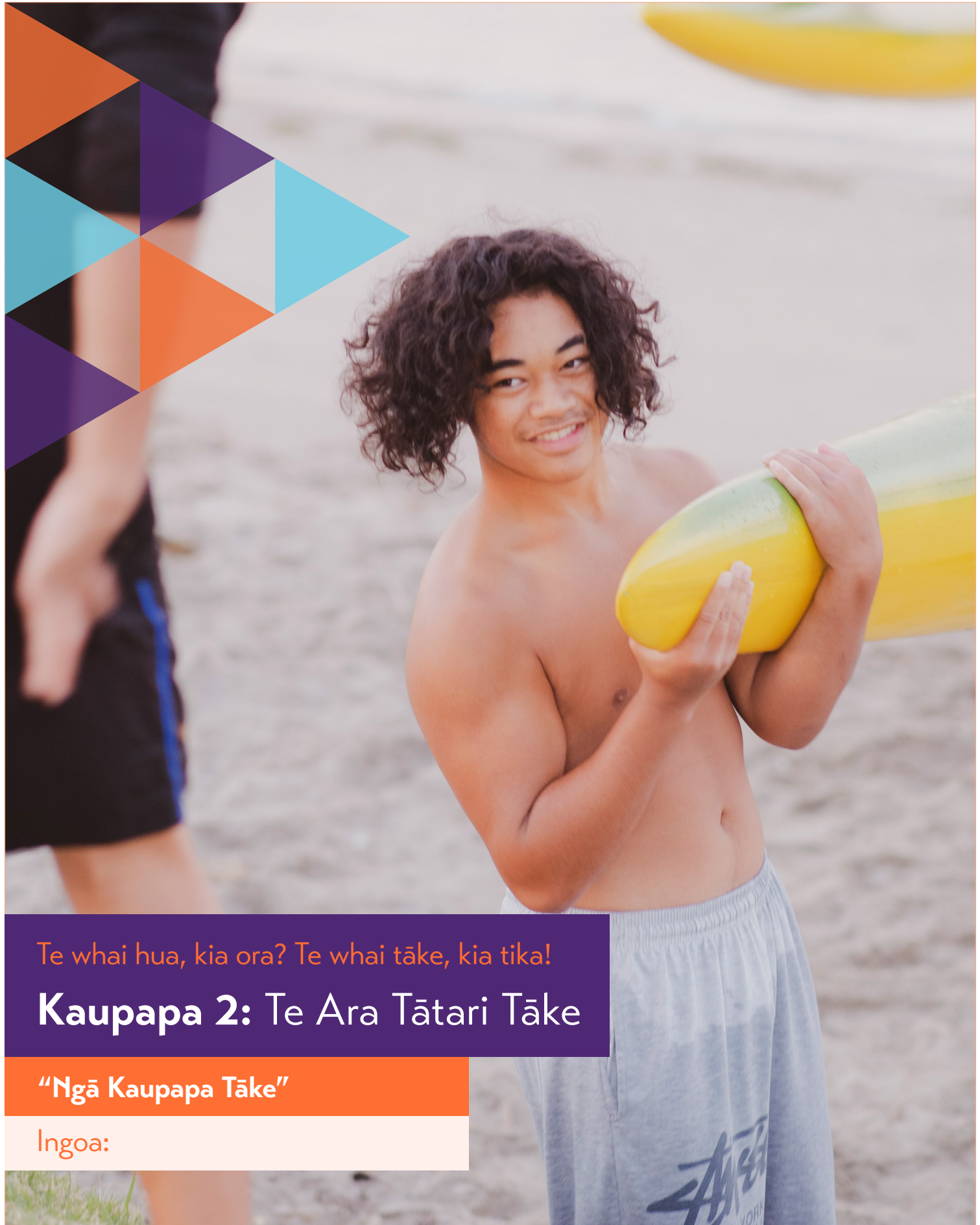




Te whai hua, kia ora? Te whai tāke, kia tika!

Kaupapa 2: Te Ara Tātari Tāke

“Ngā Kaupapa Tāke”

Ingoa:



Inland Revenue
Te Tari Taake

Te whai hua - kia ora!

sorted
in Schools

Te Rārangi Kaupapa

03 He Mihi

05 He Kupu Whakataki

07 Te Wāhanga 1

Ka pēhea te kohia o te tāke?

15 Te Wāhanga 2

Ngā ara e utua ai koe

23 Te Wāhanga 3

E hia te nui o te tāke ka utua?

31 Te Wāhanga 4

Te whakahaere pakihi: He aha ngā whakapaunga?

37 He Ngohe Aromatawai Tāke

Te Kaupapa 2 - Te Ara Tātari Tāke!

Nau mai ki te kaupapa e kīia nei ko 'Te Ara Tātari Tāke'

Me utu tāke ngā tāngata katoa i Aotearoa mō ngā moni whiwhi ka riro i a rātou, ahakoa kaimahi mai, pakihi mai, whakahaere mai rānei. Ka utua te nuinga o ngā tāke ki Te Tari Taake (IR), ki te rōpū kōhi tāke o te Kāwanatanga. Ka whakawhānuitia e tēnei kaupapa ngā tikanga whakatau tāke.

Kia whakahoungia
ō pārongo whaiaro
kia tika ai te tāke!



Anei ngā kaupapa ka tūhuratia:

- **Te Wāhanga 1:** Ka pēhea te kohia o te tāke?
- **Te Wāhanga 2:** Ngā ara e utua ai koe
- **Te Wāhanga 3:** E hia te nui o te tāke ka utua?
- **Te Wāhanga 4:** Te whakahaere pakihi: He aha ngā whakapaunga?

Ka tautoko ēnei kaupapa i a koe ki te whakaatu i ngā mea me mātua mōhio e koe e pā ana ki te tāke takitahi, ā, ka pēhea te kohikohia me te whakahaeretia o te tāke.



Ka tautoko tēnei kaupapa i a koe mā ngā mea e whai ake nei:



Ngā Hononga ki Te Whare Tapa Whā

Ka tautohu i te hāngai pea o ētahi ariā tāke, o ētahi māramatanga tāke ki Te Whare Tapa Whā.



Hei Mahi

Ētahi mahi hei tautoko i tō tūhura i te pūnaha tāke, me te ara i whāia ki te whakatau i te whakapaunga o ngā tāke.



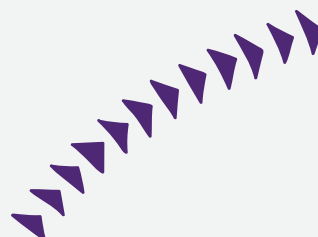
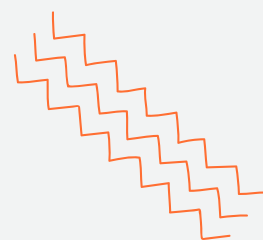
He Ngohe Aromatawai Tāke

Ka whiriwhiri koe i tētahi mahi hei whakaatu i tō māramatanga ki te pūnaha tāke i Aotearoa. Mā tēnei ngohe pea ka mārama ake koe ki ngā hononga o ēnei māramatanga ki Te Whare Tapa Whā.



He Tikanga Tāke

He mahere paearu kounga hei aromatawai i ō whāinga.



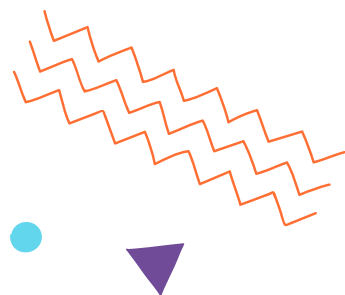
He Kupu Whakataki

I tēnei kaupapa, ka whakawhanakehia tō mārama ki ngā huarahi e tākehia ai koe, ā, ka pēhea te kohia o aua tāke rā. Ahakoa tō tīmata ki tētahi mahi hamanga i a koe e ākonga ana, me mōhio tonu koe ki tō puka utu e mōhio ai koe mēnā kei te pāpātanga tāke tika koe.

