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Whāinga

**Tō mahi tuatahi
e pai ake ai tāu
whakarite i tō
pūtea**

- Whakaritea ō
whāinga pūtea
- Tuhia ō whāinga
- Whakaritea te
huarahi e tutuki ai ō
whāinga



Whakaritea ō whāinga pūtea

Kia whakaritea e koe tētehi whāinga pūtea, māu tonu e whakatau ngā mea hei hoko māu, āhea hoki pau ai te putea ā ngā rā e heke ana. Ki te āta whakarite koe i ō whāinga pūtea, ko koe tonu tō ake rangatira, ā, ko koe hoki te rangatira o tērā pūtea.

Ka poto, ka roa rānei te wā e tutuki ai ō whāinga. Ka iti, ka nui hoki ō whāinga.

He whāinga pea ēnei hei:

- Utu i ō kari nama i te ono marama.
- Hari i te whānau ki tāwāhi hararei ai ā tērā tau.
- Hoko whare ā te rima tau.

Ko te mea nui kia waihōngia ō whāinga, kia whakaritea te wā e mea ana koe ki te whakatutuki me te nui o te pūtea hei te otinga.

Ko te tikanga o te whāinga pūtea ko te penapena pūtea, ko te utu i nama rānei:

- Mehemea he nui te huamoni o tō nama (hei taurira: he kāri nama, he utu harangote rānei), ko te whāinga matua kia utua tērā nama ā kō tonu ake nei.

- Kāore koe e mōhio āhea whakatata atu ai ki te pari o te rua nō reira, ko te painga atu mehemea ka penapenahia te rua, te toru marama rānei o tō pūtea whiwhi hei pūtea mō te wā ohorere.
- Me he mōkete tāu, ka taea e koe te utu te whakapiki, e wawe ai tō utu i tērā nama e iti ake ai te huamoni. Koinei pea te whāinga matua.
- Ko te painga atu mehemea ka wawe ake tō penapena pūtea mō te whakatānga. Ahakoa he iti noa iho pea tāu e penapena ai ia wiki, ia marama rānei, ka tino whai hua ā tōna wā. Whakaritea ō whāinga pūtea.



He rautaki whāinga

He whāinga mō te 6 marama

Ko taku whāinga ko:

Ā te: / /

Ka pēnei te nui o te utu:

\$

Taku mahi – kia tutuki i a au tēnei whāinga ka:

Ā te: / /

He whāinga mō te 12 marama

Ko taku whāinga ko:

Ā te: / /

Ka pēnei te nui o te utu:

\$

Taku mahi – kia tutuki i a au tēnei whāinga ka:

Ā te: / /

He rautaki whāinga

Haere tonu

He whāinga mō te 2 tau

Ko taku whāinga ko:

Ā te: / /

Ka pēnei te nui o te utu:

\$

Taku mahi - kia tutuki i a au tēnei whāinga ka:

Ā te: / /

He whāinga mō te 5 tau

Ko taku whāinga ko:

Ā te: / /

Ka pēnei te nui o te utu:

\$

Taku mahi - kia tutuki i a au tēnei whāinga ka:

Ā te: / /



He whāinga mō te 10 tau

Ko taku whāinga ko:

Ā te: / /

Ka pēnei te nui o te utu:

\$

Taku mahi - kia tutuki i a au tēnei whāinga ka:

Ā te: / /

He whāinga mō te whakatānga

Ko taku whāinga ko:

Ā te: / /

Ka pēnei te nui o te utu:

\$

Taku mahi - kia tutuki i a au tēnei whāinga ka:

Ā te: / /

Ka tirohia anō aku
whāinga ā te:

On: / /

He kōrero mō te tangata kei Aotearoa e noho ana

Ka whāiti ngā whakaaro o Sean ki te kaupapa

35 te pakeke o Sean, ā, kei Aorangi ia e noho ana i te taha o tana hoa wahine me tana tamāhine. Ko te utu i tana utu harangote me ētehi nama iti noa nei tana whāinga pūtea matua.

Kei te mahi rāua tahi ko tana wahine, engari e mea ana a Sean kei te pari o te rua tonu rāua i a rāua e penapena ana i te pūtea iti noa nei ia wiki. E mea ana a Sean, ki te utua katoatia ēnei nama ka tino pai ake.

