



Taxation Module

## Topic 6 Tax and me!

**THEME** Managing my money

Name:



Inland Revenue  
Te Tari Taake

Te whai hua - kia ora!

**sorted**  
*in Schools*

# Contents

- 3**    **Welcome**
- 5**    **Introduction**
- 7**    **Section One:**  
The stuff I need to know!
- 14**   **Section Two:**  
The next stages in my life
- 19**   **Section Three:**  
Student loans
- 26**   **Tax Assessment Task**



# Nau mai haere mai!

## Welcome to the topic Tax and me!

What do you need to know about money and tax when you leave school to go tertiary, vocational training or enter the workforce?

If I start managing my money now does it mean I can pay off my student loan earlier or maybe buy my first home earlier?



### In this topic you will explore:

- **Section One:** The stuff I need to know about money and tax
- **Section Two:** The next stages in my life
- **Section Three:** Student loans

## The topic will support you with:



### TAX Facts

The key ideas you need to know about the tax system in Aotearoa New Zealand.



### TAX Chats

Ideas or questions that you can discuss with other students. These will challenge you to think about different ideas and perspectives about the tax system.



### TAX Tasks

Tasks that will help you learn about the tax system and how decisions are made about the spending of taxes.



### TAX Checkpoints

Questions to check that you are on track with your learning.



### TAX Assessment Task

You will select one task to demonstrate your understanding of the topic.



### TAX Smart

An assessment rubric for you to assess your own outcomes.



# Introduction

This topic supports you to consider and explore the basic things you need to know about tax as you transition from secondary school to either go to study at tertiary level, do vocational training or enter the workforce. We will explore the options around funding for study and training, and how you can get ahead with KiwiSaver.

With the global work opportunities and developing technologies that are now available, your work opportunities may be very different. You might be unsure of what you want to do and that's okay. One way to prepare for an uncertain future workforce is by understanding the basics of money and tax so you can be better prepared financially to reach your life goals.

## Learning Outcomes

After completing this topic you will be able to:

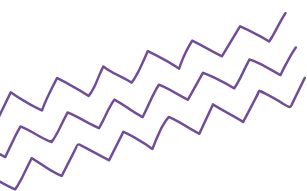
- ✓ Explain your responsibilities as a taxpayer
- ✓ Explain pay deductions and the link to the next stages of life (Kiwi Saver, student loans)
- ✓ Define a KiwiSaver and describe the benefits of it
- ✓ Define a student loan
- ✓ Describe ways to manage money
- ✓ Investigate choices around future decision making.

## Success criteria

At the end of this topic you will select a task to complete for your assessment, so it is important to complete all the sections. To support your learning outcomes it is important to complete all the TAX Facts, TAX Chats, TAX Checkpoints and TAX Tasks so you can demonstrate your understanding of the basics of money and tax.

### To be successful you will need to:

- ☒ Describe rights and responsibilities around money, tax and student loans
- ☒ Identify ways of managing your money
- ☒ Understand the benefits of KiwiSaver
- ☒ Explore and describe the different types of student loans
- ☒ Discuss your thinking on the videos viewed
- ☒ Access the Inland Revenue (IR) website and follow the links to key information about finding tax forms, calendars, KiwiSaver, student loans, and etc.



# Section One: The stuff I need to know!

## Learning Outcomes for Section One

- ✓ Explain your responsibilities as a taxpayer
- ✓ Describe ways to manage money.

