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# Penapena pūtea

He tīmohea ka  
pakari ā tōna wā

- Whakaritea ō whāinga penapena pūtea
- Te mana o te huamoni pūhui
- Tō rautaki penapena pūtea



# Whakaritea ō whāinga penapena pūtea

## He mea nui te penapena pūtea i ngā wā katoa e ea ai ō taha.

Mā te penapena pūtea e tutuki ai ō hiahia - ahakoa i-pōro, ahakoa hararei ki tāwāhi, ahakoa pūtea tāpui mō te whare. I te nuinga o te wā, he pai kē ake ki te penapena pūtea tēnā i te nama. Mā te mana o te huamoni pūhui e nui ake ai tō pūtea i te roanga ōna e noho tonu ana i roto i tō taha.

Ki te tino hiahia koe, mā tō pākaha me te kaha whakahauhau i a koe anō ki te penapena pūtea e tutuki ai. Kia waingōhia te mahi, whakaritea he whāinga e taea ana e koe te whakatutuki, ā, mātakina tō pūtea e nui haere ana.

## Me penapena mō ngā wā ohorere

He whakaaro pai ki te penapena pūtea mō ngā wā ohorere. Tāpuia kia rua, kia toru marama rānei o tō pūtea whiwhi hei pūtea mō ngā wā ohorere. Kāore koe e mōhio āhea hiahiatia ai taua pūtea rā.

## Me penapena mō te whakatānga

Ko te painga atu mehemea ka wawe tō penapena pūtea mō te whakatānga. Mō ngā pitopito kōrero, pānuihia te pārongo He whakaritenga whakatānga.

Ko KiwiSaver te huarahi māmā hei whai māu ki te penapena pūtea mo te whakatānga. Māna hoki koe e āwhina ki te penapena i te pūtea tāpui mō tō whare tuatahi. Mō ngā pitopito kōrero, pānuihia te pārongo KiwiSaver – E tika ana ki a koe?

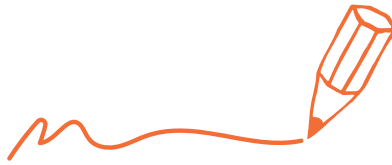


Kia kitea te nui o tō pūtea ā ngā rangi e haere ake nei



Online tools at [sorted.org.nz](https://sorted.org.nz)

# He rautaki penapena pūtea



**A:**

He aha te whāinga?

(Hei tauira: he nohoanga roa)

**B:**

E hia te utu?

(Hei tauira: \$3,000)

**C:**

E hia kei tō tahua i tēnei wā?

(Hei tauira: \$700)

**D:** Tangohia a C i a B

Koinei tō whāinga penapena pūtea

(Hei tauira: \$3,000 - \$700 = \$2,300)

**E:**

E hia ka taea e koe te penapena? (tirohia tō tahua)

(Hei tauira: \$100 ia wiki)

 ia wiki  
ia rua wiki  
ia marama

**F:** Tauwehea a D mā E.

Koinei te roa me penapena e tutuki ai tō whāinga penapena pūtea:

(Hei tauira: 23 wiki)

 wiki  
rua wiki  
marama

**G:**

Ka aha koe ki te penapena pūtea?

(Hei tauira: whakaritea tētehi tahua penapena pūtea me tētehi utunga mahi noa)

# Te mana o te huamoni pūhui

## Me he mahi tūmatarau tō te penapena putea, anei – ko te mana o te huamoni pūhui.

I a koe e penapena pūtea ana, tāpirihia ai te huamoni ki tō pūtea (i ia marama). Ki te kore koe e raweke i te huamoni, ā, ka waiho noa ki tō tahua penapena, ka whai huamoni anō i te taha o te huamoni o tērā atu nāu i penapena i te tuatahi.

Ki te roa ake tō pūtea e noho ana i te tahua, ka nui ake te huamoni pūhui. Nō reira, ki te tīmata wawe tō penapena, ka nui ake te huamoni.

## Ka taea rānei e koe te penapena?

Ki te penapena koe i te \$10 ia wiki mai i te 20 te pakeke, anei ngā hua o te huamoni pūhui:

Kia 60 tō pakeke, ka \$56,880 te nui.

| PAKEKE | PŪTEA PUNGA | HUAMONI* | TAPEKE*         |
|--------|-------------|----------|-----------------|
| 25     | \$2,730     | \$180    | <b>\$2,910</b>  |
| 30     | \$5,750     | \$780    | <b>\$6,530</b>  |
| 35     | \$9,080     | \$1,960  | <b>\$11,040</b> |
| 40     | \$12,760    | \$3,910  | <b>\$16,670</b> |
| 45     | \$16,820    | \$6,860  | <b>\$23,680</b> |
| 50     | \$21,300    | \$11,120 | <b>\$32,420</b> |
| 55     | \$26,250    | \$17,060 | <b>\$43,310</b> |
| 60     | \$31,720    | \$25,160 | <b>\$56,880</b> |

\*Kua whakahekea, kua whakapikingia rānei ki te \$10 e tata ana. He tāra oti ēnei whakatau i ahu mai ai i te utu katoa tūturu o te wā whai muri i te tangohanga o te tāke me te whakahokinga o te 2.5% i ia tau, ā, karekau ana tāke me ana utu

# Me penapena, me utu rānei i te nama?

**Mehemea kua taumaha te huamoni o tō hoko harangote, o āu kāri nama rānei, he pai kē ake kia tere ake tō utu i ērā momo nama i mua i te penapena pūtea nā te mea ka nui ake te huamoni o tō nama e utu ai koe tēnā i tāu e penapena ai.**

Heoi anō, i ētehi wā he pai kia utua ō nama, kia penapenahia hoki tō pūtea i te wā kotahi. Ko te penapena pūtea mō te wā ohore me ngā kaupapa pērā i te KiwiSaver (mā tō kaiwhakawhiwhi mahi me te kāwanatanga hoki ētehi pūtea takoha e tuku ki tō pūtea penapena).



