareatia ai ki te 100.
5. Whakareatia te moni whiwhi peke ki te ōrau o te KiwiSaver.





AUAHI TŪROA LTD

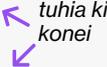
Roimata Paerata
16 Rori o Hēmi
Kirikiriroa

Nama Tāke 027-598-412
Tohu Tāke MSL

Ngā rā hararei e wātea ana 7.5 days
Ngā rā māuiui e wātea ana 3.0 days

Te mutunga o te wā utu **01/06/2023**

Te utu ā-tau **\$37,970**

Whakamārama	Te rahi	Te waeine	Te utu i te hāora	Te tapeke	Tēnei utu
Hāora noa		Ngā hāora			 <i>tuhia ki konei</i>
Hāora hemihemi		Ngā hāora			
Utu Peke					
Te utu i a koe e whiwhi moni ana (PAYE)					-\$122.08
Te utu hei āwhina i te hunga whara					-\$11.19
Ngā tangohanga pūtea taurewa ākongā					\$0.00
KiwiSaver 3%					\$0.00
Utu More					\$672.01
Te takoha KiwiSaver a tō kaitukumahi					\$0.00

Ko ngā pātai hei whakautu māu:

2. He aha te ōrau o te utu peke a Roimata i utua ki ngā tāke me ngā utu hei āwhina i te hunga whara?
2. Mēnā i whakatau a Roimata kia 6% te nui o tana haumi i tana utu ā-tau ki a KiwiSaver, ka pēhea te nui o tana utu peke (\$805.28) ka tangohia i ia rua wiki?



Ngohe 5

Te Tāke Moni Whiwahi

Ko ngā pātai hei whakautu māu:

1. Tohua te tatau o ngā tāke i ngā utu i a koe e whiwahi moni ana ki te ripanga o raro hei ōrau, hei tau ā-ira, hei hautau ngāwari.

Mō ia tāra o te moni whiwahi	Te pāpātanga tāke moni whiwahi hei ōrau	Te pāpātanga tāke moni whiwahi hei tau ā-ira	Te pāpātanga tāke moni whiwahi hei hautau rūnā
Atu ki te \$14,000	10.5%		
Atu i te \$14,000 ki te \$48,000	17.5%		
Atu i te \$48,000 ki te \$70,000	30%		
Atu i te \$70,000 ki te \$180,000	33%		
I tua atu i te \$180,000	39%		

tuhia ki konei



2. Tātaitia te tāke moni whiwahi i ia tau mēnā ka eke tō utu ki te:

\$25,000	
\$50,000	
\$75,000	

tuhia ki konei





Ngohe 6

Ko Taku Moni Whiwhi i te Kura

Ka tonoa a Hera e tana kaituku mahi kia mahi i ia rangi hararei ā-motu (tūmatanui) mai i te Āperira ki te mutunga o Hune. Whakamahia tēnei hononga e kite ai koe i ngā hararei ā-motu i ērā marama.

Hei mahi māu:

Whakakia te tūtohi nei ki ngā hararei ā-motu.

Āperira	Mei	Hune

Ko ngā pātai hei whakautu māu:

1. Ko te utu ā-hāora ki a Hera i te nuinga o te wā, ko te \$23.50. Ko te utu i ngā hararei, ko te \$23.50 x 1.5.

Tirohia te whānuitanga o ngā hararei ā-motu ka mahia e Hera, kātahi ka tātai i te nui o te utu ka riro i a Hera i ērā rangi hararei (e waru hāora i te rā). Tuhia hoki ki raro nei ngā rautaki i whakamahi rā koe ki te whakaoti i tēnei rapanga.

2. Tātaitia te rerekētanga i waenga i te moni whiwhi ka riro i a Hera i ēnei rangi hararei e ono, tēnā i ngā rangi e ono mēnā ko tana utu ā-hāora (\$23.50) noa te karawhiu.

Te huarahi tuatahi	Te huarahi tuarua

Ngohe 7



Ko Hinerau rāua ko Kea

He kaiako a Kea, ā, he kaikuti makawe mātau tōna hoa, a Hinerau.

- Ko te utu ā-tau ki a Kea, ko te \$90,960.
- Ko te utu ā-hāora ki a Hinerau, ko te \$45, ā, ka 35 hāora te roa o tana mahi i ia wiki, engari i ētahi wā ka mahi ia i ētahi hāora hemihemi.

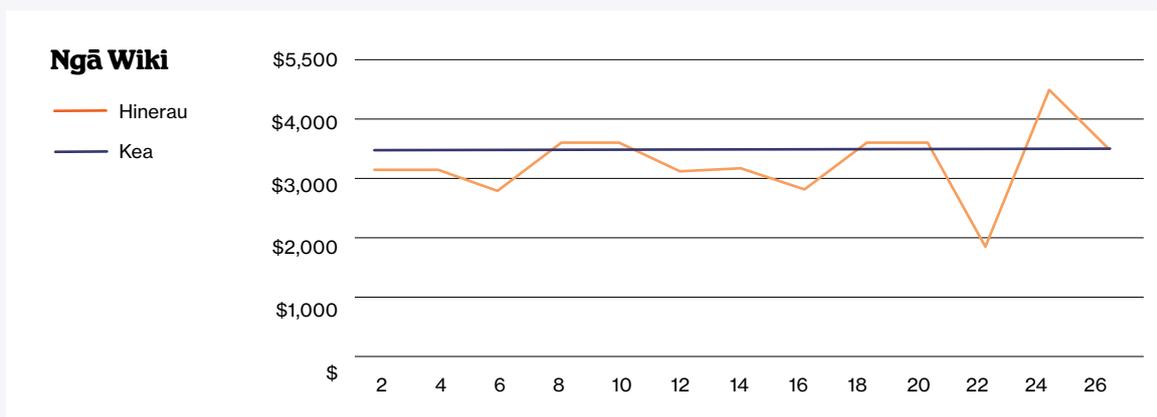
Hei mahi māu:

Tātaitia te moni whiwhi peke ka riro i a Kea i ia rua wiki.

1. Tātaitia te moni whiwhi peke ka riro i a Kea i ia rua wiki.
2. Tātaitia te moni whiwhi peke ka riro i a Hinerau i ia rua wiki.

Ko ngā pātai hei whakautu māu:

Tirohia te kauwhata rārangi kei raro iho nei, ka whakautu ai i ngā pātai e whai ake nei.



3. Ki ō whakaaro, he aha i kitea ai ētahi rerekētanga i waenga i ngā utu ka riro i a Hinerau i ia rua wiki?

4. Ko te aha te moni whiwhi peke toharite ki a Hinerau i ia rua wiki? (Te toharite = Whakawehea te tapeke o te moni whiwhi peke ki te maha o ngā wiki)

5. He aha tētahi kitenga i puta ai nā te pānui i tēnei kauwhata?

6. Mā te whai whakaaro ki tēnei taura, ka pai ake rānei ki a koe te utu ā-tau, te utu ā-hōra rātnei? He aha ai?



Te Whiriwhiri i te Utu Whai Tāke Hokohoko

Ko ngā pātai hei whakautu māu:

