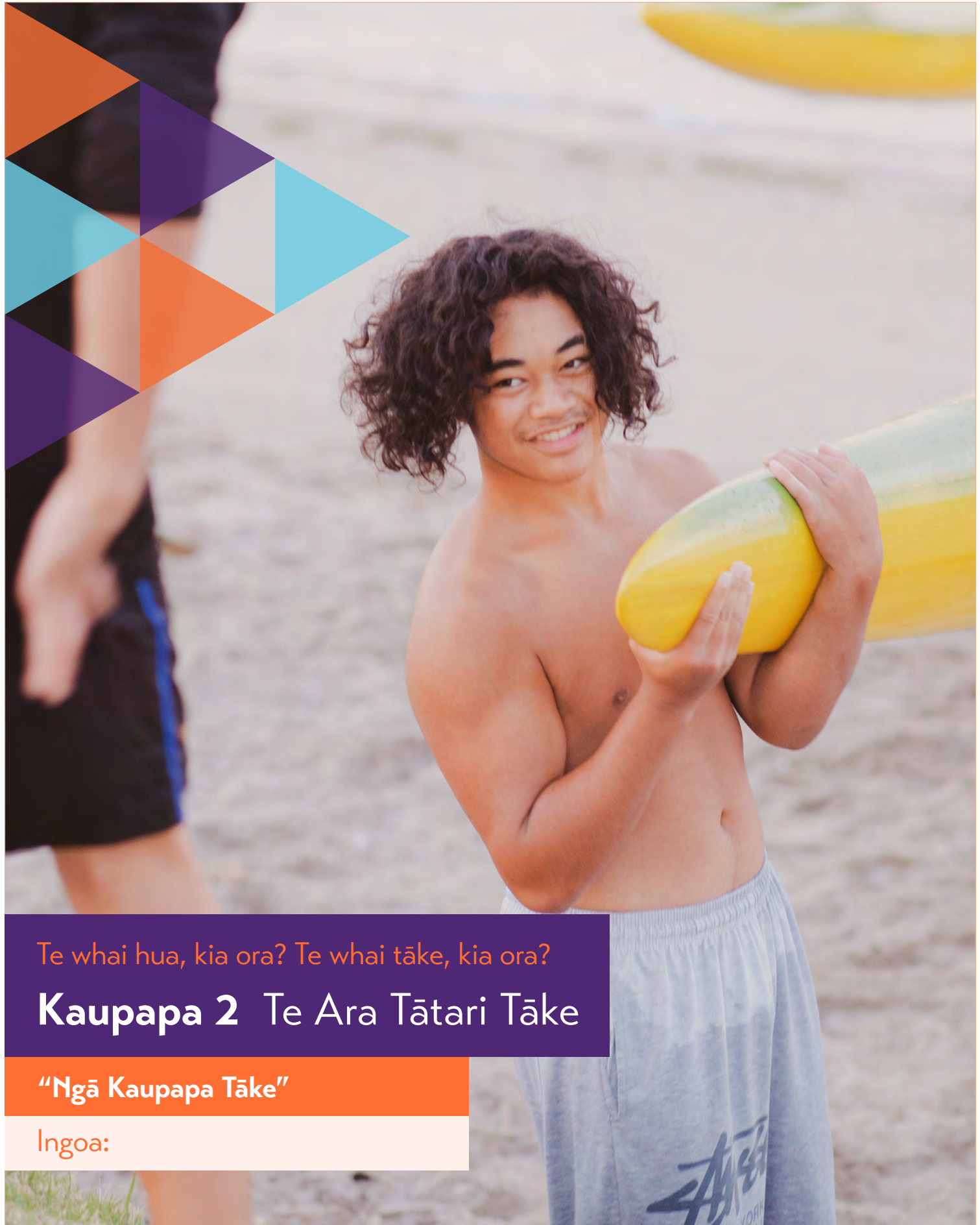




Te whai hua, kia ora? Te whai tāke, kia ora?

Kaupapa 2 Te Ara Tātari Tāke

“Ngā Kaupapa Tāke”

Ingoa:



Inland Revenue
Te Tari Taake

Te whai hua - kia ora!

sorted
in Schools

Ngā Ihirangi

- 
- 03 He mihi**
 - 05 He kupu whakataki**
 - 07 Wāhanga 1:**
Ka pēhea aku tāke e kohi?
 - 14 Wāhanga 2:**
Ngā ara whiwhi utu mahi
 - 23 Wāhanga 3:**
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 - 31 Wāhanga 4:**
Te whakahaere pākihi: He aha ngā whakapaunga?
 - 36 He Ngohe Aromatawai Tāke**

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 tā rātou moni whiwhi, ahakoa he kaimahi, he pākihi, he rōpū whakahaere rānei. Ka utua te nuinga o ngā tāke ki Te Tari Taake (IR), arā te rōpū kōhi tāke a Te Kāwanatanga. Ko te aronga o tēnei kaupapa ka whakawhānui atu ka pēhea ngā tāke e tika ai.

Kia whakahoungia o pārongo whaiaro kia tika ai te tāke!



I tēnei kaupapa, ka tūhuratia:

- **Wāhanga 1:** Ka pēhea te kōhi tāke?
- **Wāhanga 2:** Ngā ara whiwhi moni mahi
- **Wāhanga 3:** He aha nui o te tāke me utu e au?

Mā tēnei kaupapa e tautoko i a koe mā te whakaatu i ngā mōhiohio e tika ana e pā ana ki te tāke takitahi, ā, ka pēhea te kōhi me te whakahaere.



Ka tautoko tēnei kaupapa i a koe, arā:



Ngā Hononga ki Te Whare Tapa Whā

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



Hei Mahi

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



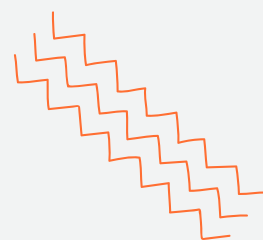
He Ngohe Aromatawai Tāke

Ka whiriwhiri koe i tētahi mahi hei whakaatu i tō māramatanga ki te pūnaha tāke i Aotearoa. Tērā pea, mā tēnei ngohe e tautoko i tō kite ki te hononga o ēnei māramatanga ki te Whare Tapa Whā.



He Tikanga Tāke

He tikanga aromatawai hei aromatawai i ō whāinga ake.



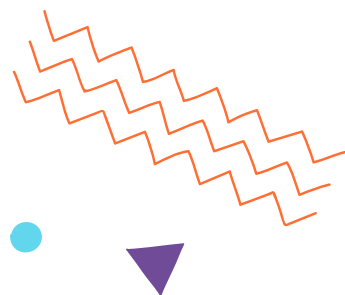
He Kupu Whakataki

Kei tēnei kaupapa, ka whanakehia tō mārama ka pēhea e tākehia koe hei tangata kotahi, ā, ka pēhea ngā tāke e kohi māu. Ahakoa timata ai koe i tētahi mahi hamanga hei tauira, me tino mārama koe ki tō pukautu kia mōhio mēnā kei te pāpātanga tāke tika koe.