## Success criteria

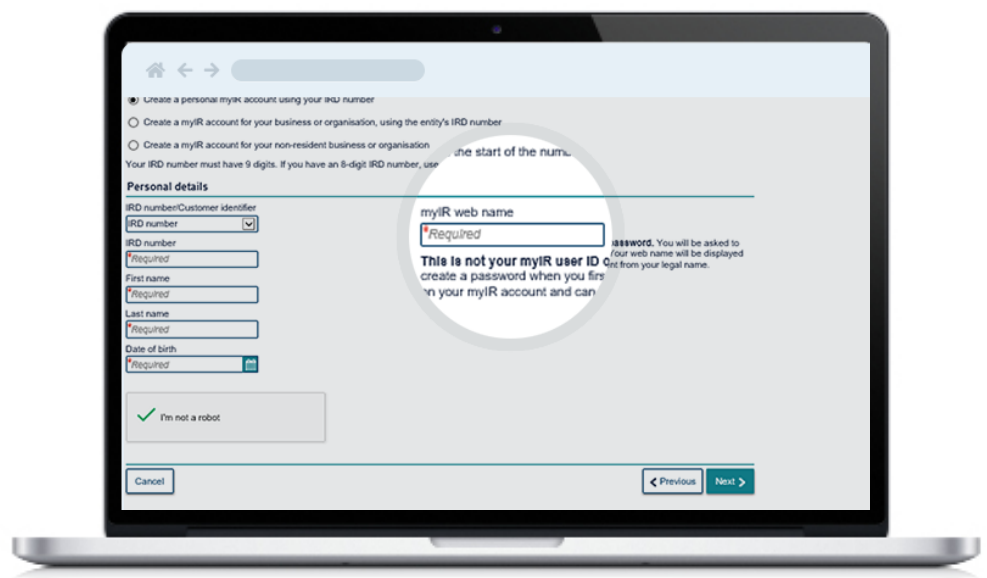
- ✓ I can explain why I need to be responsible and what possible outcomes might be if I don't
- ✓ I can explain the importance of managing my money as early as I can.

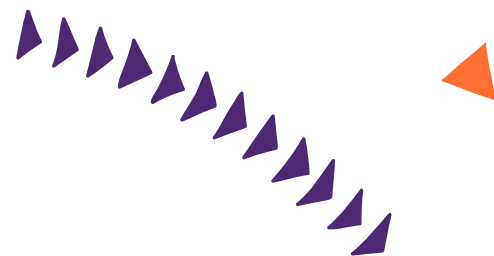
## Setting up a myIR account

You can register for a myIR account at the Inland Revenue website [www.ird.govt.nz](http://www.ird.govt.nz)

To **create a myIR account** you'll need:

- your IRD number
- your date of birth
- your name
- an email address
- a mobile number if you have one.





Once you're registered, you can:

- Manage all your accounts, including Working for Families and child support
- Manage access and logins for you or someone else
- Update contact details for you or your organisation
- Add or change your bank account details
- Make payments, including direct debit and setting regular direct debits
- Track refunds
- File tax returns
- Check payments and return information
- Receive correspondence and notifications from us
- Send and receive secure web messages
- Upload and send documents
- Check, update and print a confirmation of your income.

## **Filing an Individual Income Tax Return - where do I find this?**

If your only income is through salary or wages your PAYE will have been deducted from your pay. After the tax year has finished, IR will send you an income tax assessment telling you if you are due for a refund, have tax to pay, or if you have paid the right amount of tax during the year.

If you have multiple sources of income or own a business, you will need to file an individual income tax return. You can do this directly online or a verified tax agent can do this on your behalf.





## What is my responsibility?

It's important you keep your contact, income type and bank account details updated.


If you're a Working for Families or child support customer, you'll also need to tell IR about changes to your family situation or income.

You can find the **forms and guides online** at Inland Revenue's website.

## Pay on time

It is important that you pay tax owed on time, otherwise you may be charged penalties and interest.

Your myIR account or the Inland Revenue site display calendar dates to remind you of key dates.



### Individual tax return

Accident Compensation Act 2001 • Income Tax Act 2007 • Tax Administration Act 1994

Name

Address

**IR3 2021**

**1 April 2020 to 31 March 2021**

• You can complete your return in myIR.

• To see if you need to complete this return go to [ird.govt.nz/end-of-year-tax](http://ird.govt.nz/end-of-year-tax)

• The 2021 IR3 guide is available on our website. To view a copy go to [ird.govt.nz/forms-guides](http://ird.govt.nz/forms-guides)

1 If your IRD number is not shown above, print it in Box 1.  
(8 digit numbers start in the second Box: **1 2 3 4 5 6 7 8**)

2 If your correct name is not shown above, print it in full in Box 2.  
Put first names above and surname below

3 If your correct postal address is not shown above, print the full address in Box 3.  
Do not print your tax preparers address here. See the guide for further details.  
Put street address or PO Box number above and suburb, Box lobby or RD and town or city below

4 If your correct street address is not shown below, print it in full in Box 4.  
Put street address above and suburb, city, RD or region below

5 If your correct date of birth is not shown below, print it in Box 5.  
Day Month Year

6 If your business industry classification (BIC) code is not shown below or has changed, print it in Box 6. For more information about BIC codes, go to [businessdescription.co.nz](http://businessdescription.co.nz)

7 If your correct daytime phone number is not shown below, print it in Box 7.  
Prefix Phone number

8 If your correct bank account number is not shown below, print it in Box 8. See the guide for further details.  
Bank Branch Account number Suffix

9 Adjustments to your income - student loan and Working for Families Tax Credits customers  
Check the income list on our website [ird.govt.nz/adjust-income](http://ird.govt.nz/adjust-income) to see if you need to make any adjustments. If you have already told us your end of year adjustments, you do not need to do anything further. If you do have adjustments to make, tick Box 9A, complete an **Adjust your income - IR215** form and send it in with your return. See the guide for further details.