1. Rapua te utu whai tāke hokohoko o ēnei kaute tāke hokohoko kore:

\$1,250	\$2,300
\$3,200	\$82.75
\$44.50	\$1,250

tuhia ki
konei


2. E \$825 te utu o tētahi rawa, hui katoa te tāke hokohoko. He aha te nui o te tāke hokohoko?



Ngohe 9

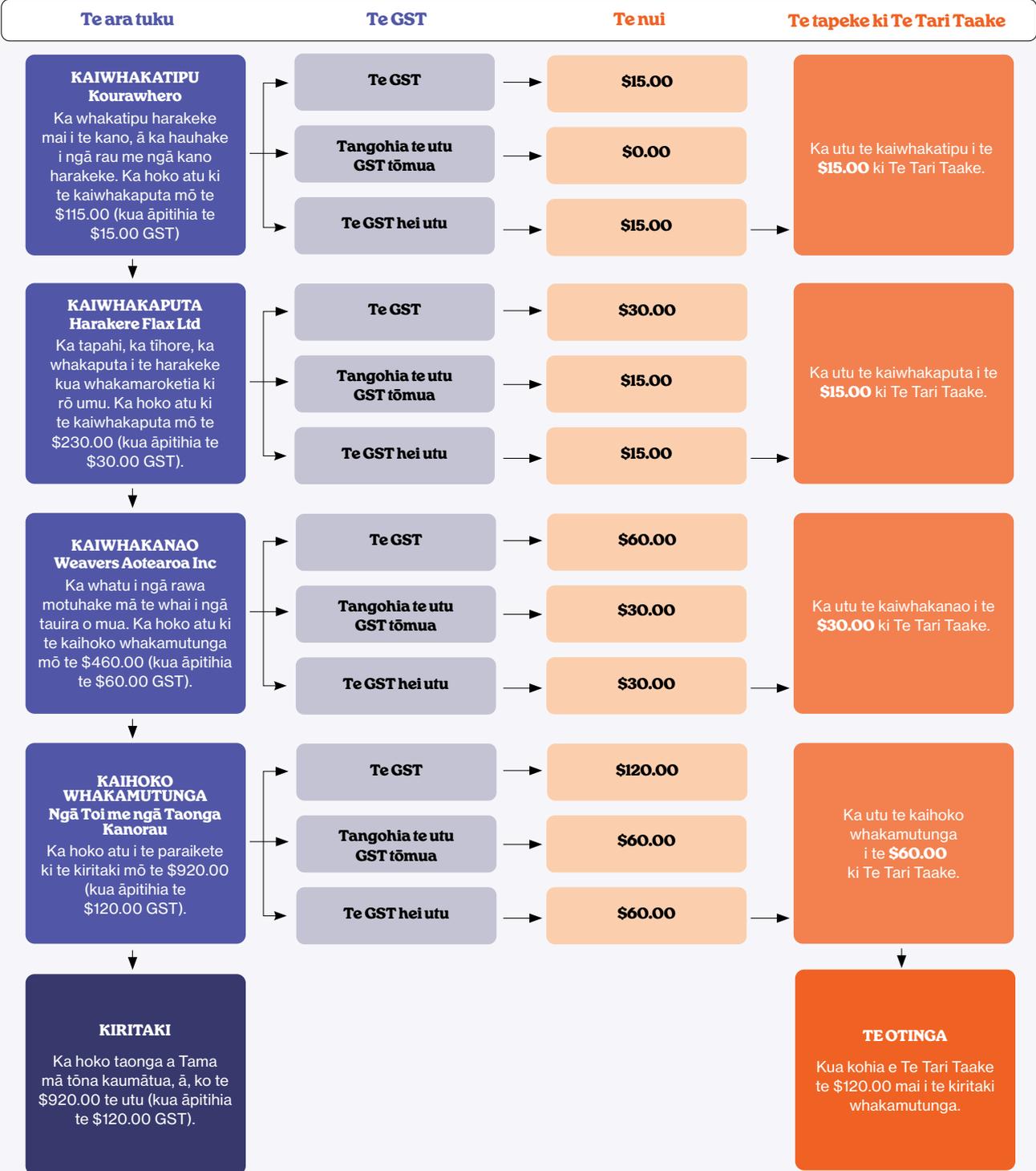
Mai i te Kaiwhakatipu ki te Kiritaki (Hei Mahi 1)



Hei mahi māu:

Ka matapaki ā-rōpū koutou ko ō hoa i te hoahoa ripo (flow chart) e whai ake nei. Whakamahia te tātaitai GST kia āta tiroiro i ngā tapeke.

Te hoahoa ripo GST: Mai i te kaiwhakatipu ki te kiritaki





Te ara whiriwhiri

1. Whakamahia te hoahoa ripo hei whai haere i ia hātepe, atu i te kaiwhakatipu ki te kiritaki.
2. Tātaitia te GST hei hihira i ngā tapeke i ia hātepe.
3. Whakamahia tō hoahoa ripo me ō tātaitanga hei āwhina i te whakautunga o ngā pātai.

Ko ngā pātai hei whakautu māu

Me mahi ā-rōpū ki te whakautu i ngā pātai e whai ake nei.

1. Nā wai te utu GST whakamutunga i kohi?	
2. He aha te tapeke more ka tukuna e te kaihoko whakamutunga ki Te Tari Taake?	
3. Ko te aha te tapeke o te GST hei utu whakamutunga ki Te Tari Taake?	

tuhia ki konei
↙

4. Ka ahu mai te rerekētanga i waenga i te rahi o te utu a te kaihoko whakamutunga me te kiritaki i hea

5. He aha te rerekētanga i waenga i te tapeke more me te tapeke katoa?

Mai i te Kaiwhakatipu ki te Kiritaki (Hei Mahi 2)

Ki te hoahoa ripo kei raro nei whakaatuhia ai tētahi anō taura o te 'kaiwhakatipu ki te kiritaki'. Kōwhiria tētahi taura e taunga ana ki a koe, ki tō whānau rānei.

Me timata pea ki te rawa i hoko rā koe i te kaihoko whakamutunga. Tērā pea he kai i hoko rā koe mō tētahi hākari, he kākahu rānei i hokona mō tētahi pāti, he whāriki rānei i hoko rā koe hei whakapaipai i tō kāinga.

Whakamahia te [tātaitai GST](#) kia tātai i te tapeke o te GST.



Ko ngā pātai hei whakaarotanga māu:

Anei ētahi pātai hei whakaaro ake māu i a koe e whakaoti ana i te hoahoa:

1. Nā wai i whakatipu tēnei rawa (te ingoa o te kaiwhakatipu me te utu hoko)?

2. Nā wai tēnei rawa i mahi kia rite mō te whakanao?

3. Ko wai te kaiwhakaputa, ā, he aha tā rātou i hanga ai kia puta he hua kē?

4. Ko wai te kaihoko whakamutunga?

5. Ko wai te kiritaki whakamutunga me te utu hoko (GST āpiti)?



Te ara whiriwhiri

- 1.** Kōwhiria tētahi rawa, ka tautohu ai i ia hātepe, atu i te kaiwhakatipu ki te kiritaki.
- 2.** Whakakāia te hoahoa ripo i raro nei e whakaatu ana i ia wāhanga.
- 3.** Tātaitia te GST hei whiriwhiri i te GST o ia wāhanga.
- 4.** Whakamahia te hoahoa ripo me ngā tātaitanga hei whakautu i ngā pātai.

Te hoahoa ripo GST: Mai i te kaiwhakatipu ki te kiritaki



Kaupapa 3

Te Whakahaere i Tāu ake Pakihi

Te aronga mō tēnei kaupapa

Ka āwhina ēnei ngohe i a koe kia mārama ki ngā wāhi e ahū mai ai te moni. Ka hōpara koe i te āhuatanga o te whiwhi i te utu ā-hāora, tēnā i te utu ā-tau, i ētahi huarahi e whakapiki ai koe i ō moni whiwhi, me ētahi mea hei whakaarotanga māu i te wā e whakahaere ana i tētahi pakihi iti.



He aha tāku e ako ai?

- Ngā āhuatanga waiwai o te whakahaere i tētahi pakihi iti.
- Te tātai i te moni whiwhi, i ngā whakapaunga, me te moni hua.
- Te rerekētanga o te utu ā-hāora i te utu ā-tau.
- Te whakamahere mō ngā whakapaunga pakihi.



Ka pēhea taku whakaatu i aku mōhiotanga?

- Ka whakaotia ngā tauira mahi o ngā mahere pūtea pakihi.
- Ka whakakīia ngā tūtohi e whakaatu ana i te moni whiwhi me ngā whakapaunga.
- Ka whakaotia ngā rapanga e pā ana ki te moni hua me te moni ngaro.
- Ka whakautua ngā pātai e pā ana ki ngā tūāhua pakihi.



Ka pēhea taku whakamahi i ēnei mōhiotanga i ngā mahi o ia rā?