Ngā Hua Ako

Ka oti i a koe tēnei kaupapa, ka taea e koe te:

- ✓ matapaki he aha i utu tāke moni whiwhi ai koe
- ✓ whakamārama ka pēhea te kohinga o te tāke moni whiwhi
- ✓ whakaahua i te Utu i a Koe e Whiwhi Moni ana (PAYE) me te Tāke rawa me ngā Ratonga (GST)
- ✓ whakaahua ka pēhea e whakauru i te PAYE ki tō pukautu
- ✓ whakamārama i ngā momo whakapaunga rerekē hei tono mā te tangata kotahi ki ā rātou moni whiwhi
- ✓ tūhura i ētahi momo ara utu mahi mā te tangata, tae atu ki ngā tangohanga utu ā-hāora, utu ā-tau
- ✓ mārama ki tētahi aromatawai tāke moni whiwhi.

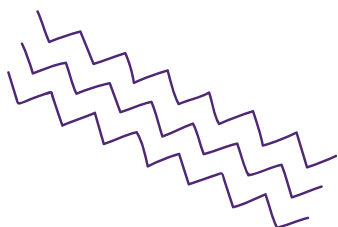


Te Paearu Angitu

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

E eke angitu ai koe, me mātua:

- ☒ tautohu, me matapaki i ngā ariā matua mō te pūnaha tāke
- ☒ tautohu, me whakamahi tika i ngā kupu matua
- ☒ whakaatu taunaki kua uru koe ki te paetukutuku o Te Tari Taake mō ngā pārongo
- ☒ pānui i tētahi pukautu ki te āta titiro ki te rahi o te tāke e tangohia ana
- ☒ mōhio ki te wāhi hei rapu, ki te wāhi hei tikiake i te puka tāke IR330
- ☒ mōhio ki te hiranga o te tuku mōhiohio hāngai ka hiahiaatia mō te aromatawai tāke.



Wāhanga 1:

Ka pēhea te kohi tāke?

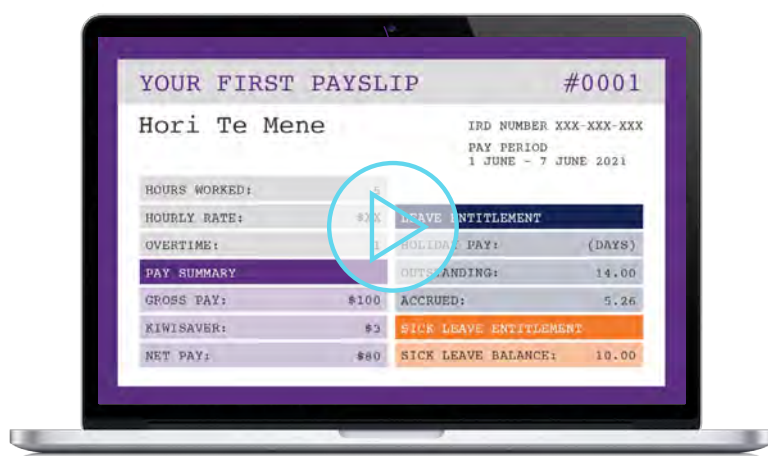
E rua ngā momo tāke matua hei utu i Aotearoa. Ko te tāke moni whiwhi tētahi, arā ka utua tētahi ōrau o tō moni riro (utu) ki te kāwanatanga. Ka kohia hei Utu i a koe e Whiwhi Moni ana, arā, te PAYE (He moni riro, he moni utu). Ko te tāke matua tuarua, ko te Tāke Hokohoko (GST), arā, he tāke hei utu māu ka hoko mea ana koe.

He aha te PAYE?

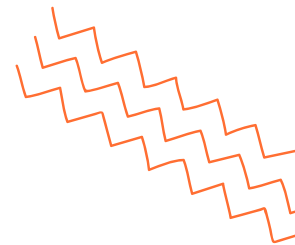
Mō ia tāra ka riro i a koe, me utu i tētahi wāhanga o taua moni ki te kāwanatanga. Ka kīia tēnei he tāke moni whiwhi. Hei ia wā utu, ka tātaihia, ka tangohia hōki e tō kaituku mahi te tāke moni whiwhi mai i tō utu. Mā tō kaituku mahi tō tāke moni whiwhi e tuku ki Te Tari Taake māu.

Ko te moni riro, moni utu (Pay-As-You-Earn, arā PAYE) te ingoa o tēnei pūnaha kōhi tāke. Ka whakamāmā te PAYE i āu utu tāke - ki te kore te PAYE, mē 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 pukautu i te rahi o te tāke kua tangohia i tō utu.

Tēnā mātakitakihia te ataata PAYE kia pai ai tō ako ka pēhea ngā tangohanga PAYE i tō pukautu.



Pukautu: <https://vimeo.com/430225457>



He aha te GST?

Ko tērā atu tāke matua ko te Tāke Hokohoko, arā, he utu mō ia wā ka hoko rawa me ratonga tātou. He akoranga GST anō māu ki te Kaupapa 4 Te Tātari GST.

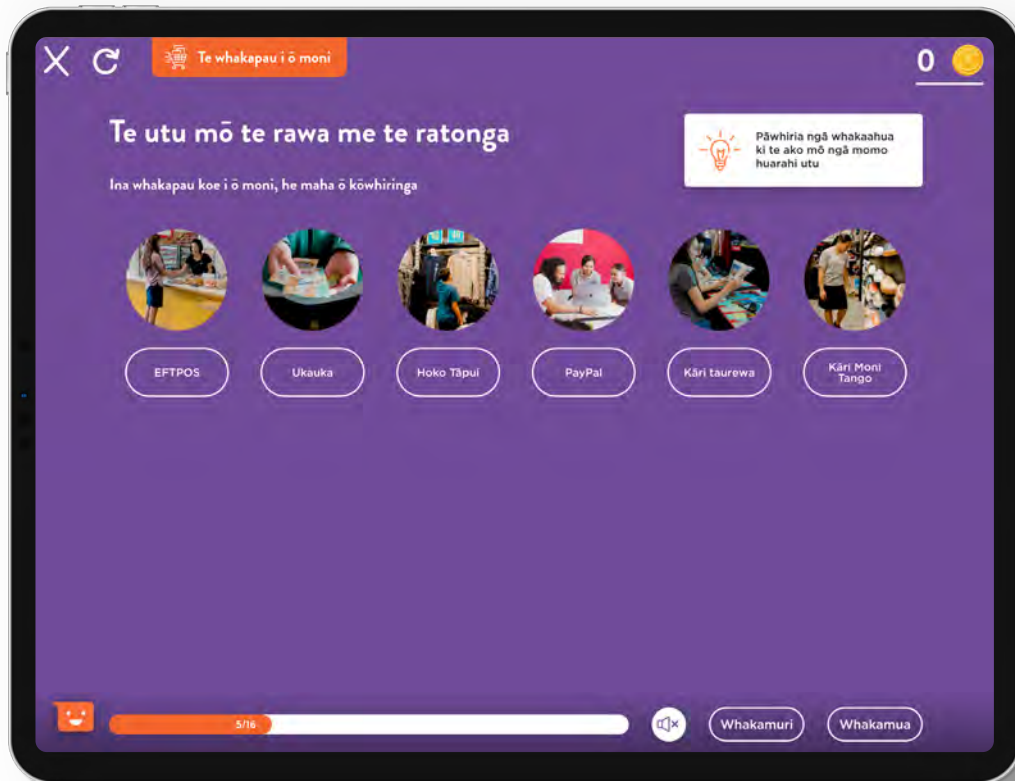
Ka pēhea tā te kiritaki e utu GST?

