

Ngā kōrero haumi mārama nei, ngāwari nei, kaupapa wātea nei

### KEI ROTO

#### Tikina he wāhanga o te keke hātepetepe

He tuhiri hei whai painga i te hua hātepetepe

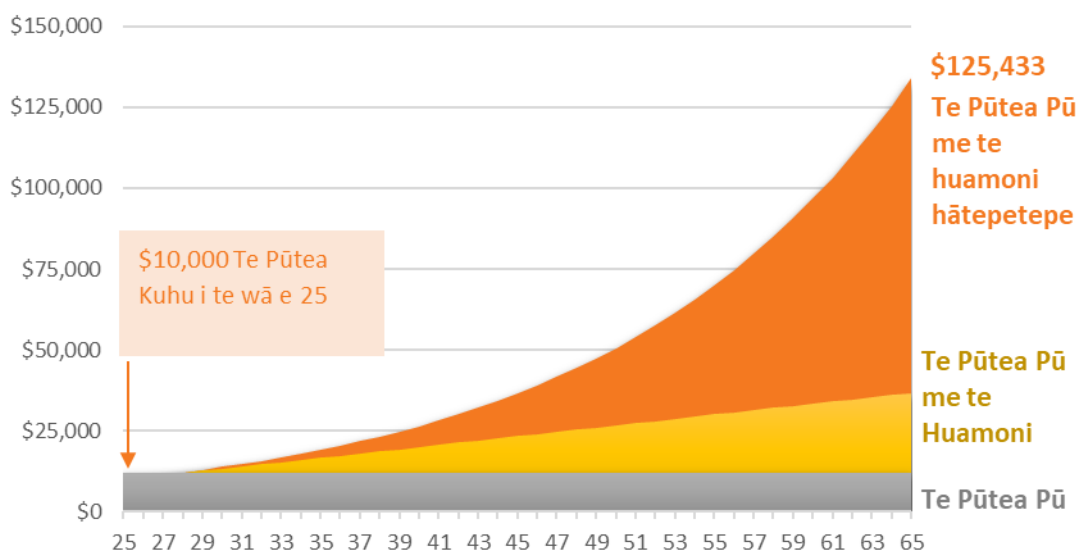
— Te pānga o te hua hātepetepe ki ō taurewa

## Ko te ānga tino kaha o te ao tukupū ko te.... huamoni hātepetepe?

- Nā Sarah Delany, Nā Reo Whairawa Ltd i whakamāori

Ko te tohunga pūtaiao rongonui rawa o te ao hurihuri - ko Albert Einstein - e kiia ana nāna te kōrero, ko te huamoni hātepetepe te ānga tino kaha o te ao tukupū. Tērā hoki te kōrero, ko tāna i mea ai ko te huamoni hātepetepe te 'mīharo tuawaru o te ao'. Ahakoa nāna rānei i mea, ehara rānei (kei te ipurangi huri noa, nō reira he pono, neha?) - koinā tētehi mea whakahirahira e whai hua ai tātau katoa.

Ko te tikanga mārama nei o te huamoni hātepetepe ko te whai huamoni i runga anō i te huamoni o te pūtea pēke ake, ko te tupuranga rānei i runga anō i te tupuranga o ngā hea ake. Mā tātau tēnei hanga ohotata e hua atu ko te **hua** hātepetepe, i te mea kāore e hāngai ana ki te "huamoni" noa iho. Ka tika, me kaha te mahi e tutuki ai tō haumitanga tuatahi, engari hei tua atu, ko tā te hua hātepetepe ka huri ō pūtea hei kaimahi MĀU, i a koe e moe ana! Tēnā, titiro ki te taura e whai ake nei.



Ka 6.7% te tōpūtanga hua ka whakamahia, arā, ko tō mātau hua pae tawhiti, ka matapaehia mō tā mātau huinga haumitanga **Manawanui**.

“The Compound Effect is the principle of reaping huge rewards from a series of small, smart choices”

— Darren Hardy

Mehemea ka haumi anō i ngā hua, ka tuku koe kia tere ake te pāpātanga o te tupu.