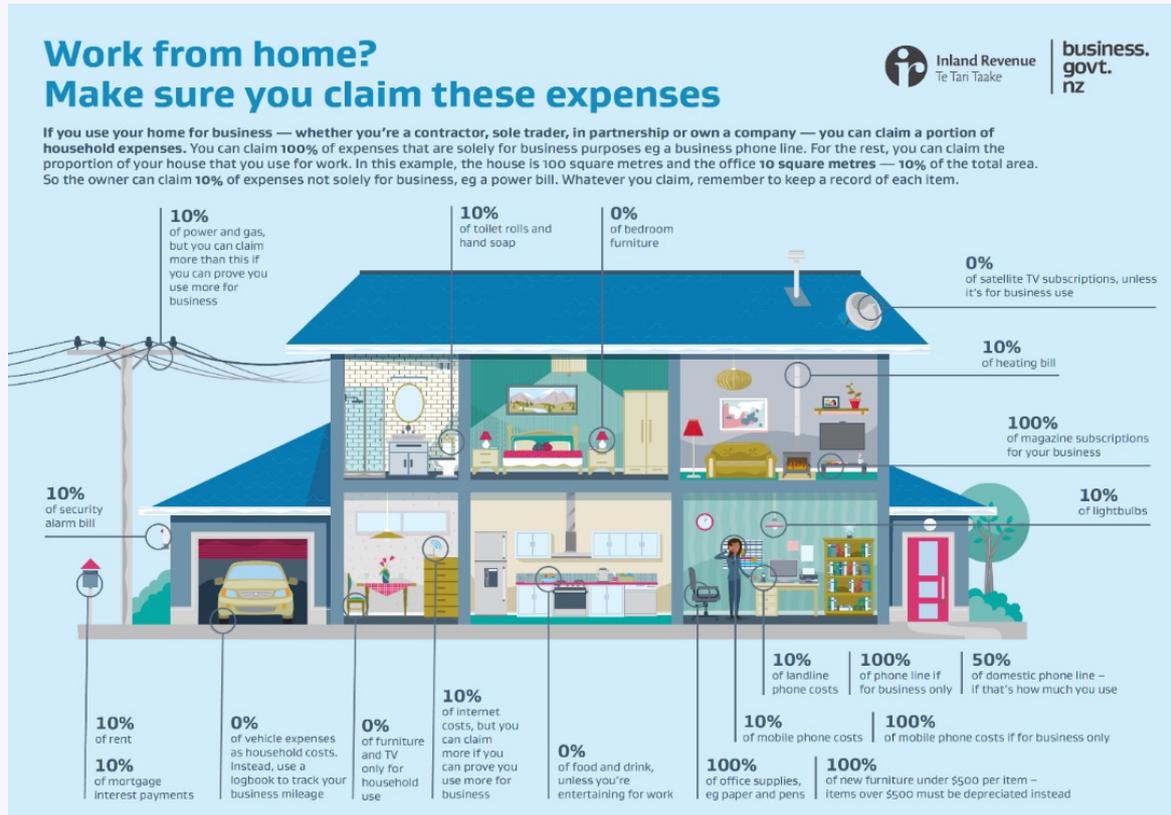
- Ka mārama au ki te nui o te moni ka whiwhi au i tētahi tūranga mahi.
- Ka hihiratia te tika o taku puka utu.
- Ka whakamaheretia aku whakapaunga me aku penapenatanga i runga i taku moni whiwhi more.
- Ka mōhiotia tēnei mea, te tāke, me te take ka tangohia i aku moni whiwhi.



Ngohe 1

Te Mahi i te Kāinga

Tirohia te whakaahua me ōna kōrero whakamārama e whakaaturia mai nei i raro nei, ka whakautu ai i ngā pātai e whai ake nei.



Ko ngā pātai hei whakautu

tuhia ki konei

1. Mehemea e 50% te nui o tō whakamahi i te waea ā-kāinga mō tō pakihi, ka hia te nui o tō nama e pai ana kia kerēmehia e koe?
2. E hia te ōrau o tō haurehu, o tō hiko e whakaaetia ana kia kerēmehia e koe, me te kore ōu e mate ki te hāpono i te nui e whakamahia ana e koe?
3. E hia te ōrau e whakaaetia ana kia kerēmehia e koe i tō waea pakihi?

Ngohe 2

Te Pakihi a Mārama (Wāhanga Tuatahi)

Ka whakahaerehia e Mārama tāna ake pakihi i te kāinga.

Hei mahi māu:

Tirohia tana rārangi whakapaunga mō te marama kotahi, ka tuhi ai (ki te taha matau) i te tapeke e āhei nei a Mārama ki te kerēme.

Ngā whakapaunga utu o te marama		Te tapeke e āhei nei a Mārama ki te kerēme
Te hiko	\$236	
Tana waea pūkoro*	\$75	
Ngā rēti	\$2600	
Te ipurangi	\$90	
Te hopi me te whēru	\$27	
Ngā rawa mō te tari	\$25	
He tēpu hou mō te tari	\$485	
	Te tapeke	

tuhia ki konei



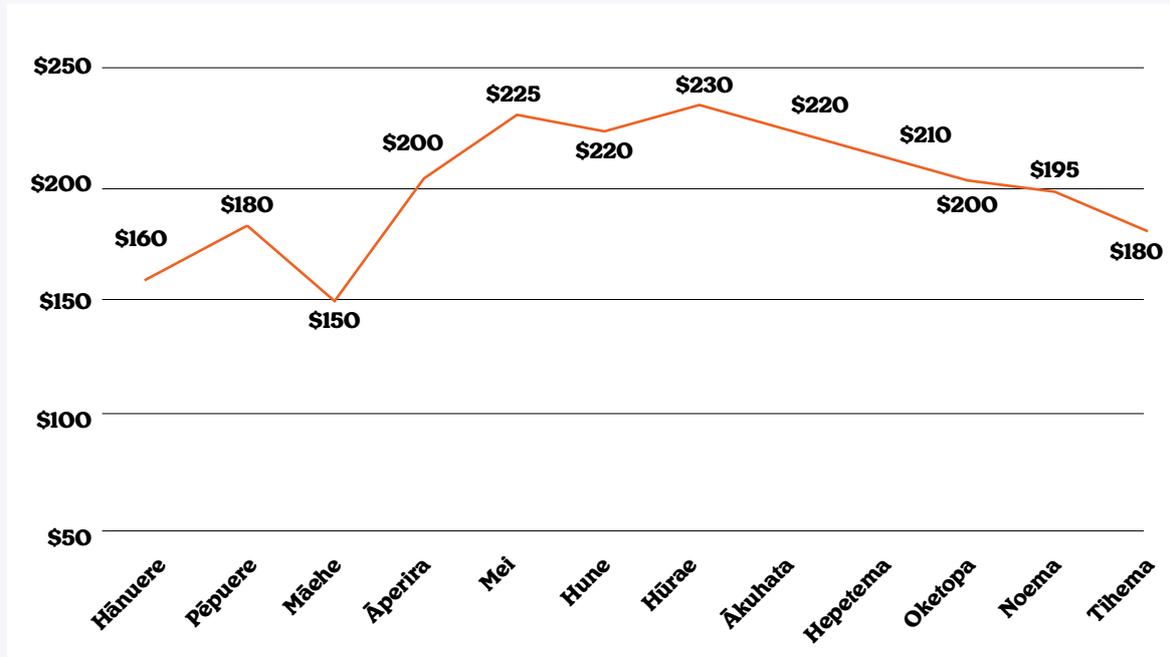
*he waea pūkoro māna ake, mā te pakihi anō hoki



Ngohe 3

Te Pakihi a Mārama (Wāhanga Tuarua)

Tirohia te kauwhata e whakaaturia mai nei i raro nei, ka whakautu ai i ngā pātai e whai ake nei.



Ko ngā pātai hei whakautu māu

1. Ko te aha te tapeke o te utu i te tau?

2. Ko te aha te utu toharite?

3. Ko te aha te tapeke o te utu i te tau ka kerēmetia mō te hiko?

4. Ki ōu ake whakaaro, he aha i piki ai, he aha i heke ai rānei te utu i te marama, puta noa i te roanga o te tau?

tuhia ki
konei

Ngohe 4

Te Pakihi a te Whānau o Arihia

Kua whakatū te whānau o Arihia i tētahi pakihi e hoko atu ana i ngā tī-hāte motuhake ki te māketē o tō rātou rohe. Ko te \$20 te utu o te waihanga i ia tī-hāte, ā, kei te hiahia rātou ki te hoko atu i ngā tī-hāte mō te \$40 (incl. GST).



Ko ngā pātai hei whakautu māu

1. Ko te aha te tapeke o te utu i te tau?

2. Ko te aha te utu o tēnā tī-hāte, o tēnā tī-hāte, i mua i te āpitinga o te GST?

3. Ina hokona ngā tī-hāte 10, ko te aha te tapeke o te GST me utu ki IRD?

4. Mēnā e hiahia ana rātou kia nui ake i te \$500 te moni whiwhi (GST kore), e hia katoa ngā tī-hāte me hoko atu? Nā te aha koe i mōhio ai?

tuhia ki
konei



 **Ngohe 5**

Ngā Mahi Kuti Karaehe a Haami rāua ko Reweti

Kei a Haami rāua ko Reweti ā rāua ake pakihi kuti karaehe.