Inā te maha o ngā ara hei whakapau moni mā te tangata! Kua tāpitihiā te GST ki te nuinga o ngā hokonga rawa, hokonga ratonga rānei. I tēnei wā, ko te 15% te pāpātanga GST, nā reira, mō ia tāra ka pau i a koe, ka kohia e Te Tari Taake te 15 heneti hei GST. Mā te kaihoko, me te kaiwhakarato tēnei nama e utu ki Te Tari Taake. Ka utua te GST e ngā kiritaki mā ēnei momo ara utu.

Ngā Ara Utu i te GST	
EFTPOS	He kupu rāpoto te EFTPOS mō te “electronic funds transfer at point of sale” (he whakawhitinga pūtea tāhiko i tētahi wāhi hoko). He māmā ake te whakahua i te EFTPOS. Kua tūhono te kāri EFTPOS ki te pēke moni kua tohua e koe, ā, mā tēnei e pai ai tō hoko ā-tinana me te kore whakamahi i te moni ukauka. Hei ētehi wā ka karangahia te kāri EFTPOS (kāri utu tāhiko), ko te kāri monirere.
Moni ukauka	Ka taea te nuinga o ngā mea te hoko me te moni ukauka o Aotearoa mēnā e hoko ā-tinana ana.
Te Hoko Tāpui	Ki te hoko mā te Hoko Tāpui (Layby), ka utua tētahi wāhanga o te utu tapeke hei rahi huataki. Ka puritia te mea rā e te toa tae atu ki te wā kua utua katoatia e koe, i roto hoki i te wā kua whakaritea. Kia utua katoatia kātahi ka whakaaetia tō whakahoki ki te kāinga.
PayPal	Ko te PayPal tētahi pūnaha utu ā-ipurangi. Ka taea e koe te utu mā tō pūkete pēke, mā tō kāri taurewa, mā tō kāri moni tango rānei. Ka whakaritea e ētahi tāngata tētahi tapeke moni ā-Paypal e whakaae ana kia whakapauhia. Ka whiwhi ki te mea e hoko ana koe i te utunga tuatahi.
Te Kāri Taurewa	Whakamahia ai ngā kāri taurewa i ngā toa rānei, hei hoko, hei utu ā-ipurangi rānei. Kāore tēnei moni e tangohia i tō pūkete pēke engari me utu i 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 pāpātanga nui ake hōki.
Te Kāri Moni Tango	E tūhono ana te kāri moni tango ki tētahi o āu pūkete pēke, ā, ka taea e koe te whakamahi i ngā toa, i te ipurangi rānei ki te hoko mea, ki te utu nama rānei.

Te utu i ngā rawa me ngā ratonga

Whakarongo ki te kōwae Te whakapau i ō moni mai i te Kete Timatanga e whakawhānui ana i ngā kōrero mō ngā ara maha hei utu i tō GST.



Te utu mō te rawa me te ratonga

Te hoko mai i Tāwāhi

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



Ngā Hononga ki Te Whare Tapa Whā

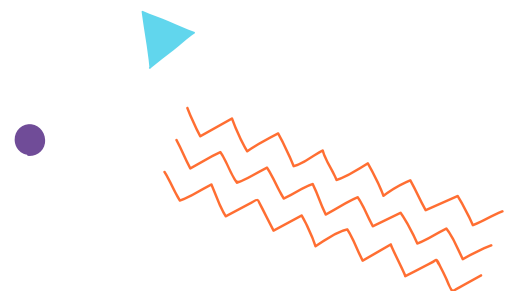
Me mahi ā-rōpū ki te:

1. Whiriwhiri i tētahi o ngā kaupapa e whai ake 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 ki te kaupapa.
4. Whakamārama ka pēhea tō whakatau e whakaawe, e pā rānei ki tō koutou ko tō whānau Te Whare Tapa Whā.

Ehara i te mea me whakamahi i tūtohi o raro iho nei, me whakaoti rānei i ngā wāhanga katoa o Te Whare Tapa Whā. Heoi anō, kia maumahara mā te whakaoti i ngā Pou katoa, ka kaha ake pea te Mauri Ora.

Ngā Kaupapa

- Āe rānei, Kāore rānei e whakaae ana koutou ko tō rōpū ki te utu i te GST i Aotearoa?
- Āe rānei, Kāore 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, Kāore rānei e whakaae ana koutou ko tō rōpū kia noho te PAYE hei kōwhiringa kē? Hei tauira, mō te hunga e whakapono ana ka taea e rātou ngā tāke moni whiwhi te tāpui, me whakaae he kōwhiringa tēnā, kia pai ai tā rātou whiwhi huamoni tae atu ki te wā e tika ana kia utu?



Kua oti te momo tuatahi te whakatauiratia i te tūtohi nei.

Te Whakatau ā-Rōpū & He aha ai?	Ngā Pou (Taha) Te Whare Tapa Whā).			
	Whānau	Tinana	Hinengaro	Wairua
E whakaae ana mātou ki te tāke GST i Aotearoa, nā te mea ka taka ngā moni tāke ki ngā ratonga ka torohia e mātou ko tōku whānau	Ka whakamahia e tōku whānau ngā ratonga mātauranga, ratonga hauora hōki			





Hei Mahi 1

Me mahi takitahi, me mahi ā-rōpū ki te whakautu i ēnei pātai. Kua aro kē ki ēnei kaupapa i mua atu.

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

.....

.....

.....

.....

2) Ka pēhea te tāke e kohi?

.....

.....

.....

.....

3) Whakamāramahia ngā momo ara e utu GST ai te kiritaki.

.....

.....

.....

.....

4) Whakamāramahia te hiranga o te PAYE i tō pukautu.

.....

.....

.....

.....



Kuputaka	
Māori	Pākehā
kaituku mahi	employer
tāpui	set aside
pukautu	payslip
rawa	goods
ratonga	service
tangohanga	deduction
kaihoko	retailer
kaiwhakarato	service provider
kirtaki	consumer



Wāhanga 2:

Ngā ara whiwhi utu mahi

Ka whiwhi mahi ana koe ka waitohu kirimana mahi koe, ā, kei tāua kirimana e whakaae ana koe ki tō ara utu mahi. Ka mahi te kaimahi mō tētahi momo utu, pēnei i te utu ā-hāora, te pāpātanga utu tāpiri, te utu ā-tau, te tiringa, te pāremata, te utu i te wāhi noho, te utu whakangungu, te utu kākahu hōki. Kei te **honongaitua** e whai nei ētahi mōhiohio reo Pākehā anō mōu



I te wā e mahi ana koe.