Ngā hua ako

Hei te mutunga o tēnei kaupapa, ka āhei tō:

- ✓ matapaki i te take ka utu tāke moni whiwhi koe
- ✓ whakamārama i ngā tukanga kohikohi i te tāke moni whiwhi
- ✓ whakaahua i te 'Utu i a Koe e Whiwhi Moni ana' (PAYE) me te 'Tāke Hokohoko' (GST)
- ✓ whakaahua i te whakatinanahia o te PAYE i tō puka utu
- ✓ whakamārama i ngā momo whakapaunga rerekē hei kerēme mā te tangata kotahi ki ā rātou moni whiwhi
- ✓ tūhura i ētahi momo ara e utua ai te tangata, tae atu ki ngā tangohanga utu ā-haora, utu ā-tau hoki
- ✓ mārama ki tētahi aromatawai tāke moni whiwhi.

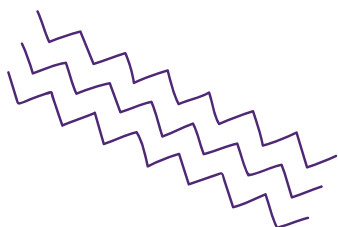


Te paearu angitu

Hei te mutunga o tēnei kaupapa me whiriwhiri koe i tētahi ngohe aromatawai hei whakaoti māu, nō reira, he mea nui kia whai koe i ngā wāhanga katoa o te kaupapa nei. Hei tautoko i ō whāinga ako, me mātua whakaoti te wāhanga o Ngā Hononga ki Te Whare Tapa Whā me ngā ngohe katoa kia pai ai tō whakaatu i tō mōhio ki te kaupapa o 'Te Ara Tātari Tāke'.

E puta ai tō ihu, me:

- ✓ tautohu, me matapaki hoki koe i ngā ariā matua o te pūnaha tāke
- ✓ tautohu, me whakamahi tika hoki koe i ngā kupu matua
- ✓ whakaatu taunakitanga koe e tohu ana i tō toronga atu ki te paetukutuku a Te Tari Taake ki te rapu pārongo
- ✓ pānui koe i tētahi puka utu ki te āta titiro ki te rahi o te tāke e tangohia ana
- ✓ mōhio koe ki te wāhi e kitea ai, e tikiaketia ai te puka tāke IR330
- ✓ mōhio koe ki te hiranga o te tuku i ngā mōhiohio e hāngai ana, e hiahia ana hoki mō te aromatawai tāke.



Te Wāhanga 1

Ka pēhea te kohia o te tāke?

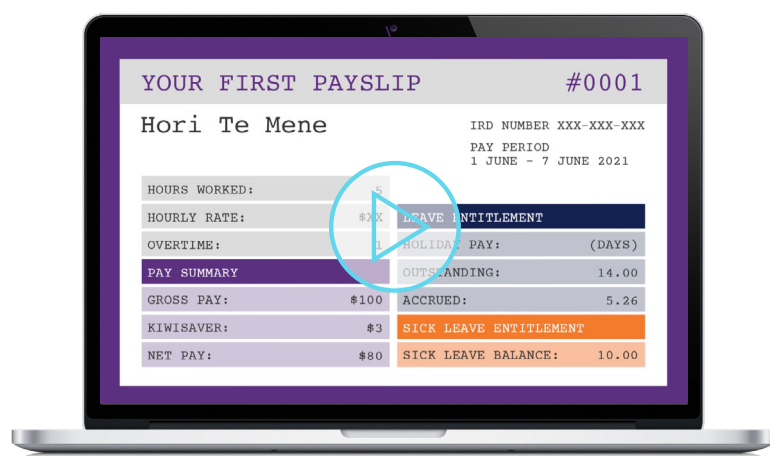
E rua ngā momo tāke matua me utu i Aotearoa. Ko te tāke moni whiwhi tētahi, arā, ka utua tētahi ōrau o te moni ka riro rā i a koe (tō utu) ki te kāwanatanga. Ka kohia tēnei hei PAYE. Ko te tāke matua tuarua, ko te GST, arā, he tāke ka utungia i a koe ka hoko i tētahi mea.

He aha te PAYE?

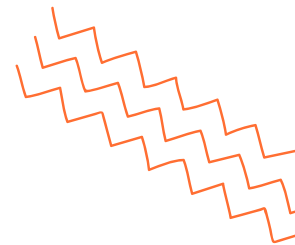
Mō ia tāra ka riro i a koe, me utu koe i tētahi wāhanga o taua moni rā ki te kāwanatanga. Ka kīia tēnei he tāke moni whiwhi. I ia wā utu, ka tātaihia, ka tangohia hōki e tō kaituku mahi te tāke moni whiwhi i tō utu. Mā tō kaituku mahi tō tāke moni whiwhi e tuku ki Te Tari Taake māu.

Ko te 'Utu i a koe e Whiwhi Moni ana' (Pay-As-You-Earn, arā, te PAYE) te ingoa o tēnei pūnaha kōhi tāke. Ka whakamāmā te PAYE i āu utu tāke - ki te kore te PAYE, me āta tāpui te tangata i āna moni i te roanga o te tau. He ara tino ngāwari te PAYE hei utu i te tāke moni whiwhi. Ka whakaatu tō puka utu i te nui o te tāke kua tangohia i tō utu.

Tēnā mātakitakihia te ataata PAYE e pai ai tō ako i ngā tukanga tango PAYE i tō puka utu.



Te puka utu: <https://vimeo.com/430225457>



Hei mahi 1 - Te puka utu

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

He Puka Utu		Te tau IR: 123 456 789	
Rāniera Te Toka		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		
Te Moni Whiwhi		Ngā Āheinga Rā Māuiui	
Te moni whiwhi peke	?	Ngā rā e toe ana	9
Te KiwiSaver	?		
Te moni whiwhi more	?		

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?

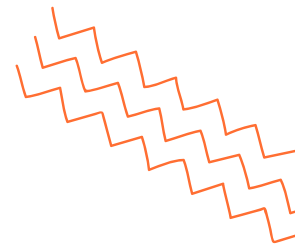
Hei tātai i tana moni whiwhi more, whāia tēnei whārite:

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

.....

.....

.....



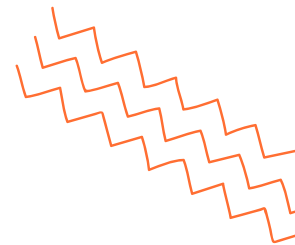
He aha te GST?

Ko tērā atu tāke matua ko te ‘tāke hokohoko’, ā, ka utungia tēnei i ia wā ka hoko rawa, ka utu ratonga rānei tātou. He nui ake ngā akoranga e pā ana ki te GST i te kaupapa tuawhā.

Ka pēhea te utu a te kiritaki i te GST?

He huhua ngā ara whakapau moni mā te tangata! Ka āpitihia te GST ki te nuinga o ngā hokonga rawa, o ngā hokonga ratonga rānei. I tēnei wā, ko te 15% te pāpātanga o te GST, nō reira, mō ia tāra ka whakapaua e koe, ka 15 hēneti te nui o te tāke a Te Tari Taake. Mā te kaihoko me te kaiwhakarato tēnei nama e utu ki Te Tari Taake. Ka utua te GST e ngā kiritaki mā ngā momo ara utu e whai ake nei.