Heoi, kia mōhio koe ka pā hoki pea te hua hātepetepe ki ō taurewa. Ina roa o te wā hei utu i ō taurewa, ka nui atu te hua taurewa hei utu hoki. I te mōhio koe, i te nuinga o nga kāri taurewa, ka whakaputupu ā-rā te hua taurewa? Mā te mōhio ki te āhua o te hātepetepe e tautokona ai koe kia whakahaere i ō taurewa (kia nahanaha te utuutu) me te whai painga i ō pūtea penapena (kia nahanaha te utuutu me te hāumiumi).

## Te tiki wāhanga keke hātepetepe

- Kia tōmua te tīmata - ina roa te pae haumitanga, ka roa atu te wā hei hātepetepe. Ānō me te haumi i te pūtea pēke, i te KiwiSaver, i ngā Tahua Taurima - ahakoa he aha, he ōrite te tikanga. Ko te tōmuatanga o te tīmatanga e pai atu ai te putanga.
- Me hokihoki ki te haumi i ngā hua pūtea katoa (hua taurewa rānei, hua tūtanga pakihi rānei)
- Kia roa te hāumiumi
- Me ngana ki te tukutuku pūtea i tāu e āhei ai, ahakoa te iti o te pūtea.

*Me akiaki tō whānau kia tere te hono ki te KiwiSaver - mehemea he utu tōwaenga noa iho, ka eke ētehi Kiwi ki te \$1,000,000 neke atu, hei te tāokitanga, ina tukutuku atu i te pūtea iti i te roanga o te wā, ā, hei reira ka tutuki te hua hātepetepe.\**

\*Ko te utu tōwaenga ko \$67,000, e whakauru ana koe i te 6% o te utu me ngā whakaurunga o te pāhi, kua haumi ki roto i te huinga haumitanga Manawanui, ā, ka hīmata i te wā e 25 tau te pakeke.

**Hei Parenga:** He pānga whānui noa nei nō ngā kōrero kei roto i tēnei whakaputanga. Kāore pea e hāngai pū ki ngā āhuatanga takitahi. I ngā wā katoa, me whai ngā tohutohu ahumoni a tētehi Kaitūtohu Ahumoni e mahi ana i raro i te raihana FMA i mua i ngā whakataunga hāumiumi.

## He aha i meatia ai te hua hātepetepe hei mīharo tuawaru o te ao?

### • He mea whakataurite

Kāore te hua hātepetepe e aro ki te takenga mai rānei, ki te ira rānei, ki te pakeke rānei, ki te kiri rānei o te tangata. He rite tonu te pānga ki ngā tāngata katoa, e ai ki te wā. Ko te wā hoki te mea e ōrite ai *tātau katoa*, ā, ko te wā te mea e tupua ai te hua hātepetepe.

### • Ka whakamahia te torohaki

Hei tauira, he tino kaha te horohuka, engari nōhea tīmata ai? I te nuinga o te wā, nō te wāhi iti, nō te poi huka iti? Ko te tō ā-papa te tōpana tino kaha e horo iho ai, he mea aukati kore. Tēnā, whakaritea te hua hātepetepe ki taua poi huka iti rā - arā, he ānga kaha ka puta ake i te mea iti. Hei tīmatanga, me mahi koe i te mahi, engari, he pērā me te poi huka iti, ka rahi haere tō whairawa i te poapoa i te whairawa, ā, ka tupu ake māu i te pahurenga o te wā.

### • Kei te hiahia koe ki te mōhio ki ōu ake pūtea penapena?

E mea ana mātau kia titiro atu koe ki ngā tātairanga rauti mōu ake ka puta i te tātairanga matihiko ki:

[www.sorted.org.nz/tools/savings-calculator](http://www.sorted.org.nz/tools/savings-calculator):

[www.sorted.org.nz/tools/kiwisaver-calculator](http://www.sorted.org.nz/tools/kiwisaver-calculator) rānei

Ko Sorted.org.nz tētehi o ngā waitohu whai pono o Aotearoa, e whakahaeretia ana e Te Ara Ahunga Ora Retirement Commission, he umanga motuhake kua utua e te kāwanatanga e titikaha ana ki te tautoko i ngā tāngata o Aotearoa e ahu whakamua ai te taha pūtea.