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 pukautu, 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;

1. Me matapaki koutou i te whaihua o te mārama ki ngā momo utu hei āwhina i tō āhei ki te tautoko i a koutou ko tō whānau. Tēnā pea, ko te whakarite kia hāngai te wā utu nama ki ngā wā ka whiwhi utu mahi koe.
2. Tuhia ki te tūtohi Te Whare Tapa Whā kei raro iho nei.
3. Tuhia ō whakamārama ka pēhea o ngā tauira tautoko ahumoni e whakaawe i tētahi, i ētahi, i te katoa rānei o ngā Pou o Te Whare Tapa Whā.

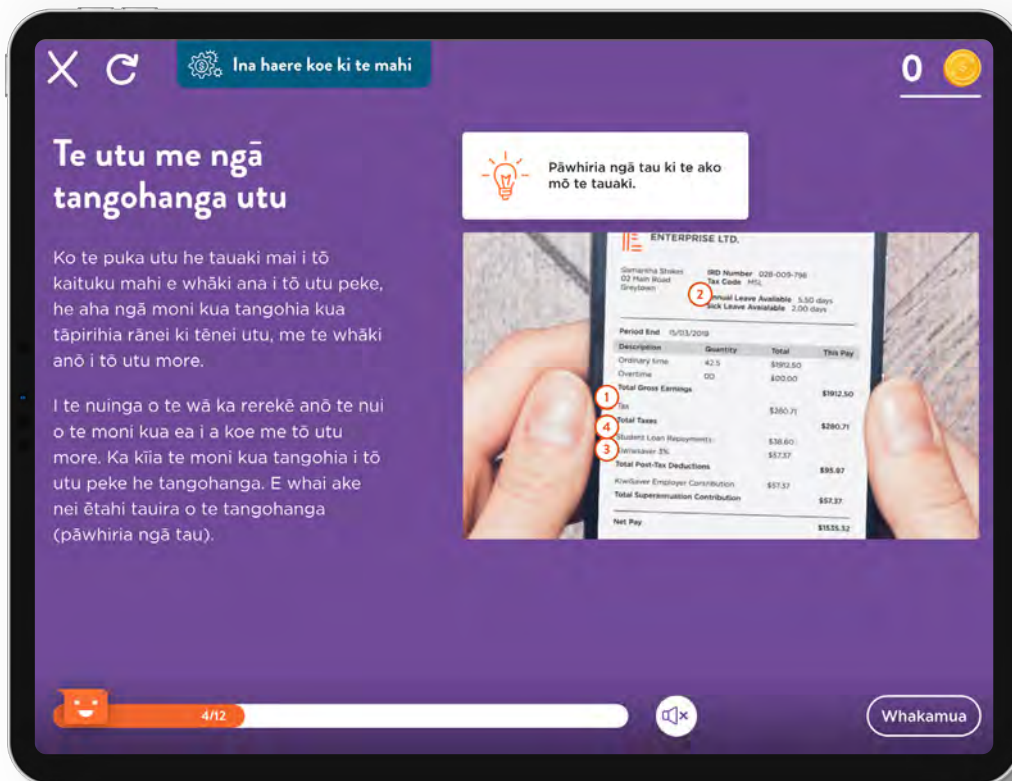
He tauira kei konei māu;

He Tauira Tautoko Ahumoni	Te Whare Tapa Whā			
	Whānau	Tinana	Hinengaro	Wairua
<i>Ka whiwhi utu mahi ahau i te utu hamanga ā-hāora. Ka mahi ahau mō te nui o ngā hāora e tika ana kia ea i a au taku nama mema ki SNAP.</i>		<i>He āwhina tēnei kia pakari tōku tinana.</i>		<i>I te mutunga o te rā, he āhuatanga tēnei kia koa ahau.</i>

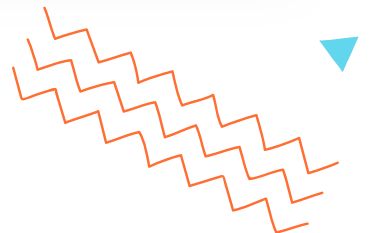
Ngā Tangohanga Utu

E kore tō utu pēke, tō moniwhiwhi pēke rānei (te rahi o te moni ka whiwhi koe i ia rua wiki, i ia wā utu rānei) e ōrite ki tō moniwhiwhi more (te rahi o te moni ka utu ki tō pēke pūtea). Ko tētahi o ngā take ka pēnei ai ko te tangohanga tōtika mai i tō utu hei moni riro, moni utu. Ko ētahi atu tangohanga, ko:

- KiwiSaver
- Ngā Pūtea Taurewa Ākonga
- Ngā utu a te ika tauhou pēnei i ngā taputapu me te whakangungu



Te utu me ngā tangohanga utu



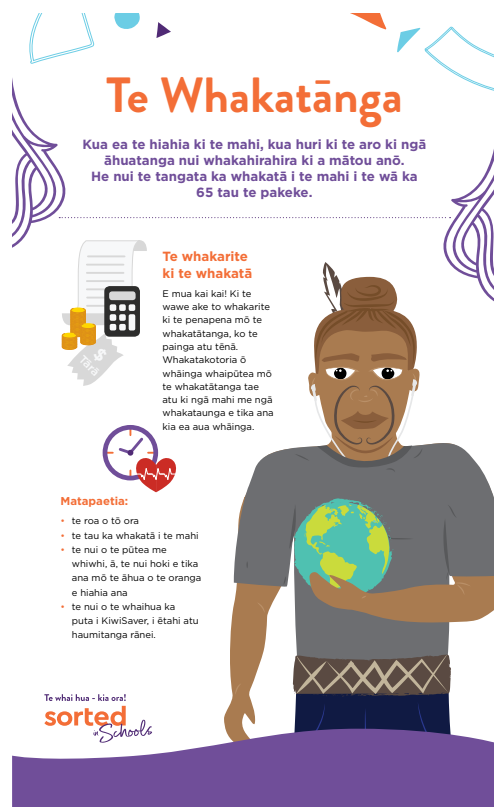
Ngā Tangohanga KiwiSaver

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

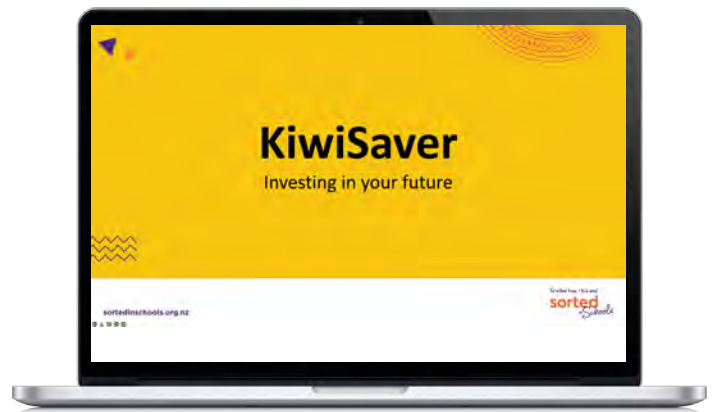
Tirohia ēnei rauemi kia mārama ai koe ki te whaihua o KiwiSaver mōu hei ngā tau e tū nei:

Kei te kaupapa, ko Māui Ihumanea - Te Whakatā me te KiwiSaver

He pārongo whakairoiro mō te KiwiSaver



He PanaHiko mō te KiwiSaver



He Ataata mō te KiwiSaver



Kei tēnei ataata ka kōrero a Kohukohurangi mō te hanga o te KiwiSaver me te whanaketanga o te pūtea, haere nei te wā, hei hāpai i tō hoko i tō kāinga tuatahi, hei hāpai rānei i tō whakarite pūtea mō tō whakatānga ā tōna wā. Ka kite atu koe i te tere o tana tipu me ngā utanga auau.