- Ko te utu ki a Haami, ko te \$1 (+GST) i te mita pūrua.
- Ko te utu ki a Reweti, ko te \$1.50 i te mita pūrua, ā, ka āpiti i te \$10 hei utu i tana waka.

Ko te “A” = te horahanga hei mita pūrua.

Hei mahi māu	Haami	Reweti
1. Tuhia ā-kuputia te ture hei tātai i te tapeke (GST āpiti) o te utu ki tēnā pakihi, ki tēnā pakihi i ngā mahi kuti karaehe i tētahi whenua.		
2. Tuhia te whārite hei tātai i te tapeke o te utu ki tēnā pakihi, ki tēnā pakihi.		

tuhia ki konei ↙

3. E whakaaturia ana ki te tēpu i raro nei te horahanga o te whenua i kutia e Haami rāua ko Reweti i tētahi wiki kotahi. Mā te whakamahi i te whārite e hāngai ana ki tēnā, ki tēnā, tātaitia te nui o te utu ki tēnā, ki tēnā, i ia rā. Kua oti te tuatahi.

Haami	Mane	Tūrei	Wenerei	Tāite	Paraire
Te horahanga	50sqm	25sqm	15sqm	40sqm	60sqm
Te utu i te rā	\$57.50				

tuhia ki konei ↙

Reweti	Mane	Tūrei	Wenerei	Tāite	Paraire
Te horahanga	50sqm	30sqm	25sqm	30sqm	30sqm
Te utu i te rā	\$85				



Ko ngā pātai hei whakautu māu

4. Nā wai te moni whiwhi nui katoa i tēnei wiki?

tuhia ki
konei



5. He aha ētahi huarahi hei whai mā Haami e pērā rawa ai i tā Reweti te nui o tana moni whiwhi i te wiki?

6. Ki ōu whakaaro, he aha a Reweti i kore ai e āpiti i te GST?

7. Mēnā ko te 20 mita pūrua te nui o tō whenua, ka kōwhiri koe i a wai hei kaikuti karaehe? He aha

Hei mahi anō māu:

Hei mahi takirua, hei mahi ā-rōpū rānei tēnei. Waihangatia āu ake anga utu kia hāngai ki ētahi pakihi e rua. Tuhia ngā pātai e rima e hāngai ana ki ēnei anga hei whakautu mā tētahi atu rōpū.

 **Ngohe 6**

Ngā Pakihi a Mārama rāua ko Teina

Ka whakahaere ētahi hoa e rua, a Mārama rāua ko Teina, i ā rāua ake pakihī iti. I whakatūria ngā pakihī e rua nei i te marama o Tihema, ā, kua toru marama e whakahaeretia ana.

He pakihī kiritahi tā Mārama, ā, ka hoko atu ia i ngā taonga whakapaipai i te māketē ā-rohe i ngā wikēne, mā tana paetukutuku rānei. Ko Teina te rangatira o tētahi kamupene (he umanga taunaha tāpui), ā, ka hoko atu te kamupene i te wahie. Tokorua ngā hoa pakihī o Teina.

Whakatairitea ā rāua monihua, ka whiriwhiri ai i te pakihī e eke panuku ana, ā-ahumoni nei. Me whiriwhiri hoki te anga pakihī (te pakihī kiritahi, te umanga taunaha tāpui rānei) e pai ake ana ki ō whakaaro.



Mārama

- Te moni whiwhi i ngā hokohoko: **\$12,000**
- Ngā whakapaunga (hei tauira, ngā rawa, te utu o te paetukutuku): **\$4,800**
- Ko te 20% o te monihua te pāpātanga tāke ka utua e Mārama.

Teina

- Te moni whiwhi i ngā hokohoko: **\$30,000**
- Ngā whakapaunga (hei tauira, te penehini, ngā taputapu, te waka): **\$18,000**
- Ko te 28% o te monihua te pāpātanga tāke ka utua e te pakihī wahie.
- Ka ōrite ngā tohanga o te monihua ki tēnā hoa pakihī, ki tēnā hoa pakihī.

Ko ngā pātai hei whakautu māu:

- 1.** Tātaitia te monihua a Mārama i mua i te tāke, i muri hoki i te tāke.
- 2.** Tātaitia te monihua a te pakihi wahie i muri i te tāke.
- 3.** Tātaitia te moni whiwhi a Teina.
- 4.** Whakatairitea ā rāua moni whiwhi. He nui ake rānei te moni whiwhi a Mārama, a Teina rānei?
- 5.** Tautuhia ngā hua me ngā tūraru o tēnā anga pakihi, o tēnā anga pakihi.



Ngohe 7

Te Whakatairite i ngā Monihua

I ngā pakihi e rua e kainamu atu ana ki te wā o te hōtoke, e matapae ana a Teina ka 65% te pikinga ake o ngā monihua a tana pakihi, ā, e matapae ana a Mārama ka 35% te hekenga o ana monihua.

Mā te whakamahi i ēnei matapae, tātaitia te monihua a te pakihi wahie a Teina i ēnei marama e toru e haere ake nei, ā, tātaitia hoki te monihua a te pakihi taonga whakapaipai a Mārama.

Hei mahi māu:

Te Pakihi Wahie a Teina

1. Ko te monihua o mua a Teina (i muri i te tāke), ko te \$2,880. Te monihua a Teina i te wā o te hōtoke:

2. Ka riro i a Teina te 1/3 o ngā monihua a te pakihi. Te monihua a te pakihi (i muri i te tāke):

tuhia ki konei



Te Pakihi Taonga Whakapaipai a Mārama

3. Ko te monihua o mua a Mārama (i muri i te tāke), ko te \$5,760. Te monihua a Mārama i te wā o te hōtoke:

Te Whakatairite i ngā Pakihi

4. Ki ō whakaaro, he aha i pēnei rawa ai te nui o te pikinga o te monihua e matapaetia ana e te pakihi a Teina?

5. Ina whakarite koe i tētahi pakihi iti, ko tēhea anga pakihi tērā ka kōwhiria e koe? He aha ai?



tuhia ki konei



Ngohe 8

Te Pēke Hangarua

He hoa pakihi a Mairangi nō tētahi pakihi iti e kīia nei ko Pēke Hangarua Manatōpū, ā, ka hoko atu te pakihi nei i ngā pēke hangarua. Tātaitia te moni whiwhi, ngā whakapaunga, te monihua, me ngā hua tāke nā ngā koha ki ngā rōpū ohaoha.

Te moni whiwhi nā ngā hokohoko

- Hānuere – Māehe: \$24,500
- Āperira – Hune: \$27,000
- Hūrae – Hepetema: \$29,800
- Oketopa – Tihema: \$32,400

Ngā whakapaunga

- Ngā utu kaimahi: E \$40,000 i te tau
- Te rihi: \$1,200 i te marama
- Ngā whakatairanga: E \$5,000 i te tau
- Ngā rauemi (hei hanga i ngā pēke): E \$600 i te marama

Ngā koha ki ngā rōpū ohaoha

- E \$2,500 ki tētahi marae hei āwhina i ngā mahi whakatikatika ā muri i te waipukehanga.
- \$1,200 ki tētahi kura mō ngā taputapu hākinakina hou mō tētahi whakataetae hākinakina ā-rohe.

Ngā hua tāke

- Ko ngā hua tāke, ko tētahi hautoru (1/3) o te tapeke o ngā koha ka tukuna ki ngā rōpū ohaoha.

Hei mahi māu:

1. Tātaitia ngā hokohoko o ngā marama 12 kia whiriwhiria te tapeke o te moni whiwhi a Pēke Hangarua i te tau kotahi.
2. Tātaitia te tapeke o ngā whakapaunga mō ngā marama 12.

3. Tātaitia te monihua peke.

Te monihua peke = Ngā moni whiwhi - Ngā whakapaunga

tuhia ki konei



4. Tātaitia ngā hua tāke o ngā koha kua tukuna e Pēke Hangarua.

Ko ngā pātai hei whakautu māu:

5. Ki ō whakaaro, he aha te kāwanatanga e tuku ai i ngā hua tāke mō ngā koha ki ngā rōpū ohaoha?

tuhia ki
konei

6. He aha pea ētahi huarahi e whakapiki ai a Pēke Hangarua i te monihua i te tau e tū mai nei?

7. E hiahia ana a Pēke Hangarua ki te koha atu i te 5% o te monihua o te tau e tū mai nei ki tētahi rōpū ohaoha. E ai ki ngā monihua peke o tēnei tau (i mua i ngā hua tāke), ka pēhea te nui o te koha ki te rōpū ohaoha?