10 You may be a non-resident of New Zealand for tax purposes and may need to complete an **IR3NR** return instead. See the guide for further details.

	APRIL 2021	MAY 2021	JUNE 2021	JULY 2021	AUGUST 2021	SEPTEMBER 2021	OCTOBER 2021	NOVEMBER 2021	DECEMBER 2021	JANUARY 2022	FEBRUARY 2022	MARCH 2022
<b>1 Employer deduction payment due</b> Due for employers who deduct less than \$100,000 PAYE and \$500 per year			1					1			1	1
<b>2 Employer deduction payment due</b> Due for employers who deduct more than \$100,000 PAYE and \$500 per year		2		2		2		2	2		2	2
<b>3 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	3	3	3	3	3	3	3	3	3	3	3	3
<b>4 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	4	4	4	4	4	4	4	4	4	4	4	4
<b>5 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	5	5	5	5	5	5	5	5	5	5	5	5
<b>6 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	6	6	6	6	6	6	6	6	6	6	6	6
<b>7 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	7	7	7	7	7	7	7	7	7	7	7	7
<b>8 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	8	8	8	8	8	8	8	8	8	8	8	8
<b>9 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	9	9	9	9	9	9	9	9	9	9	9	9
<b>10 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	10	10	10	10	10	10	10	10	10	10	10	10
<b>11 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	11	11	11	11	11	11	11	11	11	11	11	11
<b>12 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	12	12	12	12	12	12	12	12	12	12	12	12
<b>13 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	13	13	13	13	13	13	13	13	13	13	13	13
<b>14 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	14	14	14	14	14	14	14	14	14	14	14	14
<b>15 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	15	15	15	15	15	15	15	15	15	15	15	15
<b>16 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	16	16	16	16	16	16	16	16	16	16	16	16
<b>17 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	17	17	17	17	17	17	17	17	17	17	17	17
<b>18 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	18	18	18	18	18	18	18	18	18	18	18	18
<b>19 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	19	19	19	19	19	19	19	19	19	19	19	19
<b>20 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	20	20	20	20	20	20	20	20	20	20	20	20
<b>21 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	21	21	21	21	21	21	21	21	21	21	21	21
<b>22 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	22	22	22	22	22	22	22	22	22	22	22	22
<b>23 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	23	23	23	23	23	23	23	23	23	23	23	23
<b>24 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	24	24	24	24	24	24	24	24	24	24	24	24
<b>25 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	25	25	25	25	25	25	25	25	25	25	25	25
<b>26 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	26	26	26	26	26	26	26	26	26	26	26	26
<b>27 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	27	27	27	27	27	27	27	27	27	27	27	27
<b>28 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	28	28	28	28	28	28	28	28	28	28	28	28
<b>29 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	29	29	29	29	29	29	29	29	29	29	29	29
<b>30 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	30	30	30	30	30	30	30	30	30	30	30	30
<b>31 End of the month</b> Payment due for deductions made between day 1st and 1st of the month	31	31	31	31	31	31	31	31	31	31	31	31

## Who can help me with my tax?

It's okay to ask for help and it is a good idea to regularly keep track of your tax deductions on your payslip. If you have to file a tax return because you have multiple sources of income or because you own a business, you can seek advice from either Inland Revenue, a trusted family member, whānau, aiga or kāinga, a certified tax agent or your nearest Citizens Advice Bureau. Some people use online software to track income and expenditure.