Mehemea e hiahia ana koe ki te whakawhānui i tō mōhio ki ngā āhuatanga o KiwiSaver, tēnā tirohia te **Puka a Māui Ihumanea** me te aromatawai, **Paerewa 28095**. Te tātari i ngā kōwhiringa haumitanga E aro pū ana te rauemi nei ki ngā ākonga tau 11. Heoi anō, ka pai hoki tana kapi i 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 ki tētehi KiwiSaver. He pūtea ka taea e koe te uta atu i te roanga o tō oranga, ka tīmata ana tō KiwiSaver i te wā e taiohi ana, ka roa ake tō wā ki te penapena mō tō whakatānga. He māmā noa iho te tiki i tō pūtea engari māu e whiriwhiri i te ōrau me te auau o āu utu tūao.

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



Kua oti te momo tuatahi te whakatauiratia i te tūtohi nei.

	Whānau		Tinana		Hinengaro		Wairua	
KiwiSaver Ka pēhea te KiwiSaver e whakaawe, e whai pānga rānei mōu, mō tō whānau rānei hei āpōpō mai?	Awenga	Pānga	Awenga	Pānga	Awenga	Pānga	Awenga	Pānga
1.	E kore rawa au e whai putea tautoko mai i ngā mema o taku whānau i taku whakatānga.							
2.								



Hei Mahi 1

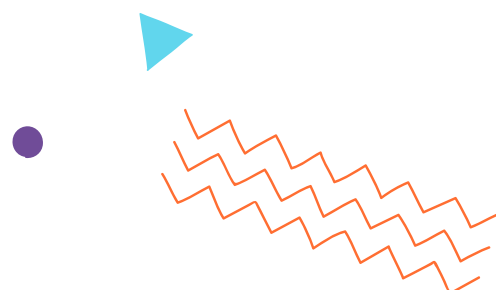
1) He aha ngā tangohanga utu ka taea te tango i tō utu?

2) Ki ōu whakaaro, he whakaaro pai kia utu tāke koe i te wā ka mahi?

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

4) Mehemea kāore koe e utu tāke i ia wā utu, ki ōu whakaaro ka kaha tō tāpui moni hei utu i tētahi wā o te tau? Whakamāramahia mai.

Kuputaka	
Māori	Pākehā
utu mahi	paid
tiringa	commission
paremata	piece rates
hamanga	part-time
whakatānga	retirement
kaupapa penapena tūao	voluntary saving scheme



Wāhanga 3: He aha nui o te tāke me utu e au?

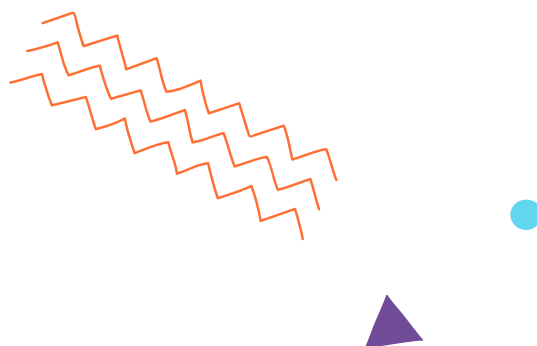
Ngā pāpātanga moni whiwhi

He ōrautanga tāke ngā pāpātanga tāke ka utua e koe mō ia tāra ka whiwhi koe. He pāpātanga tāke ā-taumata i Aotearoa, nā reira ka piki haere tō moni whiwhi ka nui ake tō pāpātanga tāke. Ka iti haere tō moni whiwhi ka iti iho tō pāpātanga tāke.

New Zealand income tax rates (based on April 2021 rates)

For each dollar of income	Income tax rate
Up to \$14,000	10.5%
Over \$14,000 and up to \$48,000	17.5%
Over \$48,000 and up to \$70,000	30%
Over \$70,000 and up to \$180,000	33%
Over \$180,000	39%

Puna mōhiohio: Inland Revenue - Te Tari Taaki



Ka pēhea ngā pāpātanga e tātaihia?

Ko te tikanga o te pāpātanga tāke ā-taumata:

- (a)** ahakoa te rahi o ā tātou moni whiwhi, ka utu tātou katoa i te pāpātanga tāke iti rawa mō te \$14,000 tuatahi ka riro i a tātou
- (e)** mehemea kei waenganui ō whiwhinga i te \$14,000 me te \$48,000, ka utua e koe te 17.5% o tēnei rahi, engari mehemea ka nui ake ō whiwhinga i te \$48,000, ka utua e koe te tāke 30% o taua rahi tae atu ki te \$70,000 ā piki tonu atu.

He mōhiohio anō mō te tātai i te tāke moni whiwhi ā-takitahi:

Te tātai i aku tāke mō te moni whiwhi ā-tau.

Ka pēhea te moni whiwhi e tāke?

He tātaitai tāke PAYE

Ngā Waehere Tāke

Ka noho tātou katoa ki tētahi rōpū hei tohu i te tātaitanga o ā tātou tāke moni whiwhi. E kīia nei ēnei rōpū he waehere tāke. Ka āwhina te waehere tāke i te kaituku mahi ki te tātai i te rahi o te tāke hei tango mai i tō utu.

Ka tīmata ana koe i tō mahi ka whakakī koe i tētehi puka Whakapuaki Waehere Taake (IR 330). Mehemea ka whiwhi moni anō koe he mea nui kia āta titiro ki tō waehere tāke, ā, me whakamōhio atu tō kaituku mahi. Ki te kore, tēnā pea ka nui rawa te tāke ka utua e koe, ka iti rawa rānei te tāke, nā reira ka pā pea tētahi hāmene.

He nui ngā pūtake ka panoni tō waehere tāke:

- Ka panoni tō utu ā-hāora, tō utu ā-tau rānei
- Ka whiwhi koe i tētahi takuhe mai i te Hiranga Tangata
- Ngā nama he rite tonu te utua, arā he utu tāpiri māori, pērā i te utu i Te Pūtea Penihana o Aotearoa
- Ka whiwhi huamoni mai i to pūkete pēke, i tētehi haumitanga rānei
- Ka whiwhi moni mai i te mahi ā-kiritanga
- Ka whiwhi moni mai i te rēti whare
- Ka whiwhi moni mai i tāwāhi.