 **Ngohe 9**

Te Pakihi Hou a Māui

Kua whai whakaaro a Māui ki te whakarite i tētahi pakihi hou, ka tū ki te māketē hapori i ngā Rāhoroi.

Kua rangahau ia i ngā tūmomo kai e reka ana ki ngā tāngata o te hapori, ā, ko te tōnati tēnā. Kāore ia i te tino mōhio ko tēhea momo tōnati e tino reka ana ki a rātou, nō reira ka whakamātau ia i ētahi tāwara.



Ko ngā pātai hei whakautu māu:

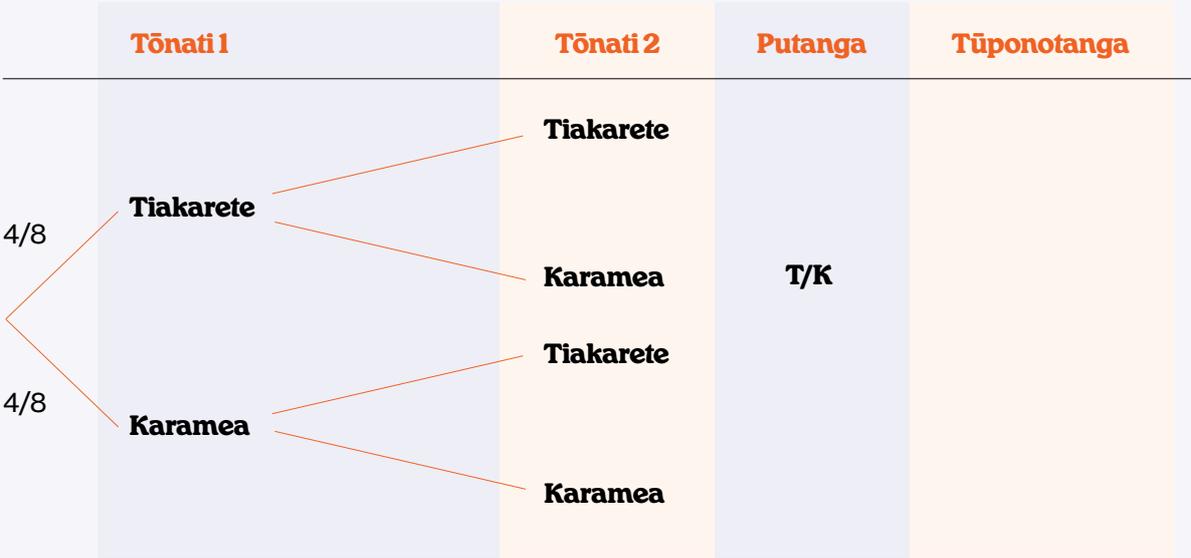
- 1. E waru ngā tōnati kei te pouaka tōnati. Ko te haurua he tiakarete, ko te 50% he karamea. Ki tā te karu titiro he ōrite ēnei momo e rua.

a. Ka kōwhiri a Māui i tētahi, ka kainga ai. E hia te tūponotanga he tiakarete tana tōnati?	
e. Nō muri mai, ka kōwhiri te hoa o Māui i tētahi tōnati, ka kainga. He pāpono wehe kē tēnei, he pāpono whakawhirinaki rānei?	
i. Mēnā he karamea te tōnati a Māui, e hia te tūponotanga he karamea hoki te tōnati a tōna hoa?	

tuhia ki konei
↓

Hei mahi māu:

- o. Whakaotia te hoahoa rākau e whai ake nei:



u. Whiriwhiria ēnei tūponotanga:

T (tiakareti, karamea)	
T (he ōrite te tāwara o ngā tōnati e rua)	
T (he rerekē te tāwara o ngā tōnati e rua)	

tuhia ki
konei



2. Tekau mā rua ngā tōnati kei roto i tētahi pouaka, ki tā te karu titiro, he ōrite te katoa. E toru ngā tāwara: ko te tiakarete, ko te karamea, me te wanira. He ōrite te maha o tēnā tāwara, o tēnā tāwara.

a. Tuhia tētahi hoahoa rākau hei whakaatu i ētahi tangohanga tōnati e rua. E hia ngā putanga e taea ana?

Ko ngā pātai hei whakautu māu:

tuhia ki
konei

e. E hia te tūponotanga he karamea te tāwara o te tōnati tuatahi?	
i. Mēnā he karamea te tōnati tuatahi, e hia te tūponotanga he karamea anō te tōnati tuarua?	
o. Mēnā he karamea te tōnati tuatahi e hia te tūponotanga he wanira te tōnati tuarua?	

u. Whiriwhiria ēnei tūponotanga:

tuhia ki
konei

T (he ōrite te tāwara)	
T (he karamea, he tiakarete ngā tōnati e rua)	
T (he rerekē te tāwara o ngā tōnati e rua)	

3. Ki ō whakaaro, ko te aha ngā tāwara ka kōwhiria e Māui hei hoko atu? Whakamāramahia mai ō whakaaro.



Kaupapa 4

Te Pūtea Taurewa

Te aronga mō tēnei kaupapa

Ka āwhina ngā ngohe i tēnei wāhanga i a koe kia whakaaro ki ō moni me te whakamahere mō te anamata.

Ka ako koe e pā ana ki te tātai i te huamoni o te pūtea taurewa me ngā pānga o te tono pūtea taurewa, tēnā i te penapena moni. Ka hōpara hoki koe i te tono pūtea taurewa hei hoko i tētahi whare.



He aha tāku e ako ai?

- Te āhua o te pūtea taurewa me ōna kōiriiri.
- Te tātai i te huamoni o te pūtea taurewa.
- Te pānga o te tono pūtea taurewa, tēnā i te penapena.
- Te whakatairite i ngā kōwhiringa pūtea taurewa.



Ka pēhea taku whakaatu i aku mōhiotanga?

- Ka whakatutuki haere au i ētahi taurira o te tāpaetanga pūtea taurewa.
- Ka tātaitia te huamoni mā te whakamahi i ngā ture tātai kua hoatu.
- Ka whakakīia ngā tūtohi e whakatairite ana i ngā tūāhua rerekē o te pūtea taurewa.
- Ka whakautua ngā pātai e pā ana ki te tono pūtea taurewa me te penapena.
- Ka whakaotia ngā taurira mahi o ngā mahere pūtea pakihi.
- Ka whakakīia ngā tūtohi e whakaatu ana i te moni whiwhi me ngā whakapaunga.
- Ka whakaotia ngā rapanga e pā ana ki te moni hua me te moni ngaro.
- Ka whakautua ngā pātai e pā ana ki ngā tūāhua pakihi.



Ka pēhea taku whakamahi i ēnei mōhiotanga i ngā mahi o ia rā?

- Ka whakatauria, i runga i te atamai, ētahi kōwhiringa e pā ana ki te tono pūtea taurewa.
- Ka mārama au ki ngā utu o te pūtea taurewa mō ngā mea pēnei i te motokā me te ako.
- Ka whakamaheretia ngā tāpaetanga me te pare i te pūtea taurewa kāore e hiahiatia ana.
- Ka whakamahia te pāngarau hei whakatairite i ngā whakatairanga pūtea taurewa me ngā pāpātanga huamoni.

 **Ngohe 1**



Te Pūtea Taurewa Ākonga a Roimata

He tūranga kaihangā pūmanawa hou tō Roimata, ā, ko te \$75,000 i te tau tana moni whiwhi peke.

Nā te mea he pūtea taurewa ākonga tāna, ā, kei tua noa atu hoki i te \$24,128 tana moni whiwhi, me utu rawa ia i te 12% o tana moni whiwhi ki tana pūtea taurewa ākonga. Ko te tapeke o tana pūtea taurewa ākonga, ko te \$34,500.

Ko ngā pātai hei whakautu māu

tuhia ki konei
↙

1. E hia tāra te nui ake o te moni whiwhi a Roimata i te pae e tika ana kia utua te pūtea taurewa ākonga?	
2. E hia tāra ka utua e Roimata ki tana pūtea taurewa ākonga i te tau kotahi?	
3. E hia tāra ka utua i ia wiki?	
4. Me kī ka pēnei tonu te nui o te moni whiwhi a Roimata, ka hia te roa i mua i tana whakaea i te pūtea taurewa ākonga?	
5. Mēnā ka 10% te pikinga ake o te moni whiwhi a Roimata, ko te aha tana moni whiwhi hou i te tau? E hia tāra ka utua e ia i te tau ki tana pūtea taurewa ākonga?	