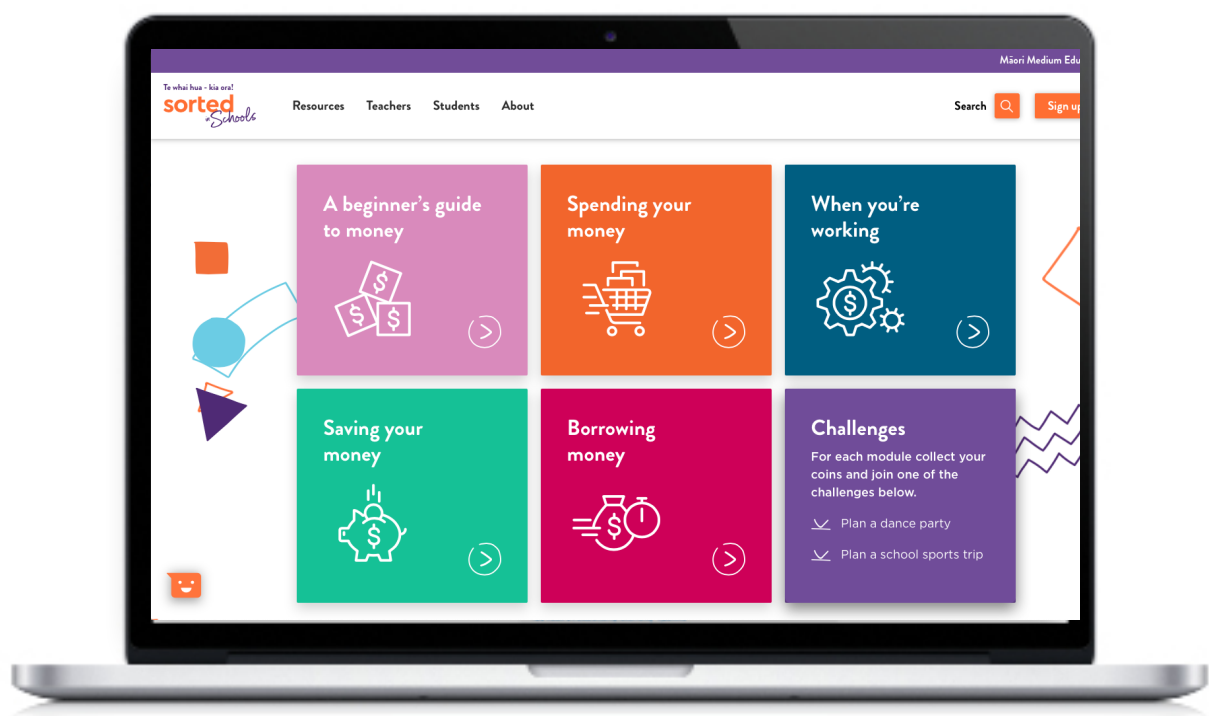
Inland Revenue has a Community Compliance Service that offers tax education to new businesses and small organisations along with seminars about personal tax and entitlements.

**There is also a range of seminars and webinars available to help you understand and meet your tax obligations.**

## What else do I need to know? Money 101

If you have a part-time job at school it is a good idea to get familiar with the modules in the starter pack, such as the When you're working module, so that you have a basic understanding of your pay, your payslip, PAYE and GST.

### **Starter Pack**



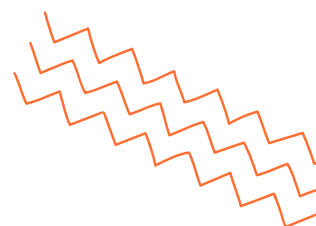
## Saying 'No' to your mates is okay

It isn't always easy not to make good choices with your money. Most financial mistakes are made when you are young. It is important to learn about managing your money as soon as possible. Peer pressure around financial decisions can also be overwhelming, but hopefully if you understand the bigger picture around making your money work for you, you'll be able to say 'No' to your mates.

Watch this interactive video about the choices that AJ, Hayleigh and Josh have to make. Follow each story through to see what they each decided.



### Making choices as you go with your money



## How to manage your money

Managing your money will be one of your biggest responsibilities in life. The sooner that you learn and practice financial skills the sooner you will become financially capable. It is good to know about managing your money as soon as you get a part-time job and it is also important when you have a student loan. It is too easy to spend on wants and not needs.