Ngā ara utu i te GST	
EFTPOS	He whakarāpopototanga te EFTPOS i te kīanga “electronic funds transfer at point of sale” (he whakawhitinga pūtea tāhiko i tētahi wāhi hoko). He māmā ake te whakahua i te EFTPOS. E hono ana te kāri EFTPOS ki te pēke moni kua tohua e koe, ā, ka āhei tō hoko i ngā rawa me te kore whakamahi i te moni ukauka. I ētahi wā ka kīia te kāri EFTPOS (kāri utu tāhiko) he kāri monirere.
Te moni ukauka	Ka āhei tō hoko i te nuinga o ngā mea mā te moni ukauka o Aotearoa mēnā e hoko ā-tinana ana koe.
Te hoko tāpui	Ki te hoko tāpui (laybuy) te tangata, ka utua tētahi wāhanga o te utu hei tīmatatanga. Ka puritia te mea rā e te toa tae atu ki te wā kua utua katoatia e koe i roto i te wā kua whakaritea. Kia utua katoatia, kātahi rā anō ka whakaaetia kia haria e koe ki te kāinga.
PayPal	Ko te PayPal tētahi pūnaha utu ā-ipurangi. Ka āhei tō utu mā tō pūtea pēke, mā tō kāri taurewa, mā tō kāri moni tango rānei. Ka whakaritea e ētahi tāngata tētahi tapeke moni ā-Paypal e whakaaetia ana kia whakapauhia. Ka riro i a koe te mea e hokona ana e koe i te utunga tuatahi.
Te kāri taurewa	Whakamahia ai ngā kāri taurewa i ngā toa, hei hoko, hei utu ā-ipurangi rānei. Kāore tēnei moni e tangohia i tō pūtea pēke engari me whakaea e koe te nama i mua i te rangi kua tohua. Ki te kore koe e utu i te nama i te wā tika, me utu huamoni koe, ka mutu, he nui te pāpātanga.
Te kāri moni tango	E tūhonoa ana te kāri moni tango ki tētahi o āu pūtea pēke, ā, ka āhei tō whakamahi atu i ngā toa, i te ipurangi rānei ki te hoko mea, ki te utu nama rānei.



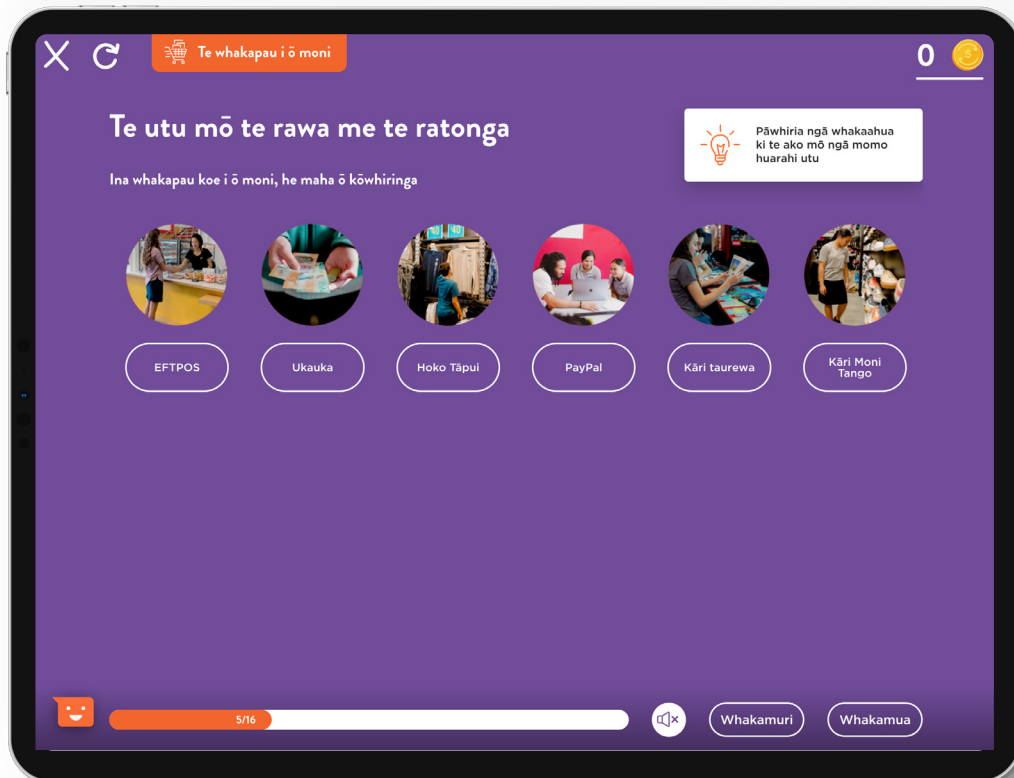
Hei mahi 2 - Ngā ara utu i te GST

Whakakīia ngā āputa ki ngā kupu i te taha mauī. Kia kotahi anake te whakamahinga o ia kupu.

kāri rawa ukauka whakahua whakawhitinga	EFTPOS He whakarāpopototanga te EFTPOS i te kīanga “electronic funds transfer at point of sale” (he pūtea tāhiko i tētahi wāhi hoko). He māmā ake te i te EFTPOS. E hono ana te EFTPOS ki te pēke moni kua tohua e koe, ā, ka āhei tō hoko i ngā me te kore whakamahi i te moni I ētehi wā ka kīia te kāri EFTPOS (kāri utu tāhiko) he kāri monirere.
e hoko mā	Te moni ukauka Ka āhei tō i te nuinga o ngā mea te moni ukauka o Aotearoa mēnā hoko ā-tinana ana koe.
katoatia kia mea wāhanga haria	Te hoko tāpui Ki te hoko tāpui (laybuy) te tangata, ka utua tētahi o te utu hei tīmatatanga. Ka puritia te rā e te toa tae atu ki te wā kua utua e koe i roto i te wā kua whakaritea. utua katoatia, kātahi rā anō ka whakaaetia kia e koe ki te kāinga.
ā-ipurangi ana ētahi hokona pēke	PayPal Ko te PayPal tētahi pūnaha utu Ka āhei tō utu mā tō pūtea, mā tō kāri taurewa, mā tō kāri moni tango rānei. Ka whakaritea e tāngata tētahi tapeke moni ā-Paypal e whakaaetia kia whakapauhia. Ka riro i a koe te mea e ana e koe i te utunga tuatahi.
huamoni tangohia toa utu whakaea	Te kāri taurewa Whakamahia ai ngā kāri taurewa i ngā hei hoko, hei utu ā-ipurangi rānei. Kāore tēnei moni e i tō pūtea pēke engari me e koe te nama i mua i te rangi kua tohua. Ki te kore koe e i te nama i te wā tika, me utu koe, ka mutu, he nui te pāpātanga.
āhei nama tango	Te kāri moni tango E tūhonoa ana te kāri moni ki tētahi o āu pūtea pēke, ā, ka tō whakamahi atu i ngā toa, i te ipurangi rānei ki te hoko mea, ki te utu rānei.

Te utu i ngā rawa me ngā ratonga

Whakarongo ki te kōwae o te Kete Timatanga, e whakawhānui ana i ngā kōrero mō ngā huarahi huhua hei utu i te GST.



Te utu i te rawa me te ratonga

Te hoko i tāwāhi

Ki te hoko rawa ā-ipurangi koe, ā, ka ahu mai i tāwāhi, i ētahi wā ka utu tika koe i te GST ki te kaihoko. Kua rēhitatia te kaihoko i raro i te mana o te kāwanatanga o Aotearoa, ā, mā rātou te GST e utu ki te kāwanatanga. Tēnā pea me utu tāke hoki koe ki te Māna Ārai o Aotearoa i tōna taunga mai ki tēnei whenua.



Ngā hononga ki Te Whare Tapa Whā

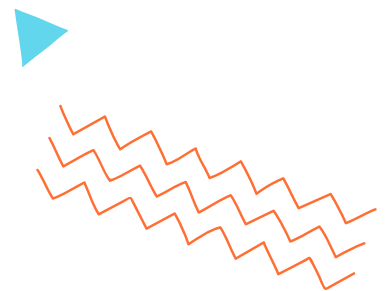
Me mahi ā-rōpū koe ki te:

1. Whiriwhiri i tētahi o ngā kaupapa kei raro iho nei.
2. Whakatau tahi, āe rānei, kāore rānei, e whakaae ana koutou ki te kaupapa.
3. Whakamārama i ngā take i whakaae, i whakahē rānei koutou ki te kaupapa.
4. Whakamārama ka pēhea te whakaaweawe a tā koutou whakatau, te whai pānga rānei o tā koutou whakatau, ki tō koutou Whare Tapa Whā, ki tērā rānei o ō koutou whānau.