Ngohe 3

Te Moni Taurewa

Ka whakamahia e Hemi tana kāri taurewa hei utu i tana pahikara hiko e \$3800 ana te utu. E 24% ana te huamoni mō te kāri i ia tau, nō reira ka 2% i ia marama.

Ka \$150 te whakaea a Hemi i tana moni taurewa i ia marama.

Te marama	Te tau taurewa	Te huamoni ā-marama, e 2% ana i te marama	Te tau kua utungia	Te tau hou
Mei	\$3,800.00	\$76.00	\$150	\$3,726.00
Hune	\$3,724.00	\$74.52	\$150	\$3,650.52
Hūrae	\$3,650.52	\$73.01	\$150	\$3,573.53
Ākuhata	\$3,573.53	\$71.47	\$150	\$3,495.00
Hepetema				

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Hei mahi māu:

1. Tēnā, whakakāia te rārangi whakamutunga o te ripanga.
2. Rapua te whakatau tata mō te roa o te wā kia utua katoatia e Hemi tana nama.

Ko ngā pātai hei whakautu māu:

3. Ka kite a Hemi ka 36 marama te roa kia utua katoatia tana moni taurewa mēnā ka \$150 tana whakaea i ia wiki. He aha te tapeke o te moni ka pau i a ia?
4. He aha te pikinga ā-ōrau o te utu o te pahikara i te timatatanga (\$3,800) ki te tapeke o te moni i pau i a ia kia utua katoatia?



Ngohe 4

Te Hoko Harangotengote

Kā pānuitia e tētahi toa tāhiko te huamoni-kore o ngā hoko harangotengote mō ngā marama e 24. Ka hipa ngā marama 24, ka 22% te huamoni i ia tau.

Hei āpitianga ki tēnei kirimana hoko ko te utu kirimana \$55, me te utu whakarato \$1.80 i ia marama.

E hiahia ana a Hineata ki te hoko tētahi rorohiko kawekawe e \$499 ana te utu.



Ko ngā pātai hei whakautu māu:

1. Ka hia te nui o te utu kirimana me te utu whakarato mō ngā marama e 24?
2. Kia hia te nui o te moni hei utu mā Hineata i ia wiki mēnā e hiahia ana ia kia utua katoatia tana rorohiko kawekawe i ngā marama e 24?



Ngohe 5

Te Hoko Waka

Kua tīmata a Rāwiri ki te mahi engari me whai waka ia ki te hoki ki te kāinga. Ka tono moni taurewa ia i tētahi umanga ahumoni ki te utu i tētahi waka e \$12,000 ana te utu. E rima tau ana te roa o te moni taurewa, ā, e 9.5% ana te pāpātanga huamoni. E \$252 ana te nui o te utu o te nama i ia marama.

Hei mahi māu:

1. Tātaitia katoatia te tapeke o te utu mō te waka mō ngā tau e rima.
2. Tātaitia katoatia te tapeke o te huamoni ka utungia e Rāwiri i ngā tau e rima o te moni taurewa.
3. Whakamahia te tātaitai nama a Sorted.org ki te tūhura i te nui o te moni ka penapenatia e Rāwiri mēnā ka whakapiki ia i tana whakaea i tana nama ki te \$282 i ia marama.



Ngohe 6

Te Huamoni Tāpiri



Hei mahi māu:

Tātaitia te huamoni tāpiri ā muri mai i te tau kotahi:

1. Te 1% o te \$4,000
2. Te 1.05% o te \$10,000
3. Te 2.5% o te \$3,000
4. Te 0.85% o te \$2,000





Ngohe 7

$$A = P \times (1 + r/100)t$$

Te Huamoni Whakaputu

Koinei te ture tātai i te huamoni whakaputu:



Te ara whiriwhiri

1. Tuhia te ture tātai o te huamoni whakaputu i runga nei.
2. Whakaurua ngā uara o te P (te tahua more), o te r (te pāpātanga itareti), me te t (ngā tau) ki te ture tātai.
 - a. Ko te 'A' te tapeke whakamutunga o āu haumitanga i te mutunga o ētahi tau (t).
 - e. Ko te 'P' te tahua more, ā, koia te nui o te moni ka haumi koe.
 - i. Ko te 'r' te pāpātanga huamoni i ia tau, hei tauira, mēnā ka 3.45% te pāpātanga huamoni i ia tau, ka pēnei te āhua: $r = 3.45$.
 - o. Ko te 't' te nui o ngā tau.
3. Tātaitia te tapeke whakamutunga (A), rawekehia rānei te ture hei whiriwhiri i te P mēnā e hiahia ana.
4. Hei whiriwhiri i te huamoni tūpā, whakamahia te ture o: $A = P + (P \times r / 100 \times t)$
5. Whakatairitea ngā otinga mēnā e rua ō kōwhiringa.

Ko ngā pātai hei whakautu māu

<p>1. Ka \$2,400 te haumi a Wikitōria, ā, e 3.75% te nui o te huamoni whakaputu. Ka hia te nui o tana moni i te mutunga o ngā tau e 3?</p>	
<p>2. Ka \$750 te haumi a Rangī, ā, e 2.5% ana te nui o te huamoni whakaputu. Ka hia te nui o tana moni i te mutunga o ngā tau e 5?</p>	

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3. E rua ngā kōwhiringa e wātea ana ki a Anaru:

- a. Te haumi i te \$1,200 me te pāpātanga huamoni (whakatupu-kore) 4.25% i ia tau mō ngā tau e 5.
- b. Te haumi i te \$1,200 me te pāpātanga huamoni whakatupu 3.75% mō ngā tau e 5.

Ko tēhea te kōwhiringa hei kōwhiri māna?
Whakamāramahia mai ō whakaaro, ka taunakihia ai ki ētahi tātaitanga me ētahi tauākī pāngarau.



- 4. Ka haumi a Kahurangi i ētahi moni ki tētahi kuhunga tūmau mō ngā tau e 6, ā, e 3.75% te nui o te huamoni whakaputu. Me pēhea rawa te nui o ngā moni me haumi e eke ai te tapeke whakamutunga ki te \$5,000?

Ngohe 8

Te Tātaitai Mōkete Mataora o Sorted

E hāngai ana te tauira o raro iho nei ki tētahi taurewa, \$150,000 te tapeke, 15 tau te tūmau me tētahi pāpātanga huamoni pūmau 2.95%. He taurewa pūmau te pāpātanga pūmau, ā, ka puta ngā utu harangote i ia rua wiki. E kitea mai ana ngā utu o te tau tuatahi kia mārama kē atu ai.

- Te tapeke o te taurewa tahua more **\$150,000**
- Te pāpātanga huamoni pūmau – 1 tau (2.95%) i ia tau (PA) **\$442.50**
- Te taurewa pūmau **15 tau**
- Te utu i ia rua wiki **\$476**

Hei mahi māu:

Kia mārama ake ai koe ki ngā āhuatanga o te taurewa kāinga, ki ngā hua o te tūmau poto iho, roa ake rānei, whakamahia te [tātaitai mōkete mataora o Sorted](#) ki te whakaoti i te tūtohi e whai ake nei.

Me oti i a koe te moni kuhu 20%, te tapeke utunga huamoni, ngā utu i ia rua wiki, me te tapeke hoki o te taurewa hei utu māu.

Te tapeke o te taurewa tahua more	\$350,000		\$900,000		\$550,000	
Te moni kuhu						
Te tūmau (ngā tau)	25	20	30	20	20	15
Te kōwhiringa pāpātanga huamoni	2.95% te pāpātanga pūmau (e rua tau)		2.69% te pāpātanga pūmau (e rua tau)		4.99% te pāpātanga taurangi	
Te tapeke utunga huamoni						
Te utu i ia rua wiki						
Te tapeke taurewa hei utu māu						

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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](https://www.paetukutuku.co.nz).



E pīrangī 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.

Hei mahi māu:

Tirohia tēnei [paetukutuku](https://www.paetukutuku.co.nz), kātahi ka aro ki tēnei tūmahi:

1. Tipakohia ngā pēke e whā, ka tuku ai i ngā ingoa me ngā URL ki te ripanga i raro nei.
2. 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.
3. Tātaitia ngā pāpātanga huamoni mā te whakamahi i te tātaitai a Canstar. Tuhia ngā pāpātanga ki ngā wāhi e tika ana i te ripanga.