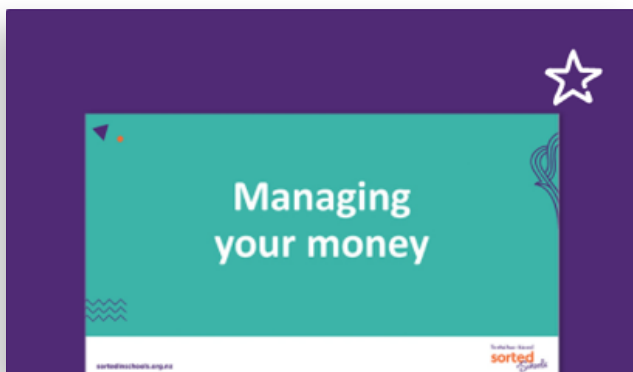
To find out more about Managing my money check out these links:



Infographic: Managing my money



Booklet: Budgeting



Powerpoint: Managing my money





## TAX Checkpoint

Let's see what you have learned so far.

**1)** What is myIR? Explain the benefits of setting this up.

---

---

---

---

**2)** What responsibilities do you have for tracking your tax payments?

---

---

---

---

**3)** Do you ever feel pressured to use your money in a group situation?  
Give an example and explain if you were ever paid back? Did you ask to be?  
Explain the reasons.

---

---

---

---

**Before moving on to Section Two, check that you understand:**

- ☐ Explain why I need to be responsible and what possible outcomes might be if I don't
- ☐ Explain the importance of managing my money as early as I can.

# Section Two:

## The next stages in my life

### Learning Outcomes for Section Two

- ✓ Explain pay deductions and the link to the next stages of life (KiwiSaver, student loans)
- ✓ Define a KiwiSaver and describe the benefits of it
- ✓ Investigate choices around future decision making.

### Success criteria

- ✓ I can explain how KiwiSaver works
- ✓ I can compare what my life might be with or without one of the deductions in later stages of life.

When you start work you will notice on your payslip that deductions have been made. These will include PAYE and may include deductions for student loans and KiwiSaver

### KiwiSaver

KiwiSaver is a voluntary government investment scheme that helps you save for retirement. Although retirement is a long way off, it is important to start planning for your future. A sooner KiwiSaver milestone for someone your age could be the purchase of your first home. There are many options for what saving for a home might look like.





## TAX Task 1: KiwiSaver



View this video about KiwiSaver and Saving for a house.



## TAX Chats

Discuss the flatmates' different approaches for funding the purchase of a house in the future.

1. Do you think owning a house is important? Why or why not?
2. Do you think that belonging to KiwiSaver makes owning your own house more achievable?



## TAX Chats:

### Owning my own house - Is this possible?

Read this **Stuff news** article and think about the possibilities of this as a more affordable housing option.

Discuss these questions in groups of four:

1. What do you think about this housing initiative as an option for young people?
2. Could you live by yourself in a tiny house like this? Explain your reasons.
3. If you had to find a place to locate your tiny house, where might this be? Explain your reasons.
4. What are the advantages of living in a tiny home?







## TAX Task 2: KiwiSaver pick-a-path

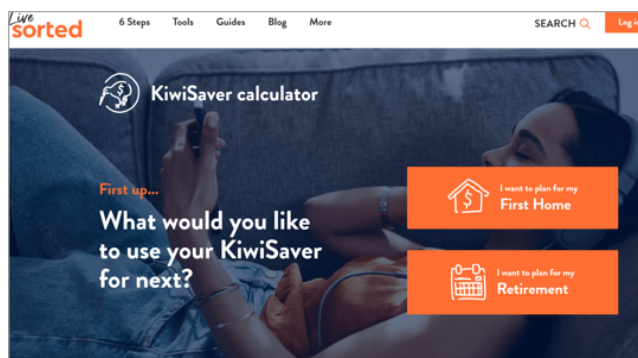
Try out the [Interactive KiwiSaver pick-a-path](#), and while you are doing it think about some of the choices you might have to make in your future. Write down each question you answer as you go. After you complete the task, go over each question and reflect on how each one is important to the choices you need to make at different stages in your life.



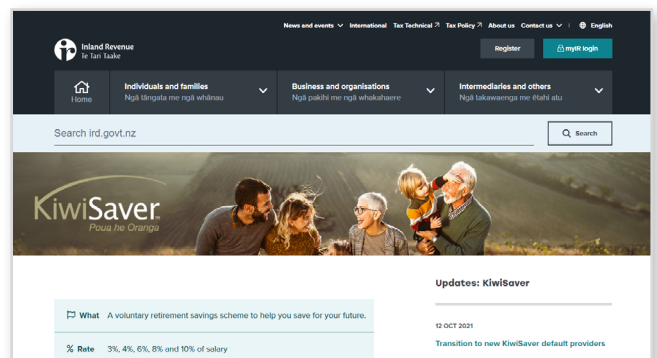
### [Interactive KiwiSaver pick-a-path](#)

To find out more about KiwiSaver there are links to resources in Topic 2.