Ehara i te mea me whakamahi i te tūtohi o raro iho nei, me whakaoti rānei i ngā wāhanga katoa o Te Whare Tapa Whā. Heoi anō, kia maumahara noa koe, mā te whakaoti i ngā pou katoa, ka nui ake pea te ora.

Ngā kaupapa

- Āe rānei, kāo rānei, e whakaae ana koutou ko tō rōpū ki te utu i te GST i Aotearoa?
- Āe rānei, kāo rānei, e whakaae ana koutou ko tō rōpū ki te utu i te GST mō ngā mea whai take, pērā i te kai?
- Āe rānei, kāo rānei, e whakaae ana koutou ko tō rōpū kia noho te PAYE hei kōwhiringa kē? Hei tauira, mō te hunga e whakaponono ana ka taea e rātou ngā tāke moni whiwhi te tāpui, me wātea rātou ki te pērā, kia pai ai tā



Kua whakaritea tētahi tauira i te tūtohi nei.

Te whakataua ā-rōpū, ā, he aha i pērā ai?	Ngā pou o Te Whare Tapa Whā			
	Te whānau	Te tinana	Te hinengaro	Te wairua
E whakaae ana mātou ki te GST i Aotearoa, nā te mea ka tukuna ngā moni tāke ki ngā ratonga ka torongia e mātou ko tōku whānau.	Ka whakamahia e tōku whānau ngā ratonga mātauranga, ngā ratonga hauora hoki.			





Hei mahi 3 - Te tāke

Me mahi takitahi, me mahi ā-rōpū rānei koutou ki te whakautu i ēnei pātai. Kua aro kē koe ki ēnei kaupapa i mua. Tuhia ō whakautu hei tongi matā e kitea ai ngā whakaaro matua o te kaupapa.

1) Tautuhia ngā momo tāke matua e rua i Aotearoa.

.....

.....

.....

2) Ka pēhea te kohia o te tāke?

.....

.....

.....

3) Whakamāramahia ngā momo huarahi e utua ai te GST e te kiritaki.

.....

.....

.....

4) Whakamāramahia te hiranga o te PAYE i tō puka utu.

.....

.....

.....



Te Wāhanga 2

Ngā ara e utua ai koe

Ka whiwhi mahi ana koe, ka waitohu koe i tētahi kirimana mahi, ā, kei reira ngā kōrero mō te utu kua whakaaetia. Ka utua te kaimahi i ana mahi, pēnei i te utu ā-haora, i te pāpātanga utu tāpiri, i te utu ā-tau, i te tiringa, i te utu paremata, i te utu i te wāhi noho, i te utu whakangungu, i te utu kākahu hoki. Kei te **hononga** e whai nei ētahi kōrero āpiti i te reo Pākehā māu.



I a koe e mahi ana

Whakaotingia te kōwae ako i te **Kete Tīmatanga – “Ina haere koe ki te mahi”**.

Ka whakamārama tēnei kōwae i ngā āhuatanga ka kitea e koe i tō puka utu, tae atu ki ngā tangohanga PAYE.

Kia mutu tō tiro tiro i te kōwae nei, tēnā whakaotihia ngā hononga ki Te Whare Tapa Whā e whai ake nei.

Ina haere koe ki te mahi





Ngā hononga ki Te Whare Tapa Whā

He mahi ā-rōpū tēnei:

1. Me matapaki koutou i te whai hua o te mārama ki ngā momo utu hei āwhina i tō tautoko i a koutou ko tō whānau. Tēnā pea, ko te whakarite kia hāngai te wā utu i ngā nama ki ngā wā e utungia ai koe.
2. Tuhia ki te tūtohi o Te Whare Tapa Whā kei raro iho nei.
3. I Te Whare Tapa Whā, whakamāramahia te whakaaweawe pea a tētahi horopaki tautoko i tētahi, i ētahi, i te katoa rānei o ngā pou.

Kua whakaritea tētahi tauira māu.

He tauira tautoko ahumoni	Te Whare Tapa Whā			
	Te whānau	Te tinana	Te hinengaro	Te wairua
Ka utungia au ki te hamanga ā-haora. Ka mahi ahau mō ngā haora e tika ana kia pai ai taku utu i taku nama hei mema ki SNAP.		Ka āwhina tēnei i taku whakapakari tinana.		Ka hiangongo au ki tēnei i ia rā.

Ngā tangohanga utu

E kore tō utu peke, tō moni whiwhi peke rānei (te rahi o te moni ka whiwhi koe i ia rua wiki, i ia wā utu rānei) e ōrite ki tō moni whiwhi more (te rahi o te moni ka utungia ki tō pēke pūtea). Ko tētahi o ngā take e pērā ana, ko te tangohanga tika atu o te tāke i tō utu i a koe e mahi ana. Ko ētahi atu tangohanga, ko:

- te KiwiSaver
- ngā pūtea taurewa ā-ākonga
- ngā utu o te whakangungu, pēnei i ngā taputapu.

Ina haere koe ki te mahi

0

Te utu me ngā tangohanga utu

Ko te puka utu he tauaki mai i tō kaituku mahi e whāki ana i tō utu peke, he aha ngā moni kua tangohia kua tāpirihia rānei ki tēnei utu, me te whāki anō i tō utu more.

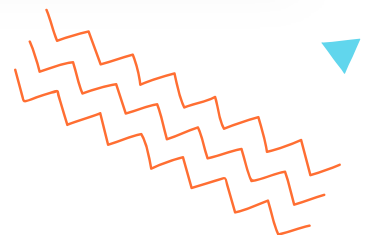
I te nuinga o te wā ka rerekē anō te nui o te moni kua ea i a koe me tō utu more. Ka kiia te moni kua tangohia i tō utu peke he tangohanga. E whai ake nei ētahi taurira o te tangohanga (pāwhiria ngā tau).

Pāwhiria ngā tau ki te aho mō te tauaki.

4/12

Whakamua

Te utu me ngā tangohanga utu



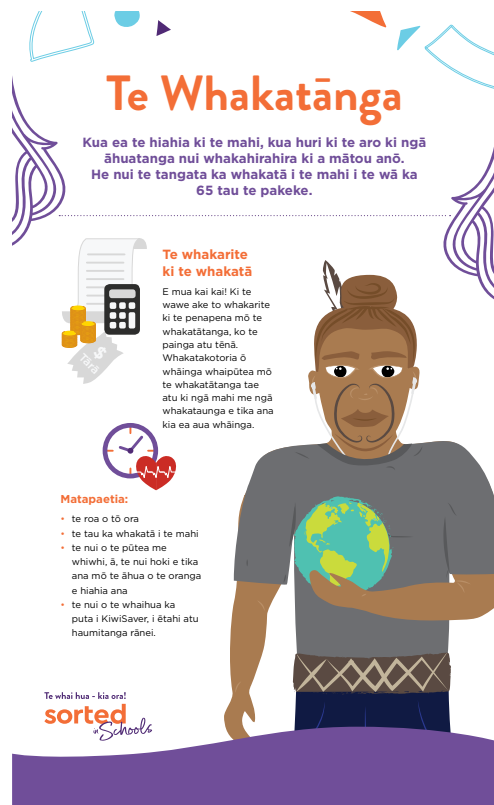
Ngā tangohanga KiwiSaver

Ehara te KiwiSaver i te tāke, engari ka tangohia i tō utu, ā, ka kohia e Te Tari Taake.

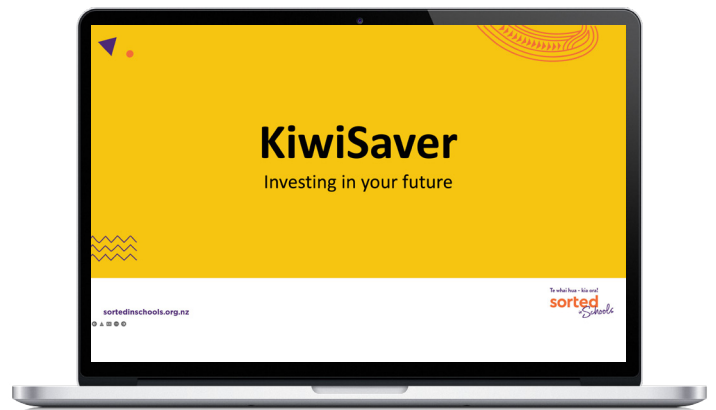
Tirohia ēnei rauemi kia mārama ai koe ki te whai hua o te KiwiSaver ki a koe hei ngā tau e tū mai nei.