Pēke	He tauira: Te Pēke o Niu Tireni	1	2	3	4
Haumitanga tuatahi Tapeke	\$8000.00				
Pāpātanga huamoni E 30 rā	0.5%				
Te huamoni ā muri i ngā rā e 30	\$3.00				
Pāpātanga huamoni E 90 rā	1.75%				
Te huamoni ā muri i ngā rā e 90	\$35.00				
Pāpātanga huamoni 12 ngā marama	2.0%				
Te huamoni ā muri i te 12 marama E toru tau	\$160.00				
Pāpātanga huamoni	2.0%				
Te huamoni ā muri i te toru tau	\$490.00				

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Ko te pātai hei whakautu māu:

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

Kaupapa 5

Te Whakatānga

Te aronga mō tēnei kaupapa

Ka tīmata te whakamahere mō te whakatānga i te wā e tamariki tonu ana koe. Ko te aronga o tēnei kaupapa ako, ko te whakawhānui i tō māramatanga ki te whakamahere mō te pae tawhiti. Ka mahi koe i ētahi tātaitanga māmā hei āwhina i a koe ki te whiriwhiri i te nui o te moni ka hiahia koe ki te penapena i te wā e whakamahere ana mō te whakatānga.



He aha tāku e ako ai?

- Te whakamahi i te whakarea hei tātai i ngā penapenatanga moni i te takanga o te wā.
- Te whakatairite i te pānga o te tīmata ki te penapena i ngā tau rerekē o te pakeketanga.
- Te whakamāori me te whakamahi i ngā tūtohi hei whakamahere mō ngā whāinga pae tawhiti.



Ka pēhea taku whakaatu i aku mōhiotanga?

- Ka taea e au te tātai te tapeke o ngā penapena moni i runga i ngā tau o te tangata ka tīmata ana te penapena me te nui o te penapena i ia wiki.
- Ka taea e au te whakakī, te whakamāori hoki tētahi tūtohi penapena.
- Ka taea e au te whakamārama te pānga o te wawe, o te tōmuri rānei o te tīmatanga ki te tapeke o ngā penapena moni mō te whakatānga.



Ka pēhea taku whakamahi i ēnei mōhiotanga i ngā mahi o ia rā?

- Ka whakamaheretia, ka whakaritea hoki ngā whāinga penapena moni mō te anamata.
- Ka mārama au ki te take ka whai hua te wawe o te tīmata ki te penapena.
- Ka āwhina au i a au anō me taku whānau kia rite ai mātou mō ngā hiahia ā-ahumoni o te anamata.



Ngohe 1

Te Whakamahere i te Whakatānga

E whakaritea ai tētahi whāinga pai, me mārama koe ki ngā hua o te tuku i ētahi pūtea i te wā e rangatahi tonu ana koe.

E pēnei ana te āhua o ngā tau i te mahi:

- E tīmata ana ki te mahi me te whai tonu i ngā mātauranga (16-25 te pakeke).
- E mahi ana (26-45 te pakeke).
- E whakatata ana ki te wā whakatā (46-65 te pakeke).

Kia tirohia e tātou te nui o te penapena e taea ana mēnā ka wawe tonu te tīmata. I tēnei tauira ka tīmata ki te \$20 (kāore e kore ka piki haere te nui o te pūtea ka penapenatia e koe i roto i ngā tau).



He tūtohi whakamahere mō te whakatānga

Te pakeke	Te nui i te wiki	Te tapeke i te tau, i te otinga atu hoki
16 - 65 te pakeke	\$20.00	<p>Te nui o ngā tau: $65 - 16 = 49$</p> <p>Te nui o ngā wiki: $49 \times 52 = 2548$</p> <p>Te nui o te penapena: $2548 \times \\$20 = \\$50,960$</p>
26 - 65 te pakeke	\$20.00	<p>Te nui o ngā tau: $65 - 26 = 39$</p> <p>Te nui o ngā wiki: $39 \times 52 = 2028$</p> <p>Te nui o te penapena: $2028 \times \\$20 = \\$40,560$</p>
46 - 65 te pakeke	\$20.00	<p>Te nui o ngā tau: $65 - 46 = 19$</p> <p>Te nui o ngā wiki: $19 \times 52 = 988$</p> <p>Te nui o te penapena: $988 \times \\$20 = \\$19,760$</p>

Hei mahi māu:

Tirohia te tūtohi i runga nei, ka whakahoki ai i ngā tohutohu e whai ake nei.

1. Tautuhia ngā rerekētanga o te nui o te penapena i kitea i te tūtohi i runga ake nei.

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2. Whakamāramatia te pānga o ēnei rerekētanga ki tō whakarite i tētahi mahere penapena e pā ana ki a koe, ki tō whānau anō hoki.

3. Whakaotihia te mahere penapena e whai ake nei (ko te \$50 i te wiki te tapeke).

Te pakeke	Te nui i te wiki	Te tapeke i te tau, i te ofinga atu hoki
16 - 65 te pakeke	\$50.00	Te nui o ngā tau: $65 - 16 = 49$ Te nui o ngā wiki: $49 \times 52 = 2548$ Te nui o te penapena: $2548 \times \\$50 =$
26 - 65 te pakeke	\$50.00	Te nui o ngā tau: $65 - 26 = 39$ Te nui o ngā wiki: $39 \times 52 = 2028$ Te nui o te penapena: $2028 \times \\$50 =$
46 - 65 te pakeke	\$50.00	Te nui o ngā tau: $65 - 46 = 19$ Te nui o ngā wiki: $19 \times 52 = 988$ Te nui o te penapena: $988 \times \\$50 =$

Kaupapa 6

Ngā Whakapaunga Moni a te Kāwanatanga

Te aronga mō tēnei kaupapa

Ka āwhina ngā ngohe i tēnei wāhanga i a koe kia mārama ki te āhua o tā ngā kāwanatanga ā-rohe (h.t. ngā kaunihera) whakamahi i ngā moni ka utua e tātou ki ngā tāke me ngā rēti hei tautoko i ngā kaupapa me ngā tūāhanga i roto i ō tātou rohe.



He aha tāku e ako ai?

- Te whakamahi i te tāpiri, i te tango, me te whakarea hei tātari i ngā mahere pūtea a te kaunihera.
- Te tātari me te whakamāori i te ōrau o ngā whakapaunga moni ki ngā momo whakapaunga rerekē.
- Te whakatairite me te whakaata i ngā raraunga whakapau moni mā te whakamahi i ngā tūtohi me ngā kauwhata.



Ka pēhea taku whakaatu i aku mōhiotanga?

- Ka taea e au te tātari te ōrau o te mahere pūtea ka whakapaua ki ia momo whakapaunga.
- Ka taea e au te whakakī, te whakamāori hoki tētahi tūtohi whakapau moni a te kaunihera.
- Ka taea e au te whakatairite ngā whakapaunga i waenganui i ngā kaunihera rerekē me te whakamārama i ngā rerekētanga.



Ka pēhea taku whakamahi i ēnei mōhiotanga i ngā mahi o ia rā?

- Ka mārama au ki te āhua o te whakamahi a te kāwanatanga ā-rohe i ngā rēti me ngā tāke.
- Ka whakamāoritia ngā whakapaunga moni tūmatanui, ka tuku pātai hoki au e pā ana aua whakapaunga moni i taku hāpori.
- Ka whakamahia ngā ōrau me ngā raraunga kia whai māramatanga ki ngā take o te ao motuhenga.