See how your KiwiSaver fund can build over time to help you fund part of your first home and help build a retirement fund for your future. You will see how quickly it can grow with regular contributions.



### [KiwiSaver Calculator](#)



### [Inland Revenue in KiwiSaver](#)



## TAX Checkpoint

Let's see what you have learned so far.

- 1)** Why is it important to start saving for things that you want later in life as early as you can?

.....

.....

.....

- 2)** Discuss if you intend to join KiwiSaver to help fund your first home and your retirement.

.....

.....

.....

.....

- 3)** Identify three key messages that you can share with someone else.

.....

.....

.....

- 4)** Explain why the key messages you identified are important to you.

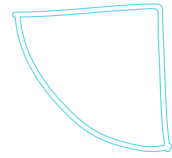
.....

.....

.....

**Before moving on to Section Three, check that you understand:**

- ☐ Explain how KiwiSaver works
- ☐ Compare what my life might be with or without one of the deductions in later stages of life.



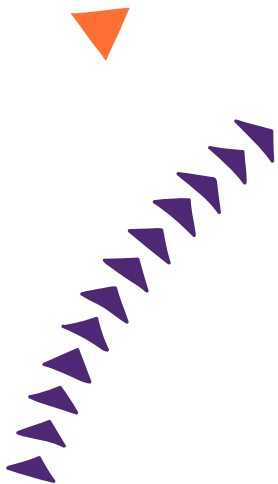
# Section Three: Student loans

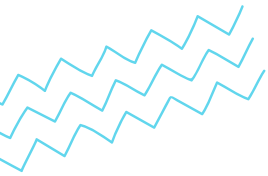
## Learning Outcomes for Section Two

- ☒ Define a student loan.

## Success criteria

- ☒ I can explain how student loans work
- ☒ I can use the student loan calculator and can change the data to link outcomes
- ☒ I can explain the impact of a student loan if working offshore.





## Let's explore options for studying and vocational training

A student loan is a government loan designed to help students pay for things such as course costs, living costs and study materials such as tools or a laptop. You don't have to be studying full time to be eligible for a student loan. Find out more on [Studylink](#).

There are limits to how much you can borrow using a student loan, so although you can use a student loan to cover living costs such as rent, the amount you can borrow may not cover the full cost. If this is the case, you will need other forms of income, for example, savings, a part-time job or support from your whānau/aiga.

Student loans do come at a cost, although it's small compared to the costs of being a student. You need to pay a fee each time you set up a new student loan. You'll also be charged an admin fee each year if your loan balance is \$20 or more.

Once you start earning over a certain amount it's compulsory to start paying off your student loan. If you earn a wage or a salary the payments come straight out of your pay, although if you are working and studying at the same time then you might be able to get an exemption from this if your income will be less than the repayment threshold for the year.

In the current tax year (01/04/2021 – 31/03/2022), the amount you can earn without making a loan repayment is \$20,280 before tax, which is \$390 per week. 12 percent of your income over this amount goes towards your student loan repayment. This means 12 cents is deducted from every dollar you earn over the threshold amount.

**For example, if you earn \$600 a week before tax your repayment will be \$25.20:**

$$\$600 - \$390 = \$210$$

$$\$210 \times 0.12 = \$25.20$$





Have you decided what you want to do when you leave school? If you have, have you investigated what the study or training costs are for this type of work?



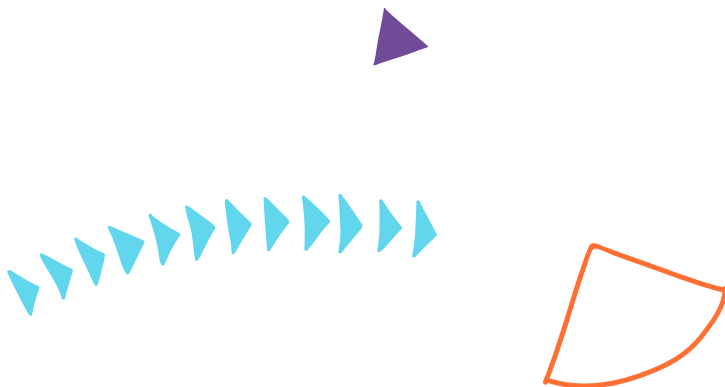
[View this video on Funding Study](#)



When you take a student loan you are expected to pay a percentage back once you start earning over a certain level. These links offer information about paying back your student loan, and what your responsibilities are as a customer.