Kei te kaupapa o Māui Ihumanea ngā kōrero mō Te Whakatānga me te KiwiSaver.

He pārongo whakairoiro mō te KiwiSaver



He panahiko mō te KiwiSaver



He ataata mō te KiwiSaver



I tēnei ataata, ka kōrero a Kohukohurangi e pā ana ki tā KiwiSaver whakatipu i ō pūtea i roto i te wā, hei āwhina hoki i tō hoko i tō kāinga tuatahi, hei āwhina rānei i tō whakarite pūtea mō tō whakatānga ā tōna wā. Ka tere ake te tipu o te pūtea mēnā ka auau ngā utanga atu.



Mehemea e hiahia ana koe ki te whakawhānui i tō mōhio ki ngā āhuatanga o KiwiSaver, tēnā tirohia te **puka o Māui Ihumanea** me te aromatawai mō te **Paerewa 28095: Te tātari i ngā kōwhiringa haumitanga**. E aro pū ana te rauemi nei ki ngā ākonga kei te tau 11. Heoi anō, he autaia hoki tana titiro ki te KiwiSaver.



Ngā hononga ki Te Whare Tapa Whā

He kaupapa penapena tūao, he kaupapa haumi tūao hoki te KiwiSaver, ā, māu e whiriwhiri mehemea e hiahia ana koe ki te uta i ō moni ki tētahi KiwiSaver. Ka āhei tō uta pūtea ki a KiwiSaver i a koe e ora ana, ā, mēnā ka tīmata tō KiwiSaver i a koe e taiohi ana, ka roa ake tō penapena mō tō whakatānga. Ehara i te mea ka māmā tō tiki i ō pūtea, engari māu tonu e whiriwhiri te ōrau me te auautanga o āu utu tūao.

I te tūtohi i raro iho nei, whakaarohia te āhua o ngā whakaawenga, o ngā pānga nui hoki o tō KiwiSaver ki tōu, ki tō tō whānau Whare Tapa Whā rānei. Whakakīia ētehi, whakakīia rānei te katoa o ngā pouaka o te tūtohi o Te Whare Tapa Whā.

Kua whakatauiratia tētahi māu.



Ka pēhea tā KiwiSaver whakaawe, whai pānga rānei ki a koe, ki tō whānau rānei?								
	Te whānau		Te tinana		Te hinengaro		Te wairua	
	Te awenga	Te pānga	Te awenga	Te pānga	Te awenga	Te pānga	Te awenga	Te pānga
1.	E kore rawa au e whai putea tautoko mai i ngā mema o taku whānau i taku whakatānga.							
2.								



Hei mahi 1 - Ngā tangohanga

1) He aha ngā tangohanga e āhei ana kia tangohia i tō utu?

2) Ki ōu whakaaro, he whakaaro pai kia utu tāke koe i a koe e mahi ana? He aha ai?

3) He aha ngā painga o te hono atu ki a Kiwisaver?

4) Mehemea kāore koe e utu tāke i ia wā utu, ki ōu whakaaro ka ū koe ki te tāpui i ō moni hei utu i ō tāke hei te wā kotahi i te tau? Taunakihia tō whakautu.

Te Wāhanga 3

E hia te nui o te tāke ka utua?

Ngā pāpātanga moni whiwhi

Ko ngā pāpātanga tāke, ko te ōrau ā-tāke ka utungia e koe mō ia tāra ka riro i a koe. Ka piki haere te pāpātanga tāke i Aotearoa i runga i te nui haere o tō moni whiwhi. Ka iti iho tō moni whiwhi, ka iti iho hoki tō pāpātanga tāke.

Ngā pāpātanga moni whiwhi i Aotearoa

Te nui o te moni whiwhi	Te pāpātanga moni whiwhi
Tae noa atu ki te \$15,600	10.5%
I tua atu i te \$15,601 tae noa atu ki te \$53,500	17.5%
I tua atu i te \$53,501 tae noa atu ki te \$78,100	30%
I tua atu i te \$78,101 tae noa atu ki te \$180,000	33%
I tua atu i te \$180,000	39%

Te mātāpuna: Te Tari Taake

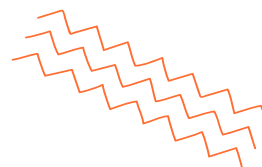
Ka pēhea te tātaihia o ngā pāpātanga?

Anei ngā tikanga o te pūnaha:

- (a) ahakoa te nui o te moni whiwhi, ka utu katoa tātou i te pāpātanga tāke iti katoa mō te \$15,600 tuatahi ka riro i a tātou
- (e) mehemea kei waenganui i te \$15,601 me te \$53,500 tō moni whiwhi, ka 17.5% te tākehia ōu, engari mehemea ka nui ake i te \$53,501, ka 30% te nui o te tāke, tae noa atu ki te \$78,101.

He kōrero āpiti e pā ana ki te tātai i te tāke moni whiwhi ā-takitahi:

- Te tātai i aku tāke moni whiwhi ā-tau
- Ka pēhea te tākehia o te moni whiwhi?
- He tātaitai tāke PAYE





Ngā waehere tāke

Katoa tātou ka noho ki tētahi rōpū e tohu ana i te nui o te tāketanga o te moni whiwhi. E kīia ana ēnei rōpū he waehere tāke. Ka āwhina te waehere tāke i te kaituku mahi ki te tātai i te nui o te tāke hei tango māna i tō utu.

Ka tīmata ana koe i tō mahi, ka whakakī koe i tētehi puka Whakapuaki Waehere Tāke (IR330). Mehemea ka whai moni āpiti koe, me āta titiro koe ki tō waehere tāke, ka whakamōhio ai i tō kaituku mahi. Ki te kore, tērā pea ka nui rawa te tākehia ōu, ka iti rawa rānei, nō reira ka hāmenetia pea koe.

He nui ngā take e panoni pea ai tō waehere tāke:

- Ka panoni tō utu ā-haora, tō utu ā-tau rānei.
- Ka whai takuhe koe i a Te Hiranga Tangata.
- Ngā nama auau kua āpitihia, pēnei i Te Pūtea Penihana o Aotearoa.
- Ka whai huamoni koe i to pūtea pēke, i tētehi haumitanga rānei.
- Ka whai moni koe i te mahi ā-kiritanga.
- Ka whai moni koe i te rēti whare.
- Ka whai moni koe i tāwāhi.



Hei mahi 1: Te tātai i ngā waehere tāke

Whakamahia te **Tātaitai Waehere Tāke nei** kia tātai i te waehere tāke mō ngā kaimahi i te tūtohi o raro iho nei.

Ko te aha te waehere tāke mō ēnei kaimahi?				
	He takuhe ine moni whiwhi	Ngā pūtea taurewa ākonga	Te tapeke o te moni whiwhi ā-tau, ā-haora rānei e whakapaetia ana	Te waehere tāke
 Tau	Kāo	Kāo	\$82,000.00	
 Shamila	Kāo	Āe	\$31,000.00	
 Teuila	Kāo	Āe	\$62,000.00	
 James	Kāo	Kāo	\$275,000.00	
 Maddison	Kāo	Āe	\$55,000.00	
 Han	Kāo	Kāo	\$58,000.00	

Ka āhei te tangata ki ngā waehere tāke e rua, ko tētahi mō te puna moni whiwhi matua, ko tētahi anō hoki mō te moni whiwhi mātāmuri.

Whakawhānuihia ō mōhiotanga ki ngā pāpātanga tāke ā-taumata me ngā waehere tāke.