# He kōrero mō te tangata kei Aotearoa e noho ana



**Ka whakarite a Hāmi i ana whāinga penapena pūtea Kei te kura tuarua a Hāmi. Kei te taha o ōna mātua, kei tō rātau pāmu kau ia e noho ana, ā, ko tā rāua mahi ko tana matua i ngā ata me ngā pō he whakatētē kau. He taumaha ngā mahi, engari he pai tonu te pūtea ka whiwhia - kei te takiwā o te \$380 ia marama. He nui ake tērā i te pūtea e whiwhi ai ētehi atu rangatahi o tōna kura.**



Ka āta whakaaro ake a Hāmi ki ōna whāinga. E rua kē ngā whāinga matua me kaha penapena ia mō te rua tau e tutuki ai.

Tuatahi ake, he haerenga ki Bali i te taha o tana hoa, o Mikaere me tana whānau ā te ono marama (he rawe te eke ngaru o reira) - me penapena e ia te \$2,000.

Tuarua, he motokā. Kua ko tētehi mea tawhito, engari ko tētehi motokā āhua pai tonu kei takiwā o te \$3,000 pea te utu. He tangata manawanui ia nō reira kāore he aha ki a ia kia tatari noa kia hipa te rua, te toru tau rānei.

Heoi, e ngākaunui ana a Hāmi ki ngā waiata, ā, i ēnei rā kua tata pau katoa i a ia tana pūtea i te hoko tuku iho mp3 me ngā taputapu o te mīhini reo irirangi.

Nā, ka tau te whakaaro i a ia kia \$20 anake ka pau i a ia ki te hoko waiata e taea ai e ia te penapena te \$80 ia wiki. E mea ana ia ki te penapena i te \$2,000 i roto i te ono marama, ā, ka \$6,500 tērā pūtea ā te rua tau e tutuki ai te hiahia kia hokona te motokā e hiahiatia ana.

# He tīwhiri e tutuki ai tō penapena pūtea



## Me tūturu te whakaaro

Ko te whakapoapoa te mea e whakararu nei i te tangata i a ia e penapena pūtea ana. Ka mahue te penapena pūtea, ka kitea kētia e koe ētehi atu mea hei hoko māu. Mā te whakarite i ētehi whāinga tūturu nei e taea ai e koe tēnei tūmomo āhuatanga te karo. Me āta whakaaro ake he aha rā ētehi whakahere ka tukuna e tutuki ai ēnei whāinga.

## Me noho motuhake

Whakaritea mai tētehi tahua penapena e noho motuhake ai tērā pūtea i ētehi atu (he tahua pea tēnei kei tētehi atu whare pūtea, mā tēnei huarahi pea e whakakore ai i te whakapoapoa).

## Whakaritea he utunga mahi noa

Kia mōhio rā anō koe ki te nui o te pūtea e taea ana e koe te penapena, tēnā whakaritea he utunga mahi noa e kotahi atu ai te pūtea rā ki tō tahua penapena i te rā whiwhi pūtea. Māu rānei e tonono ki tō rangatira mahi kia tangohia e ia te pūtea i tō utu kaimahi e kotahi ai te pūtea rā ki tō tahua penapena, ki tō penihana rānei, kua ki tō tahua he rite tonu ki whakamahia e koe ia rā.

## Me iti noa i te tīmatanga

Mehemea e rite tonu ana tō penapena pūtea, ahakoa nui, ahakoa iti, ka whai hua katoa i te huamoni pūhui.

## Me wawe

Ko te penapena pūtea mō tō penihana tētehi whāinga karekau pea e tutuki. Engari, me kōrero koe ki te hunga pākeke kua rītaia kē mō ngā hua o tā rātau i penapena ai. Kāore e kore, ka whakamōhioia atu he pai kē ake kia wawe te tīmatanga mai o tō penapena i te pūtea mō tō penihana.

## Me whakatikanga

Me tīmata e koe tētehi kaupapa penapena pūtea ahakoa e utua tonutia ana tētehi pūtea taurewa (pērā i te mōkete). Ka tangata whenua tēnei mea te penapena pūtea, ā, nā wai, nā wai ka tupu haere. Ka matatau haere hoki koe ki ngā whiringa o te penapena pūtea.

## Me whai rautaki

Kāore e kore ka tutuki i a koe ō whāinga penapena pūtea mehemea koe ka tuhi i ērā whāinga. Whakamahia te rautaki penapena pūtea i tēnei pārongo, i te Pūrere tātai tai penapena pūtea rānei i [sorted.org.nz](https://sorted.org.nz).

## Me aha ināianeī?

1. Kua whakaritea rānei tō rautaki?
2. E penapena ana koe mō te wā ohorere (e rua, e toru marama rānei o tō pūtea whiwhi)?
3. E penapena ana koe mō te wā roa?

## Whai muri ake:

**Hai tauira:** whakaritea he utunga mahi noa ki tō tahua penapena

# Penapena Pūtea

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**Tuhinga whakaaro:**