Hei Mahi 1: Te tātai i ngā waehere tāke

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

He aha ngā waehere tāke hāngai mō ēnei kaimahi?				
	Te Takuhe Ine Moni Whiwhi	Ngā Pūtea Taurewa Ākonga	Te tapeke moni whiwhi e tūmanakohia ana i te utu ā-tau me te utu ā-hāora.	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 taea e te tangata ngā waehere tāke e rua, ko tētahi mō te puna moni whiwhi matua, ko tētahi anō mō te moni whiwhi mātāmuri

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



Hei Mahi 2: Ko tēhea te waehera tāke tika māku?

Ko te pūtake o tēnei Hei Mahi, he āwhina i tō takatū mō te mahi hei ngā rangi e tū mai. Ka kite koe ka pēhea e whakatau ai tō waehera tāke. He ngohe pai tēnei mō te pānui i te reo Pākehā.

Tikina ake te puka **Whakapuaki Waehera Tāke (IR 330)**. He mahi takitahi, he mahi takirua, he mahi ā-rōpū rānei.

**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.

3 Declaration

Signature

Day Month Year

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 employer's levy).

Kuputaka	
Māori	Pākehā
pāpātanga tāke	percentage of tax
pāpātanga tāke ā-taumata	progressive tax rate
waehere tāke	tax code
puka Whakapuaki Waehere Taake (IR 330)	Tax Code Declaration form (IR330)
Te Pūtea Penihana o Aotearoa	NZ Superannuation
huamoni	interest
pūkete pēke	bank account
mahi ā-kiritanga	self-employed
Takuhe Ine Moni Whiwhi	Income Tested Benefit
moni whiwhi mātāmuri	secondary income



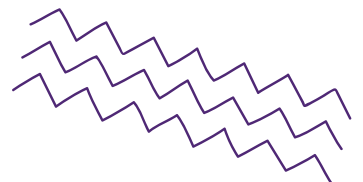


Ngā Hononga ki Te Whare Tapa Whā Koha

He tikanga tūturu te koha, ka taea te moni hei koha, ka taea hoki ngā hautonga me ngā ratonga rānei hei koha. He koha te koha, arā, ka tukuna herekore atu ki te tangata.

Ahakoā he utu tāke moni whiwhi mō 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, kāore rānei te kaituku e whai painga, e whai huanga
 - ehara i te mea ka tuku hei moni whiwhi māu.
1. Me mahi ā-takirua ki te tātari te tūtohi i raro nei. Ka kite kōrua i ētehi tauira mō te koha hei arataki i a kōrua ki te whakatau pai mehemea me utu tāke moni whiwhi, kāore rānei.
 2. Kei te pou Whare Tapa Whā i te taha mātau, me whakaatu he aha ngā awenga, ngā pānga nui rānei o te pou whānau mō te whānau, ahakoā ka utu rānei, kāore rānei e utu i te tāke moni whiwhi. Kei a koe te nui, te iti rānei o ngā tauira. He tauira kei konei māu;



Ngā Horopaki	Te utu tāke moni whiwhi?		Te Whare Tapa Whā
	Āe	Kāo	Te Pou Whānau
1. Ka whakaritea e te kōmiti marae he nohonga mō te pō. Ka whakaritea e te kōmiti marae he nohonga ki te marae mō te pō mā tō whānau ki tētahi utu toka mō ia tangata. He ratonga tēnei, ā, ko ngā utu ka riro i te marae he utu tāke moni whiwhi.	Ka utu te marae i te tāke moni whiwhi nā te mea ehara ngā utu i te utu tūao, ā, he hua e tumanakohia ana e ngā kaiutu.		Awenga <i>I whakatā pai te whānau me te iti noa o te utu.</i>
			Pānga
2. Ka whakaaetia e te kōmiti marae kia āhei te tangata te kuhu ki te whenua o te marae. Ka whakaae tō kōmiti marae ki tētehi tokorua nō Amerika kia whakawhiti tō rāua tira mārena i te whenua o te marae ki te moana ki te mahi i ō rāua whakaahua mārena. Kāore te kōmiti i tuku nama. Ka tuku te tokorua i tētahi pūtea maioha. He koha tēnei, ā, ehara i te utu tāke moni whiwhi ki te marae.		Ehara i te utu tāke moni whiwhi mā rātou, nā te mea he utu ā-tūao, kāore he painga, he huanga rānei mā rātou.	Awenga
			Pānga

Ngā Horopaki	Te utu tāke moni whiwhi?		Te Whare Tapa Whā
	Āe	Kāo	Te Pou Whānau
3. Ka hoatu kai tētahi mātua me ētahi atu rawa tē utu kē ai i te kōhanga reo. Kua utua e tētahi whānau o te kōhanga reo mō tōnā tamaiti, ā, he nui rawa te hua whenua mai i tōna māra. Ka hoatu ki te kōhanga reo hei tina mā ngā tamariki.		He koha tēnei, ehara i te tāke moni whiwhi. Ehara i te tāke nā te mea he whakawhiwhinga tūao, kāore te kaiwhakawhiwhi i whai huanga, ā, kāore te kōhanga reo i riro moni whiwhi.	Awenga
			Pānga
4. Ka rēti atu te rōpū waka ama i ngā waka ama ki te hunga tūmatanui. Ka whakatau tō whānau ki te rēti i ō rātou waka ama ki te hunga tūmatanui hei arumoni. He tāke moni whiwhi te mahi rēti.	Me utu tō whānau i te tāke nā te mea ehara ngā utu rēti whare i te mahi tūao, ā, ka whai huanga ngā kaiutu.		Awenga
			Pānga

Wāhanga 4:

Te whakahaere pakihi -

He aha ngā whakapaunga?

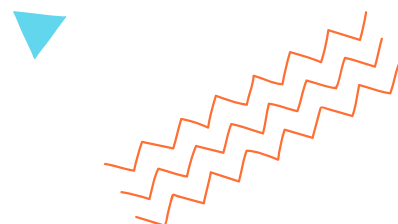
He utu ngā whakapaunga ka pā i te whakapaunga o āu ake moni ki te utu i ētahi mea, i ētahi utu rānei kua whakapipi mai i ō whakahaerenga pākihi.

Mō te tangata takitahi, he whakapaunga ka taea e koe te tono i runga i te āhua o te moni whiwhi ka riro i a koe. Pēnei i:

- Ngā whakapaunga ā-whare mehemea ka mahi koe i te kāinga
- Ngā whakapaunga mehemea he kaupupuri koe o tētahi whare rēti
- Te utu i tētahi ki te whakarite, ki te whakaoti i tō puka tāke
- Ngā whakapaunga kua whakamahia e koe i tō pākihi



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





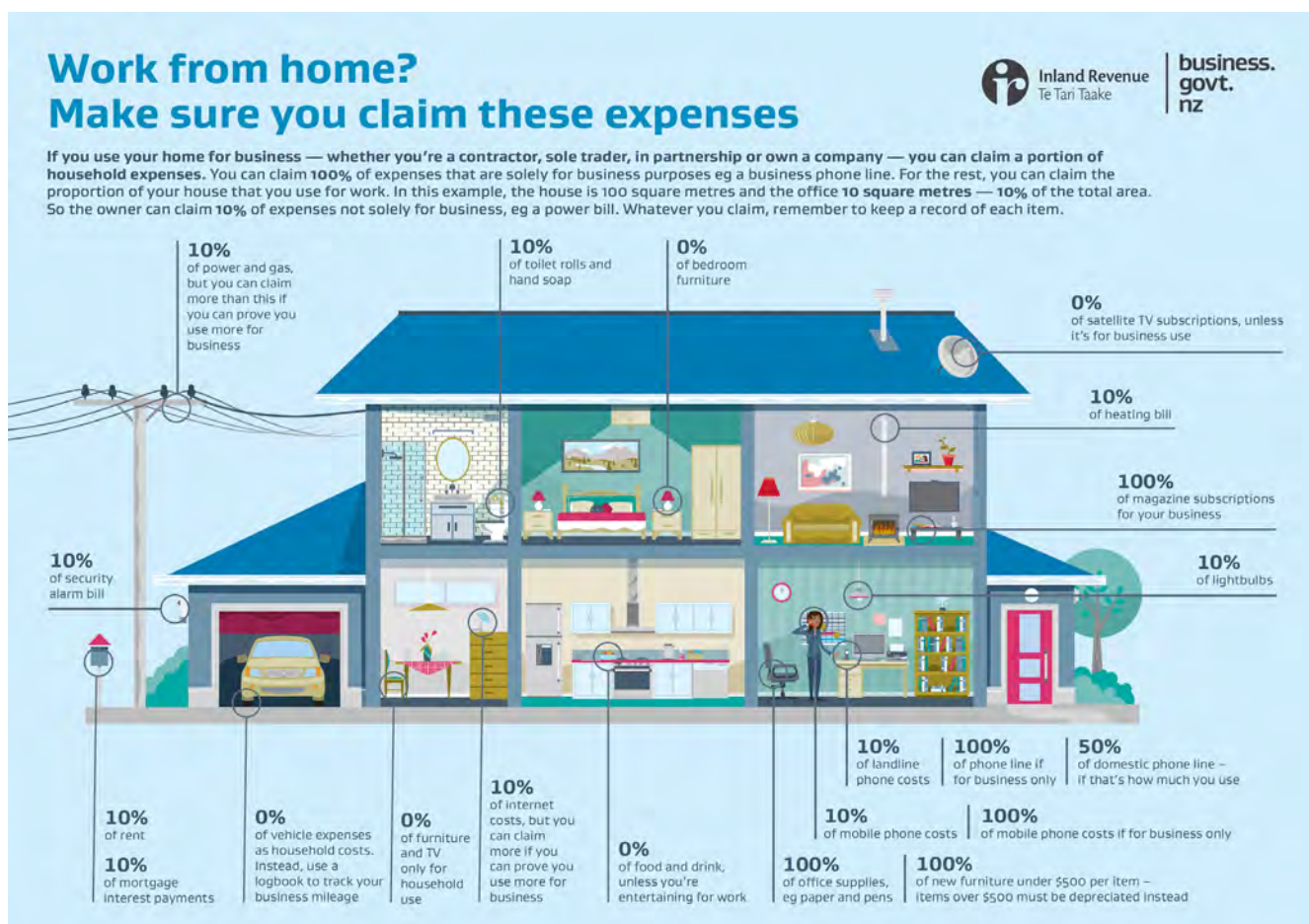
Hei Mahi 1



Te mahi i te kāinga?

Mehemea ka mahi koe i te kāinga, ka taea e koe te tono i tētahi ōrau o āu whakapaunga.

Tirohia te whakairoiro pārongo i raro nei, ka kite tu ai ngā whakapaunga hei tono māu.



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

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

1) Mehemea e whakamahi ana i te 50% o tō waea ā-kāinga mō tō pakihi, he aha te rahi o tō nama ka taea e koe te tono?

2) He aha te ōrau o tō haurehu, o tō hiko ka taea e koe te tono me te kore i hāpono i te nui o tō whakamahinga?

3) He aha te ōrau ka taea e koe te tono mō tō waea pakihi?



Ngā whakapaunga rēti whare

Mehemea ko koe te kaipupuri o tētahi whare kāhore koe e noho ki reira, tērā ētahi whakapaunga ka taea e koe te tono i te puka tāke moni whiwhi e tū mai.

Tirohia ngā tono ka taea e koe mehemea ka rēti whare atu koe.

He aha te aromatawai tāke, ā, he aha te pūtake me mahi au?

Ka tū te whakatau tāke ā-tau i Aotearoa mai i te 1 o Āperira ki te 31 o Māehe. I te mutunga o te tau tāke, ka whakarite aromatawai tāke Te Tari Taake māu. Ka whakaatu atu tēnei aromatawai i tō taunga tāke whakamutunga mō te tau, ā, mehemea he whakahokinga moni mōu, me utu tāke, kāore rānei he tāke hei utu, hei whakahokinga moni māu. Mehemea he utu ā-tau tāu, ko te tūmanako kua utua katoatia ō nama tāke mā te PAYE. Ka taea hoki e ngā māngai tāke te aromatawai i tō taunga mō te tau.

Mō ētahi mōhiohio anō o ngā momo whakapaunga takitahi ka taea e koe te tono.

Ngā momo whakapaunga pākihi ka taea e koe te tono.



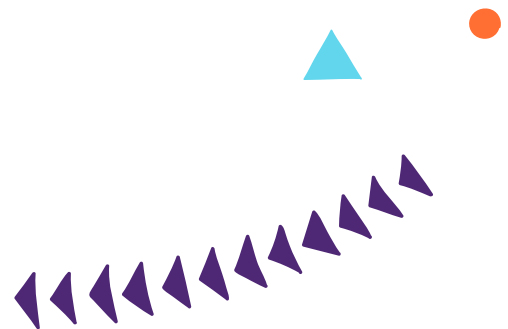
Hei Mahi 2

1) He aha te hiranga o te whakahou i ō taipitopito kia tika mō āu utu tāke?

2) Mehemea ka mahi koe i te kāinga he aha ētahi whakapaunga ā-kāinga ka taea e koe te tono?

3) Whakaahuahia he aha te aromatawai tāke, ā, ka pēhea tō whiwhi.

Kuputaka	
Māori	Pākehā
whare rēti	rental property
hāpono	prove





He Ngohe Aromatawai Tāke

I tēnei o ngā aromatawai ka āhei tō whakaatu i tō māramatanga ki ngā nekehanga o te pūnaha tāke i Aotearoa. Tēnā, pānuihia te tikanga aromatawai TĀKE kia mārama ai koe ka pēhea tō aromatawaihia. Me whakaoti ā-rōpū i tēnei ngohe.

Kua tonoa tō rōpū ki te whakahaere i tētahi whakaaturanga kaipakihitanga ki te taha o ōu pia nā te mea kei a koe tētahi pakihi tūruhi paku e hono ai hoki ki te kura. I tō rōpū, i uiuitia e koutou ō hoa ki te whakaoti i tētahi puka-pātai e tautohu ana i ētahi mahi matua e rima;

1. Whakamāramahia te take ka utu tāke moni whiwhi te tangata kotahi
2. Whakatauiratia ngā momo ara ka kohi tāke moni whiwhi
3. Whakatauiratia ngā whakapaunga ka taea e te tangata kotahi te tono i tō rātou moni whiwhi.
4. Whakamāramahia te PAYE me te GST
5. Whakamāramahia ngā ara utu mahi tangata, ā, ka pēhea ngā tangohanga utu ā-hāora, utu ā-tau.

Tēnā whiriwhirihia tētahi o ngā mahi i runga nei, ka whakarite whakamārama ki ō hoa ki tētahi o ngā takatoranga e whai nei;

- He Pānui
- He Rauemi Ataata matihiko
- He puka aratohu whai hātepe
- He whakaaturanga me ngā rauemi tautoko e hāngai ana, pēnā i ngā PanaHiko, i ngā pukupuka





He Tikanga TĀKE - He Aromatawai i te ako

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

He mea tautohu tēnei tūtohi mōu, arā kei hea koe, kei te aha, he aha hei mahi i muri mai. Ka taea e koe te kōwhiringa ki te tāpiri taunakitanga ki ō hua ako.

Whakaotihia tēnei tūtohi mā te tīpako i ngā putanga kua oti i a koe, ā, ka āpiti ā-matihiko ki tō mahi, ka tiki ake rānei i tētahi kape. Ka ahu mai ēnei taunakitanga i ngā akoranga i te kaupapa, he hononga rānei ki tētahi wāhanga o tō ngohe aromatawai.

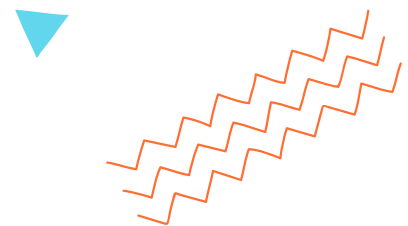
He tauira taunakitanga:



Ngā Hononga ki Te Whare Tapa Whā

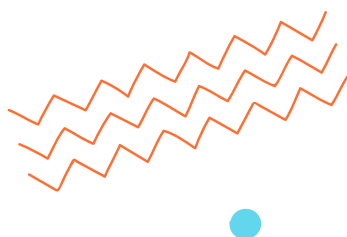


Hei Mahi

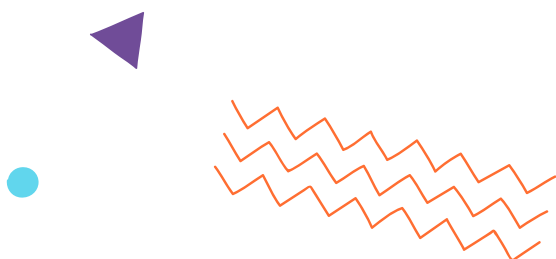


Te Āheitanga - Te Whakahaere Moni me te Moni Whiwhi

Whāinga	Te ako i ngā Tikanga TĀKE	Te mārama ki ngā Tikanga TĀKE	Te matatau ki ngā Tikanga TĀKE	Te mātanga ki ngā Tikanga TĀKE
Whakamāramahia te PAYE, te GST me te ara kōhi tāke	Ka whakaahuatia te tikanga o te GST. Ka whakaahuatia te tikanga o te PAYE.	Ka whakamāramahia he aha ngā rawa me ngā ratonga. Ka whakamāramahia he aha te PAYE.	Kua matatau ahau ki ngā Tikanga TĀKE + Ka whakamāramahia, ka pēhea te utu i taku GST hei kiritaki. Ka whakamāramahia te hiranga o te āta titiro ki ngā tangohanga PAYE i taku pukautu.	E Matatau ana ki te Mōhio-Tāke + Ka parahautia he aha i tika ai, he aha rānei i kore tika ai ngā tāke i Aotearoa.
Whakamāramahia te whakamahinga o te PAYE i tō pukautu, ā, he aha i utu tāke ai koe.	Ka whakaahuatia te tikanga o te waehe tāke. Ka whakaahuatia te tikanga o te pāpātanga tāke.	Ka whakaraupapahia ngā take e panoni ai pea taku waehe tāke. Ka whakamāramahia te hiranga o te whakahou i ō taipitopito mā tō kaituku mahi ia wā, ia wā.	Kua matatau ahau ki ngā Tikanga TĀKE + Ka whakaahuatia te rerekētanga o te pāpātanga whiwhi moni me te waehe tāke, ā, ka whakamāramahia ngā pānga ki te moni whiwhi.	E Matatau ana ki te Mōhio-Tāke + Ka whakaotihia te puka whakapuaki waehe tāke, ā, ka arotakehia te tukanga.
Whakamāramahia ngā ara whiwhi utu mahi a te tangata me ngā tangohanga utu ā-hāora, utu ā-tau hōki.	Ka whakahuatia ngā momo whiwhinga moni rerekē. Ka whakaahuatia he aha te 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 he aha i rerekē ai ngā momo utu. Ka whakatauiratia ngā momo tangohanga utu ā-tau.	E Matatau ana ki te Mōhio-Tāke + Ka arotakengia te hiranga o ngā tangohanga utu ā-tau me ngā huanga wā roa o ēnei tangohanga. hei tauira: KiwiSaver



Whāinga	Te ako i ngā Tikanga TĀKE	Te mārama ki ngā Tikanga TĀKE	Te matatau ki ngā Tikanga TĀKE	Te mātanga ki ngā Tikanga TĀKE
Whakamāramahia ngā momo whakapaunga ka taea e te tangata kotahi te tono i ā rātou moni whiwhi	Ka whakaahuatia he aha te whakapaunga.	Ka whakatauiratia ētahi whakapaunga ā-whare ka taea te tono mehemea ka mahi i te kāinga.	Kua matatau ahau ki ngā Tikanga TĀKE + Ka whakamāramahia ētehi atu whakapaunga ka taea te tono hei tangata kotahi.	E Matatau ana ki te Mōhio-Tāke + Ka arohaeetia te hiranga o te manaaki i ngā mauhanga kia tika, kia pai ai taku aroturuki i aku whakapaunga me aku tangohanga.
Whakamāramahia he aha te aromatawai tāke moni whiwhi	Ka whakaahuatia he aha 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 he aha te aromatawai tāke i puta i te mutunga o te tau.	E Matatau ana ki te Mōhio-Tāke + Ka parahautia he aha te aromatawai tāke i māhi ai e Te Tari Taake hei kaupapa nui mō te whakahaere i tā tātou pūnaha tāke.



Te whai hua - kia ora!

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