Hei mahi 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.

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?

.....



Hei mahi 3: Ko tēhea te waehere tāke tika māku?

Ko te pūtake o tēnei ngohe he āwhina i tō whakarite i a koe ki te mahi hei ngā rā e tū mai nei. Ka kite koe i te whakataunga o tō waehere tāke. He ngohe pai tēnei hei pānui i te reo Pākehā.

Tikina ake te puka **Whakapuaki Waehere Tāke (IR330)**. He mahi takitahi, he mahi takirua, he mahi ā-rōpū rānei tēnei.

 **Inland Revenue**
Te Tari Taake

Tax code declaration

IR330
March 2021

Use this form if you're receiving salary or wages as an employee.
If you're a contractor or use a WT tax code, you'll need to use the *Tax rate notification for contractors - IR330C* form.

Once completed:
Employee Give this form to your employer.
If you receive a payment such as a benefit or superannuation, **return this form to Work and Income.**
Employer Do not send this form to Inland Revenue. You must keep this completed IR330 with your business records for seven years following the last wage payment you make to the employee.
When an employee gives you this form you must change their tax code, even if you have received different advice in the past.

1 Your details

First name/s (in full) Family name

IRD number (8 digit numbers start in the second box. 1 2 3 4 5 6 7 8)

2 Your tax code

You must complete a separate *Tax code declaration (IR330)* for each source of income
Choose only ONE tax code
Refer to the flowchart on pages 2 and 3 and then enter a tax code here.

If you're a casual agricultural worker, shearer, shearing shed-hand, recognised seasonal worker, election day worker or have a tailored tax code refer to "Other tax code options" at the bottom of page 3, choose your tax code and enter it in the tax code circle.

Tax code

3 Declaration

Signature

Day Month Year 2 0

Give this completed form to your employer. If you don't complete Numbers 1, 2 and 3, your employer must deduct tax from your pay at the non-notified rate of 45 cents (plus earners' levy).

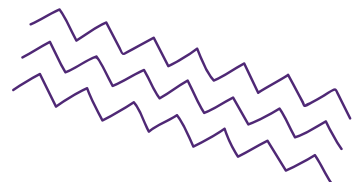


Ngā hononga ki Te Whare Tapa Whā Koha

He tikanga tūturu te koha, ā, e whakaaetia ana te moni hei koha, e whakaaetia ana hoki ngā hautonga me ngā ratonga rānei hei koha. He koha te koha, arā, ka tukuna herekoretia atu ki te tangata.

Ahakoia he utu tāke moni whiwhi tō te koha, ehara i te mea me utu koe i te tāke moni whiwhi mō tō koha mehemea:

- he kōwhiringa te tuku
 - kāore te kaiutu, te kaituku rānei e whai hua ai
 - ehara i te mea ka tukuna hei moni whiwhi māu.
1. Me mahi takirua koutou ki te tātari i te tūtohi o raro nei. Ka kite kōrua i ētehi tauira mō te koha hei arataki i a kōrua ki te whakatau mehemea me utu tāke moni whiwhi koe, kāore rānei.
 2. I te pou o te Whare Tapa Whā kei te taha mātau, me whakaatu e koe ngā awenga, ngā pānga nui rānei o te pou whānau ki te whānau, ahakoia ka utu rānei, kāore rānei koe e utu i te tāke moni whiwhi. Māu tonu e whakatau te nui o ngā tauira.



Ngā horopaki	Te utu tāke moni whiwhi?		Te Whare Tapa Whā
	Āe	Kāo	Te pou whānau
3. Ka hoatu kai, ka hoatu rawa hoki tētahi mātua, tēnā i te utu i ngā nama o te kōhanga reo Kua utua e tētahi o te whānau o te kōhanga reo ngā nama o tana tamaiti, engari he nui rawa hoki ngā huawhenua i tana māra. Ka hoatu e ia ēnei ki te kōhanga reo hei tina mā ngā tamariki.		He koha tēnei, ā, kāore he tāke moni whiwhi. Kāore e tākehia nā te mea i tukuna tūaotia, kāore i whai hua ki te kaituku, ā, kāore he moni whiwhi i riro i te kōhanga reo.	Te awenga
			Te pānga
4. Ka rēti atu te rōpū waka ama i ngā waka ama ki te hunga tūmatanui Ka whakatau tō whānau ki te rēti atu i ō rātou waka ama ki te hunga tūmatanui hei arumoni. Ka tākengia te moni whiwhi ka ahu mai i ngā rēti.	Me utu tāke tō whānau nā te mea ehara ngā utu rēti whare i te utu tūao, ā, ka whai hua nga kaiutu.		Te awenga
			Te pānga

Te Wāhanga 4

Te whakahaere pakihi:

He aha ngā whakapaunga?

He momo utu ngā whakapaunga i a koe e whakamahi ana i āu anō moni ki te hoko rawa, ki te utu rānei i ngā nama o te whakahaere pakihi.

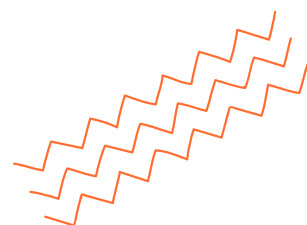
Mō te tangata takitahi, ka āhei tō kerēme i tētahi whakapaunga ki te momo moni whiwhi ka riro i a koe. Anei ētahi tauira:

- Ngā whakapaunga ā-whare mehemea ka mahi koe i te kāinga
- Ngā whakapaunga mehemea he whare rēti tōu
- Te utu i tētahi ki te whakarite me te whakaoti i tō puka tāke
- Ngā whakapaunga a tō pākihi.



Kei te mātāpuna o raro iho nei tētahi tirohanga whānui ki ngā momo whakapaunga e whakaaetia ana.

Te mātāpuna: [Business.govt.nz](https://business.govt.nz)

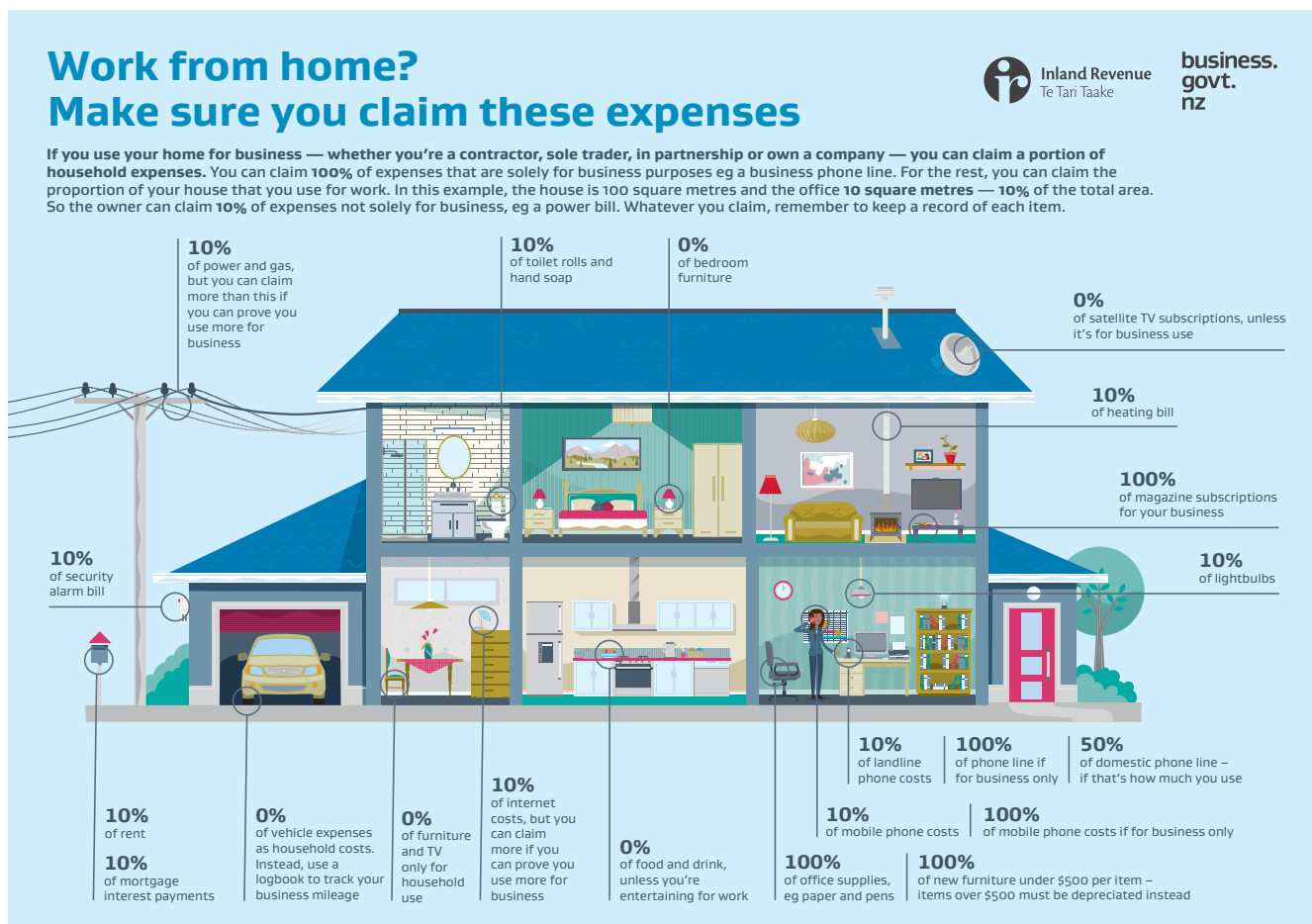




Hei mahi 1 - Te mahi i te kāinga

Mehemea ka mahi koe i te kāinga, ka āhei tō kerēme i tētahi ōrau o āu whakapaunga. Tirohia te pārongo whakairoiro i raro iho nei e kite ai koe i ngā momo whakapaunga e āhei ana koe ki te kerēme.

Arotakengia te hoahoa 'Mahi i te Kāinga', ka whakautu ai i ngā pātai e whai nei.



Te mātāpuna: Business.govt.nz

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 pākihi?

.....

.....

.....

.....

.....





Hei mahi 2 - Te pakihi a Mārama (Te wāhanga tuatahi)

Ka whakahaerehia e Mārama tāna ake pakihi i te kāinga.

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		

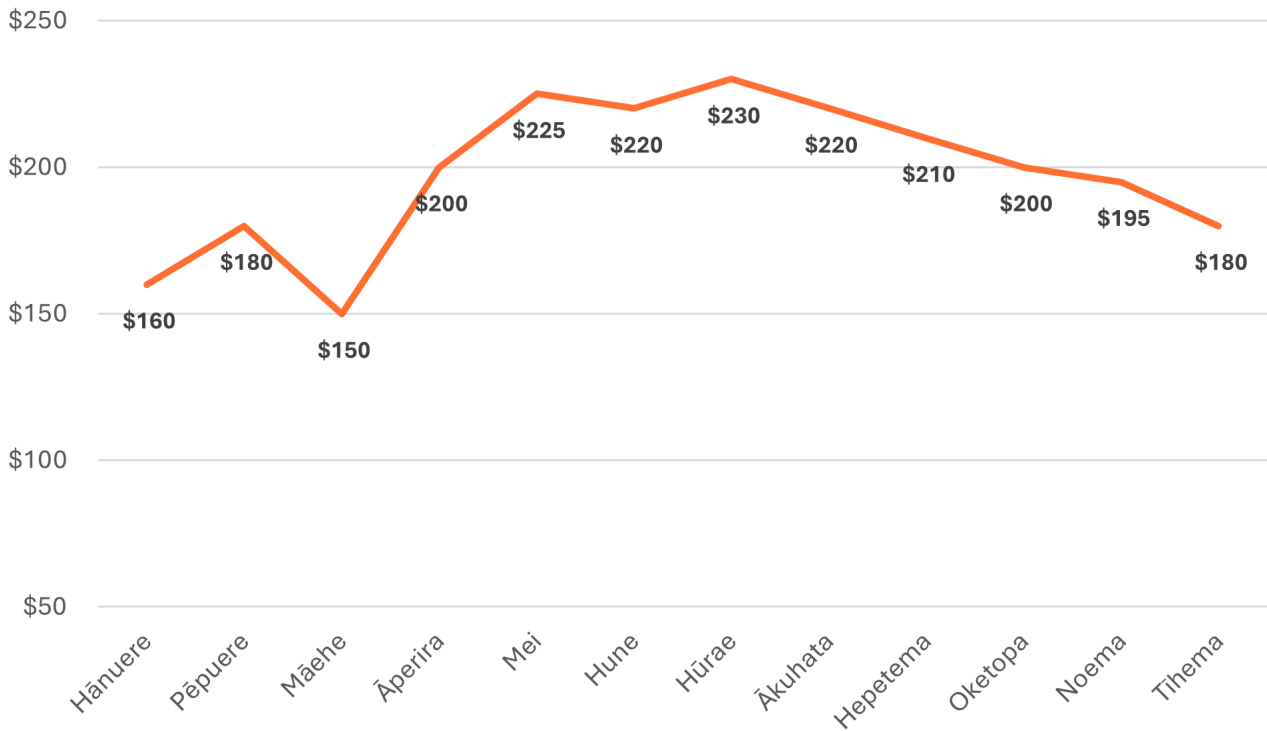
*he waea pūkoro māna ake, mā te pakihi anō hoki





Hei mahi 3 - Te pakihi a Mārama (Te wāhanga tuarua)

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



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?

.....

Ngā whakapaunga rēti whare

Mehemea he whare tōu, ā, kāore koe i te noho ki reira, arā ētahi whakapaunga e whakaaetia ana kia kerēmehia e koe i te puka tāke moni whiwhi e kainamu mai nei.

Tirohia nga kerēme e whakaaetia ana mēnā ka rēti atu koe i tētahi whare.

He aha te aromatawai tāke, ā, he aha te take me oti i a au tētahi?

Ka rere te tau tāke i Aotearoa atu i te 1 o Āperira ki te 31 o Māehe. I te mutunga o te tau tāke, ka whakaritea e Te Tari Taake tētahi aromatawai tāke mōu. Ka whakaatu tēnei aromatawai i tō taunga tāke whakamutunga mō te tau, ā, mēnā rānei me whakahoki e rātou he moni ki a koe, me utu tāke rānei koe, kāore rānei he tāke hei utu māu, ā, kāore hoki he moni ka whakahokia ki a koe. Mehemea he utu ā-tau tāu, ko te tūmanako kua utua katoatia ō nama tāke mā te PAYE. Ka āhei hoki ngā māngai tāke ki te aromatawai i tō taunga mō te tau.

Anei te whānuitanga o ngā kōrero e pā ana ki ngā momo whakapaunga takitahi e whakaaetia ana kia kerēmehia e koe



Hei mahi 4

1) He aha i hira ai te whakahou i ō taipitopito kia tika ai ō utunga tāke?

2) Mehemea ka mahi koe i te kāinga he aha ētahi whakapaunga ā-kāinga e whakaaetia ana kia kerēmehia?

3) Whakaahuahia ngā āhuatanga o te aromatawai tāke, ā, me pēhea e riro ai i a koe tētahi?



He ngohe aromatawai tāke

I tēnei o ngā aromatawai ka āhei tō whakaatu i tō māramatanga ki ngā āhuatanga o te pūnaha tāke i Aotearoa. Tēnā, pānuihia ngā tikanga aromatawai tāke e mōhio ai koe ki ngā āhuatanga e aromatawaihia ana. Me mahi ā-rōpū koutou ki te whakaoti i tēnei ngohe.