[Getting and paying back a student loan](#)

[Rights and responsibilities of a student loan](#)





## Funding for student or vocational training

When you do an apprenticeship, you work for and learn from an employer. Your training includes practical work, as well as short courses and assignments. Apprenticeships are generally trade based.

Check out other options for securing money for your future.

The Tertiary Commission offers to **fund training** and apprenticeships.

The Ministry for Pacific People, Tupu Aotearoa, has **additional support** for young people entering into the workforce.

Te Puni Kokiri offers **cadetships** to promote leadership for Māori.

Studylink outlines **what you can apply** for.

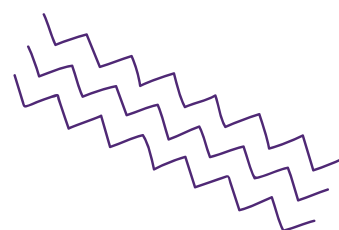
The New Zealand government site Connected explains **additional types of financial support**.

## How do I decide whether to get a student loan?

If you haven't explored careers and potential earnings, you may be interested in seeing what the income bands are for various employment pathways. Following a passion and having goals for the future are excellent ways of being focused on your pathway through school.

However, another way is to look at worldwide skills shortages and consider if those areas interest and motivate you. Depending on the career you choose to focus on, some careers require specialist training and are longer in duration, and may also might require more funding.

**Careers New Zealand** is a good place to look at possibilities and income bands.



## TAX Chats

1. Which jobs that interest you?
2. Did the income ranges influence your thoughts?
3. What is the implication for getting a job that is in the higher income band?



### TAX Task 3:

How long will it take me to pay off a student loan?

The most typical salary in New Zealand is \$51,014.  
The data is based on 1,463 salary surveys.

Source: [www.averagesalarysurvey.com](http://www.averagesalarysurvey.com)>New Zealand

On a per-person basis, the average loan is \$23,307.  
A University of Auckland study published in 2019 says it takes 8.3 years for someone with an undergraduate degree to pay off their loan, and 7.4 years for postgrads

Source: Newsroom: Laura Walters: A case for cancelling student debt 3/03/2021

- Go to Careers NZ and select the job you could have when you leave school and select the salary you could be earning
- Go to the **student loan calculator** on the Inland Revenue site and enter your future job income then enter the data for the average student loan data and see how long this loan might take you to pay off
- What would happen if you made additional voluntary payments to this amount?
- What would the advantage of this be?

## You don't know what the future holds

At present, there is a worldwide shortage of computer engineers and software developers. This is a field that you might explore as you start thinking about the direction you will take with future job opportunities. For years, leading worldwide technology companies have been approaching the top talent from New Zealand universities.

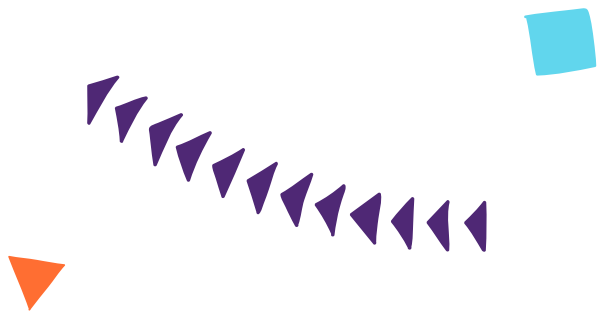
IT students are being offered up to \$215,000 straight out of university.

You could have similar opportunities available to you in the future. Check out how an offer like this can affect the repayment of your student loan.

What happens to my student loan if I go overseas?

How do I pay my loan if I work overseas?

What are my rights and responsibilities?





## TAX Checkpoint

Let's see what you have learned so far.

**1)** What area of work interests you the most at this stage?

.....

.....

.....

**2)** Why is it important to run figures through the study loan calculator?

.....

.....

.....

.....

**3)** Do you think you manage the money you have well? Give examples.

.....

.....

.....

**4)** What could you do better? Give an example of how.

.....

.....

.....

**Before moving on to your assessment, check that you understand:**

- ☐ Explain how student loans work
- ☐ Use the student loan calculator and can change the data to link outcomes
- ☐ Explain the impact of a student loan if working offshore.

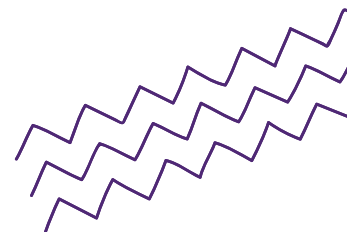


## TAX Assessment Task

This assessment provides an opportunity for you to demonstrate your understanding of how tax affects young people. Before you start, read the TAX Smart rubric to see how you will be assessed.

After this topic you will be able to:

- Explain your responsibilities as a taxpayer
- Explain pay deductions and the link to the next stages of life
- Identify possible future outcomes.



**To show your understanding about ‘Tax and me’ select one of the tasks:**

	<b>An oral presentation</b> of your choice that can be used as a resource in your school. Podcast/Ed Talk/Speech/Video Interview
	<b>An advertising campaign</b> targeting young people 18-24 years: Tax and Me! This could be for television or a series of social media posts that are linked.
	<b>A digital presentation</b> on pay deductions and links to the next stages of life. These include student loans and KiwiSaver.
	<b>Debate an issue</b> ‘Tax and Me’ should be compulsory learning for all Year 9 and 10 students





## **TAX Smart:** Assessment for learning

This self-assessment provides an opportunity for you to demonstrate your understanding of individual income tax obligations, managing your money and student loans.

This rubric is for you to identify where you are, what you are doing, and your next steps. You can opt to attach evidence to your outcomes.

Complete this rubric by highlighting the outcomes you have achieved and either attaching it to your task electronically or downloading a copy. This evidence might come from learning from the topic or a link to part of your assessment task. Hyperlink to specific outcomes in the assessment task.

### **Examples of evidence:**



**TAX Chats** - Written outcomes based on the conversation starters and questions around owning my own house -is this possible? The conversations you have had with peers could also be included.



**TAX Tasks** - Screenshot/ photograph your outcomes/ hyperlink. Examples might include photos of your outcomes for your tasks: 'KiwiSaver', 'KiwiSaver-Pick-a Path' and 'How long will it take me to pay off my loan?'



## Capability – Manage Money and Income

Outcome	Learning to be TAX Smart	TAX Smart Ready	TAX Smart Proficient	TAX Smart Expert
<b>Explain your responsibilities as a taxpayer</b>	I can state one responsibility.	I can describe several responsibilities.	I am TAX Smart Ready + I can explain why I need to be responsible and what possible outcomes might be if I don't	I am TAX Smart Proficient + I can justify the need to be responsible for aspects of my tax and can support others.
<b>Can explain pay deductions and link to next stages of life</b>	I can state what a salary deduction is.	I can describe KiwiSaver.  I can define a student loan.  I can give examples of the next stages in life using both of these examples.	I am TAX Smart Ready. + I can explain how KiwiSaver works.  I can explain how student loans work.  I can compare what my life might be with or without one of the deductions in later stages of life.  (KiwiSaver Pick-a-Path)	I am TAX Smart Proficient. + I can evaluate the importance of salary deductions and the benefits long term for these deductions  e.g. KiwiSaver or student loans.  I can justify the benefits to me over my lifetime of KiwiSaver (KiwiSaver Pick-a-Path).
<b>Investigate choices around future decision making</b>	I can state a possible job opportunity for myself.  I can state what managing money is.  I can state one aspect of paying back a student loan.	I can describe several possible future job opportunities for me.  I can describe several ways of managing my money.  I can describe several aspects of the student loan repayments.  I can describe an example of a tax decision that could impact my future.  I can put in data given to get an outcome from the student loan calculator.	I am TAX Smart Ready. + I can explain why I have selected these future job opportunities.  I can explain the importance of managing my money as early as I can.  I can explain the significance of repaying my student loan as soon as possible.  I can use the student loan calculator and can change the data to link outcomes.  I can explain the impact of a student loan if working offshore.	I am TAX Smart Proficient. + I can justify the link between the amount of my student loan to the type of study or training I have selected.  I can justify the link between paying off my student loan in advance and managing my money.  I can find solutions to paying my student loan earlier.

Te whai hua - kia ora!



---

**Notes:**

For more information, please visit [sortedinschools.org.nz](https://sortedinschools.org.nz)