Ngohe 1

Ngā Mahere Pūtea a ngā Kaunihera ā-Rohe

Kua whakaputa ētahi kaunihera ā-rohe e rua i ngā mahere pūtea ā-tau. Kei te tūtohi nei ngā whakapaunga moni mō te tau:

Te Momo Whakapaunga	Kaunihera ā-Rohe 1	%	Kaunihera ā-Rohe 2	%
Ngā Rori me te Tūnuku	\$48m		\$55m	
Te Whakahaere Para	\$30m		\$28m	
Te Whakarato Wai	\$24m		\$18m	
Ngā Mahi a te Rēhia	\$16m		\$22m	
Te Ahurea	\$12m		\$10m	
Te Whakamaru Ohotata	\$10m		\$12m	
Te Whakamaru Taiao	\$20m		\$15m	
Te Tapeke	\$160m		\$160m	

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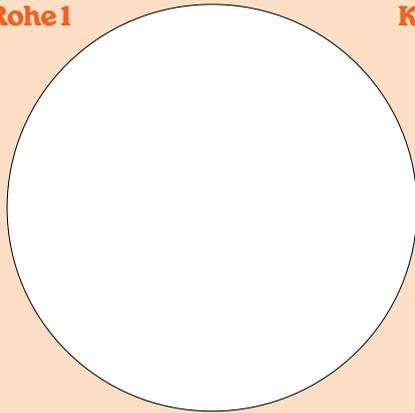
Te ara whiriwhiri

- Tātaitia te ōrau mō ia momo whakapaunga:** Whakawehea te tapeke o ia momo whakapaunga ki te tapeke o te mahere pūtea, ka whakareatia ai ki te 100.
- Whakaaturia ō otinga:** Tuhia ngā ōrau mō ia kaunihera me ia momo whakapaunga ki te tūtohi.
- Waihangatia tētahi kauwhata porohita:** Whakamahia ngā ōrau hei tā i tētahi kauwhata porohita mō ngā whakapaunga moni a ia kaunihera.
- Whakatairitea, tātaritia hoki:** Kimihia ngā rerekētanga me ngā ōritenga i te āhua o tā ia kaunihera whakapau i te mahere pūtea.
- Whakaarotia te tikanga pea o ēnei rerekētanga.
- Ngā tātainga mō ia tangata:** Mō ngā pātai e pā ana ki ngā whakapaunga moni ki ia tangata, whakawehea te tapeke o te whakapaunga i ia momo whakapaunga ki te taupori o tērā kaunihera.

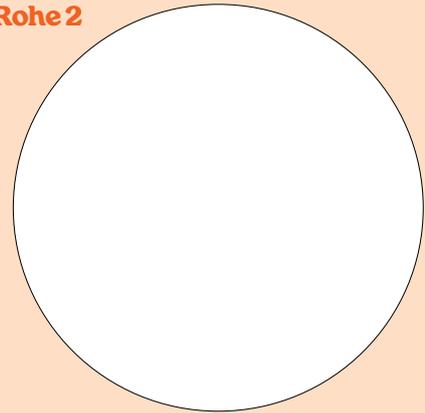
Ko ngā pātai hei whakautu māu:

1. Tātaitia te ōrau o te mahere pūtea ka whakapaua e ngā kaunihera ki tēnā wāhanga, ki tēnā wāhanga. Tuhia ō whakautu ki te tūtohi kei runga nei.
2. Mā te whakamahi i tētahi ripanga, whakaaturia mai ki ētahi kauwhata porowhita i te pouaka i raro nei, ngā ōrau ka whakapaua e ngā kaunihera.

Kaunihera ā-Rohe 1



Kaunihera ā-Rohe 2



3. Tātaritia ngā whakapaunga a ngā kaunihera ki tēnā wāhanga, ki tēnā wāhanga. Ka whakaatu ngā whakapaunga nei i te aha e pā ana ki ngā take mātāmua a tēnā kaunihera, a tēnā kaunihera?

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konei
↙

4. Ko te taupori o Kaunihera ā-Rohe 1, ko te 500,000. Ko te taupori o Kaunihera ā-Rohe 2, ko te 800,000. E hia tāra, ā-tangata kotahi nei, ka whakapaua e tēnā kaunihera, e tēnā kaunihera, ki ngā take whakahaere para?

5. Hei te tau hou ka whakahaere a Kaunihera ā-Rohe 2 i Te Matatini. Ka tae ake te tini me te mano ki te tautoko i tēnei kaupapa. E matapae nei te kaunihera me 30%, me neke atu rānei, te pikinga ake o ngā whakapaunga moni ki te kaupapa o “Te Ahurea”. Me ū tonu rātou ki tā rātou mahere pūtea ā-tau o te \$160m.

a. Ko te aha te tapeke o ngā whakapaunga ki ngā kaupapa ahurea ā te tau e tū mai nei? Whakaaturia mai ō whiriwhiringa.

e. Ki ō whakaaro, he aha ētahi mirimiringa ki te mahere pūtea ka taea e manaakitia ai tēnei pikinga? He aha ai?



He Kuputaka

A

ahumoni	financial
āpiti	inclusive
aroturuki	track
ā-ture	legal
āwhina whānau	family support

H

haepapa	responsibilities
hamanga	part-time
hāora hemihemi	overtime
hāpono	prove
harangote	instalment
haumi	invest
haumitanga	investment
hea	share
heipū	in the event
hiahia	wants
hinonga pakihi	business entity
hoahoa ripo	flowchart
hokorau	wholesale
huamoni	interest
huapai	advantage
huakino	disadvantage

K

kaihanga pūmanawa rorohiko	software developer
kaihoko	retailer

kaimahi whai utu	paid employee
kāingakore	homeless
kainoho	resident
kaituku mahi	employer
kaiwhai pānga	shareholder
kaiwhai pānga kurutete	transacting shareholders
kaiwhakanao	manufacturer
kaiwhakaputa	producer
kaiwhakarato	service provider
kaiwhakatau	decision maker
kaiwhakatipu	grower
Kaupapa Āwhina Whānau	Working for Families
kaupapa penapena tūao	voluntary saving scheme
kiriawe	influencer
kiritaki	consumer
kohara	passion
kuhunga tūmau	term deposit

M

mahere pūtea	budget
mahi ā-kirimana	self-employed
Mahi Aotearoa	New Zealand Careers
mahi hamanga	part-time job
makaurangi	fingerprint
manatōpū	incorporated society

manga moni whiwhi	income streams
māngai tāke manatoko	certified tax agent
māraurau	eligible
matea	needs
matua	basics
mino	borrow
mōkito	minimum
moni whiwhi	income
moni whiwhi mātāmuri	secondary income
moni whiwhi more	net pay
moni whiwhi peke	gross pay
moni whiwhi torohū	passive income
monihoki	rebate
mōtika	rights
N	
Ngā Pou Whirinaki o Aotearoa	Citizens Advice Bureau
ngā whakahaere monihua-kore	not-for-profits
P	
pāhekoheko	interactive
pakihi	business
pakihi kiritahi	sole trader
papanga	accountability
pāpātanga tāke	tax rate
pāpātanga tāke ā-taumata	progressive tax rate
porihanga	societies
Pūhanga Rorohiko	Computer Engineer
puka utu	payslip

Puka Whakapuaki Waehere Tāke	Tax Code Declaration form
puna huarawa	asset base
pūnaha moni whiwhi	revenue system
pūnama	liability
pūtea pēke	bank account
pūtea taurewa ā-ākonga	student loan
R	
rakahinonga	entrepreneur
rangahau whakapūaho	case study
rāngai	sector
rangapū mahi tahi	partnership
ratonga	service
ratonga arumoni	commercial service
rawa	property, goods
rawa kiko-kore	intangible assets
rawa whai kiko	tangible assets
ritenga rawa tuku iho	estate
rōpū	organisation
rōpū ohaoha	charities
Rūnanga Manature Māori	Māori Authority
T	
take mātāmua	priority
tāke tārewa	provisional tax
takitahi	individual
takuhe	benefit

Takuhe Ine Moni Whiwhi	Income Tested Benefit
tangohanga	deduction
taonga tuku iho	bequeaths
tāpaetanga	repayment
tāpaetanga mōkete	mortgage repayments
tāpui	set aside
Tari Umanga o Aotearoa	New Zealand Companies Office
tau tāke	IRD number (tax number)
tauhokohoko	trading
taupānga tuihono	online software
taurewa	loan
tautoko tamariki	child support
Te Amorangi Mātauranga Matua	The Tertiary Commission
Te Hoto Akoranga	Studylink
Te Pūtea Penihana o Aotearoa	NZ Superannuation
TiriAta	YouTube
tiringa	commission
tūmatanui	public
U	
umanga	company
Umanga ā-Ohu	Co-operative Company
umanga hangarau	technology company
umanga noho-tāwāhi	non-resident company
Umanga Tāpui-kore	Unlimited Company
Umanga Taunaha Tāpui	Limited Liability Company

umanga tūnuku	transport company
umanga whenua kē	offshore company
utu mahi	paid
tiringa utu	commissions
utu whai pānga	dividends
waehere tāke	tax code
Wh	
whakamatuatanga	breaks (e.g., meal break)
whakangungu ahumahinga	vocational training
whakapaunga	expense
whakapaunga moni waiwai-kore	non-essential buying
whakapuaki	declare
whakaruruhautia ki te taha ki te ture	legal protection
whakatānga	retirement
whare rēti	rental property
whare tūmatanui	public facility
whiwhinga tāpiri	bonus

Te whai hua - kia ora

sorted
in schools