Kōwhiria tētahi o ngā kaupapa nei:

1. Te whakamārama i ngā take me utu tāke moni whiwhi te tangata kotahi.
2. Te whakatauiria i ngā momo huarahi e kohia ai te tāke moni whiwhi.
3. Te whakatauiria i ngā whakapaunga e whakaaetia ana kia kerēmehia e te tangata i āna moni whiwhi.
4. Te whakamārama i te PAYE me te GST.
5. Te whakamārama i ngā huarahi e utua ai te tangata, ā, ka pēhea te tangohia o ngā tāke i ngā utu ā-haora me ngā utu ā-tau.

Tēnā whiriwhirihia tētahi o ngā mahi i runga nei, ka whakarite ai i tō whakamārama ki ō hoa ki tētahi o ngā momo whakatakatoranga e whai nei:

- He pānui whakaahua.
- He rauemi ataata matihiko.
- He puka aratohu e āta whakamārama ana i ngā tukanga.
- He whakaaturanga me ōna rauemi tautoko e hāngai ana, pēnei i te Ataneke, i te pukapuka hoki.



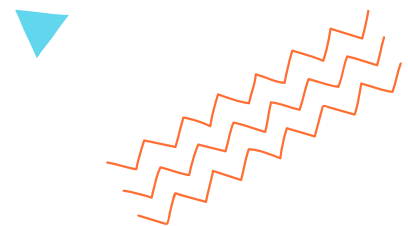


He tikanga tāke - Te aromatawai i te ako

I tēnei o ngā aromatawai ka āhei tō whakaatu i tō māramatanga ki ngā āhuatanga o te pūnaha tāke i Aotearoa.

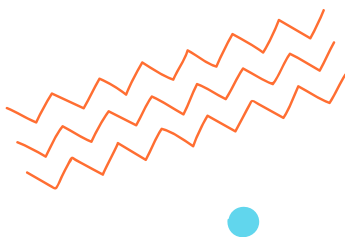
Māu e tautohu te taumata o te tūtohi e hāngai ana ki a koe, ngā mahi e mahia nei e koe, me ngā mahi hei whai atu māu. Ka āhei tō āpiti taunakitanga ki ō hua ako.

Whakaotihia tēnei tūtohi mā te tīpako i ngā putanga kua tutuki i a koe, ā, ka āpitihia ā-matihikotia ai ki ō mahi, ka tikiake ai rānei. Ka ahu mai pea ēnei taunakitanga i ngā akoranga o te kaupapa, i tētahi hononga rānei ki tētahi wāhanga o tō ngohe aromatawai.

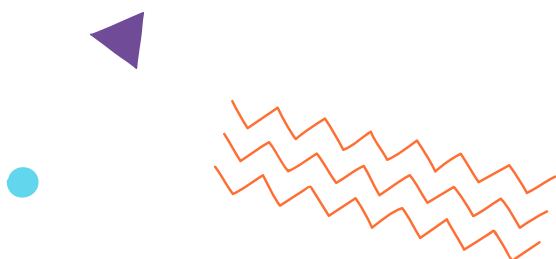


Ngā Tikanga Aromatawai Tāke

Te whāinga	Te ako i ngā tikanga tāke	Te mārama ki ngā tikanga tāke	Te matatau ki ngā tikanga tāke	Te tino matatau ki ngā tikanga tāke
Whakamāramahia te PAYE, te GST me ngā huarahi kōhi tāke.	Ka kōrerohia te tikanga o te GST. Ka kōrerohia te tikanga o te PAYE.	Ka whakamāramahia ngā rawa me ngā ratonga. Ka whakamāramahia te PAYE.	Kua matatau ahau ki ngā tikanga tāke. + Ka whakamāramahia ngā huarahi utu i taku GST hei kiritaki. Ka whakamāramahia te hiranga o te āta titiro ki ngā tangohanga PAYE i taku puka utu.	Kua tino matatau au ki ngā tikanga tāke. + Ka parahautia te tika me te hē o ngā tāke i Aotearoa.
Whakamāramahia te whakatinanatanga o te PAYE i tō puka utu, me te take me utu tāke koe.	Ka kōrerohia te tikanga o te waehere tāke. Ka kōrerohia te tikanga o te pāpātanga tāke.	Ka whakaraupapahia ngā take e panonitia pea ai taku waehere tāke. Ka whakamāramahia te hiranga o te auau o te whakahou i ō taipitopito ki tō kaituku mahi.	Kua matatau ahau ki ngā tikanga tāke. + Ka whakaahuatia te rerekētanga o te pāpātanga tāke me te waehere tāke, ā, ka whakamāramahia ngā pānga ki te moni whiwhi.	Kua tino matatau au ki ngā tikanga tāke. + Ka whakaotihia te puka whakapuaki waehere tāke, ā, ka arotakehia te tukanga.
Whakamāramahia ngā ara e utua ai te tangata, tae noa atu ki ngā tangohanga utu ā-haora, utu ā-tau hōki.	Ka kōrerohia ngā momo whiwhinga moni rerekē. Ka kōrerohia ngā tangohanga utu ā-tau.	Ka whakamāramahia ngā tūmomo utu. Ka whakatauiratia ngā momo tangohanga utu ā-tau.	Kua matatau ahau ki ngā tikanga tāke. + Ka whakamāramahia ngā rerekētanga o ngā momo utu. Ka whakatauiratia ngā momo tangohanga utu ā-tau.	Kua tino matatau au ki ngā tikanga tāke. + Ka arotakengia te hiranga o ngā tangohanga utu ā-tau me ngā hua o ēnei tangohanga i roto i te wā. Hei tauira, ko te KiwiSaver.



Te whāinga	Te ako i ngā tikanga tāke	Te mārama ki ngā tikanga tāke	Te matatau ki ngā tikanga tāke	Te tino matatau ki ngā tikanga tāke
Whakamāramahia ngā momo whakapaunga e whakaaetia ana kia kerēmehia e te tangata kotahi i ā rātou moni whiwhi.	Ka whakaahuatia te whakapaunga.	Ka whakatauiratia ētahi whakapaunga ā-whare e whakaaetia ana mēnā kei te kāinga koe e mahi ana.	Kua matatau ahau ki ngā tikanga tāke. + Ka whakamāramahia ētehi atu whakapaunga e whakaaetia ana kia kerēmehia e te tangata kotahi.	Kua tino matatau ahau ki ngā tikanga tāke. + Ka arohaehaetia te hiranga o te āta manaaki i ngā mauhanga, kia pai ai taku aroturuki i aku whakapaunga me aku tangohanga.
Whakamāramahia te aromatawai tāke moni whiwhi.	Ka whakaahuatia te aromatawai tāke.	Ka whakamāramahia te pūtake o te aromatawai tāke.	Kua matatau ahau ki ngā tikanga tāke. + Ka whakamāramahia te tāke ā-tau me te tau noa, ā, ka whakamāramahia te aromatawai tāke ka puta rā i te mutunga o te tau.	Kua tino matatau ahau ki ngā tikanga tāke. + Ka parahautia te take ka whakahaeretia e Te Tari Taake ngā aromatawai tāke hei wāhanga whai take i tā tātou pūnaha tāke.



He kuputaka	
Te kupu Māori	Te kupu Pākehā
kaituku mahi	employer
tāpui	set aside
puka utu	payslip
rawa	goods
ratonga	service
tangohanga	deduction
kaihoko	retailer
kaiwhakarato	service provider
kiritaki	consumer
utu mahi	paid
tiringa	commission
paremata	piece rates
hamanga	part-time
whakatānga	retirement
kaupapa penapena tūao	voluntary saving scheme

He kuputaka	
Te kupu Māori	Te kupu Pākehā
ōrau o te tāke	percentage of tax
pāpātanga tāke ā-taumata	progressive tax rate
waehere tāke	tax code
Puka Whakapuaki Waehere Tāke (IR330)	Tax Code Declaration form (IR330)
Te Pūtea Penihana o Aotearoa	NZ Superannuation
huamoni	interest
pūtea pēke	bank account
mahi ā-kirimana	self-employed
Takuhe Ine Moni Whiwhi	Income Tested Benefit
moni whiwhi mātāmuri	secondary income
whare rēti	rental property
hāpono	prove

Te whai hua - kia ora!

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