He nui te whakamahia o te sorted.org.nz e Sean i ngā tau kua taha ake nei. I mua i tana kitenga i te pae tukutuku rā, he āhua nui tonu ana nama. Nā Sorted rāua i āwhina kia pai ake tā rāua whakahaere i tā rāua pūtea.



Nā Sean tonu te huarahi i āta whakarite hei takahi māna e tutuki ai ana whāinga.

Nāna i tuhi te nui o te pūtea ka tukuna e rāua ko tana wahine ki te utu harangote ia wiki. He mea tatau hoki e ia te wā e utua katoatia ai ana nama. Kia tutuki rā anō tēnei whāinga, ka penapena a Sean me tana wahine i te pūtea e toe tonu ana.

Ā tōn wā, ka penapena pūtea a Sean mō te wā ohorere e ora ai tana whānau mō te rua, mō te toru marama rānei. Ā te 10 tau, ko te tūmanako kua tino whai hua tā rāua penapena pūtea e utu ai i te haere a tana tamāhine ki te whare wānanga, e utu ai rānei i te pūtea tāpuī mō tana whare tuatahi.



Tuhia ō whāinga



Whakamahia te whārangi o roto i te pārongo nei ki te tuhi i ō whāinga me te huarahi e whai ai koe e tutuki ai ērā whāinga ōu.

Ngā whāinga

Me whāiti ngā whāinga, me mōhio hoki koe ki te rā e tutuki ai ō whāinga.

- Whakaritea ētehi whāinga nui – pēnei i te hoko whare ā te 5 tau, i te penapena pūtea mō te whakatānga rānei.
- Whakaritea ētehi whāinga iti e tae ai koe ki ō whāinga nui - pēnei i te penapena pūtea mō te pūtea tāpui whare, mō te utu i ō kari nama rānei.

Ō mahi

Koinei ngā mahi e mahi ai koe ki te whakatutuki i ō whāinga. Ka ngāwari, ka taumaha rānei ēnei mahi heoi, ahakoa te aha, mā ēnei mahi e anga whakamua ai koe ki ō whāinga. Māu hoki e whakarite te rā e mea ana koe ki te whakaoti i ō mahi, ā, kua e atitirauhea, me ū tonu koe ki tāu i whakarite ai.

Hei tauira, mehemea ko te pūtea tāpui whare tō whāinga, me whakarite pea koe i tētehi tahua penapena pūtea i mua pea i te rā e whiwhi pūtea ai koe, ā, māu pea te \$50 e tuku ki tērā tahua ia wiki.

Mehemea ko te penapena pūtea mō te whakatānga tō whāinga, māu pea e kōrero ki tō rangatira mahi e hono ai koe ki a KiwiSaver.

Māu tō whānau e tohutohu kia whakaritea hoki e rātau ētehi whāinga. Me he hoa rangatira tōu, mā kōrua tahi ētehi whāinga e whakarite.

Ā te ono marama, ā te kotahi tau nuku atu rānei, māu ō whāinga e āta arotake kia kitea pēhea te pai, te kino rānei o te haere. Kātahi koe ka whakarite i tētehi whāinga hou - engari kua e tino taumaha.

Whakamahia ngā whārangi o roto i te pārongo nei, tirohia rānei te Whārangi Whāinga i [sorted.org.nz](https://www.sorted.org.nz)

Whakaritea he tahua

Kia whakaritea e koe ō whāinga, me whakarite e koe tētehi tahua kia kitea mehemea he pūtea kei reira e toe tonu ana hei utu i ō nama, hei penapena pūtea rānei e tutuki ai ō whāinga.

- Whakamahia tā mātau pārongo Whakarite Tahua.
- Whakamātauria te Rautaki Whakarite Pūtea i [sorted.org.nz](https://www.sorted.org.nz)

Me aha ināianeī?

1. Kua tuhia ō whāinga pūtea?
2. Kua whakaritea ō mahi e tutuki ai ngā whāinga?
3. Kua whakaritea te rā e arotakengia ai ō whāinga?

Whai muri ake:

Hei tauira: whakaritea he rautaki pūtea, me tētehi atu e rite ai koe mō te wā e taka ai koe ki te raru.

Whāinga

Tuhinga whakaaro: