



SWAP

Use this card to swap one of your work ready cards with another players.



SWAP BLOCK

Use this card to protect yourself from another player attempting to swap one of your work ready cards with theirs.



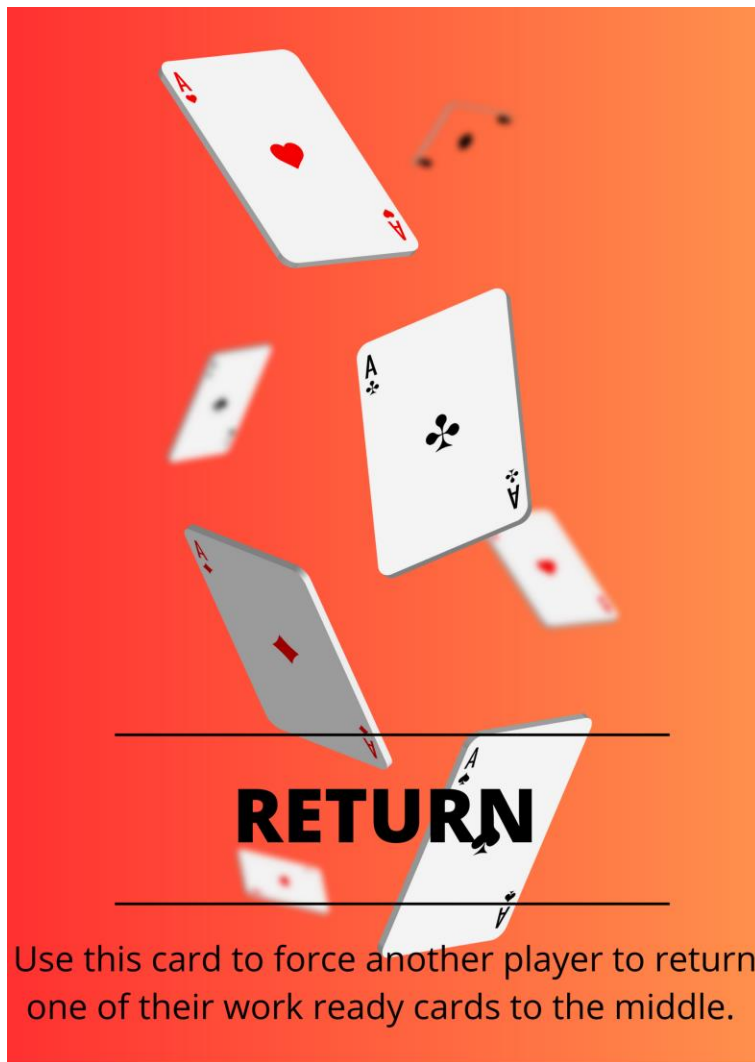
STEAL

Use this card to steal a work ready card from another player.

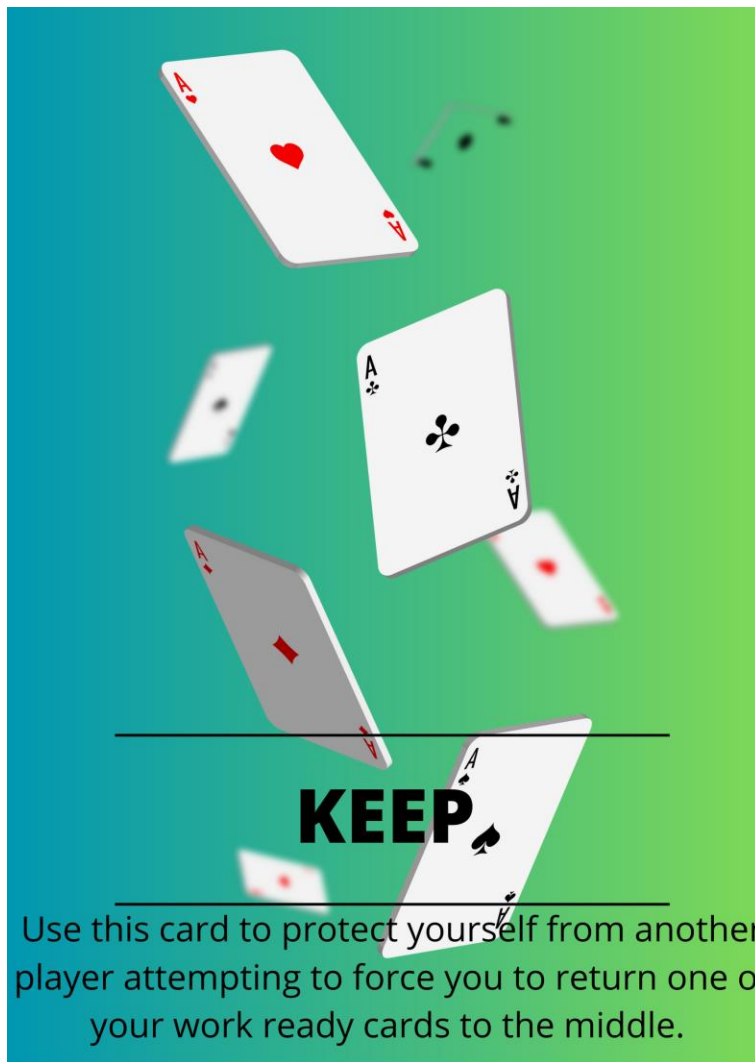


STOP

Use this card to protect yourself from another player attempting to steal one of your work ready cards.



Use this card to force another player to return one of their work ready cards to the middle.





WORK READY

This card allows you to pick up a work ready card from the middle.

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2

3



3

4



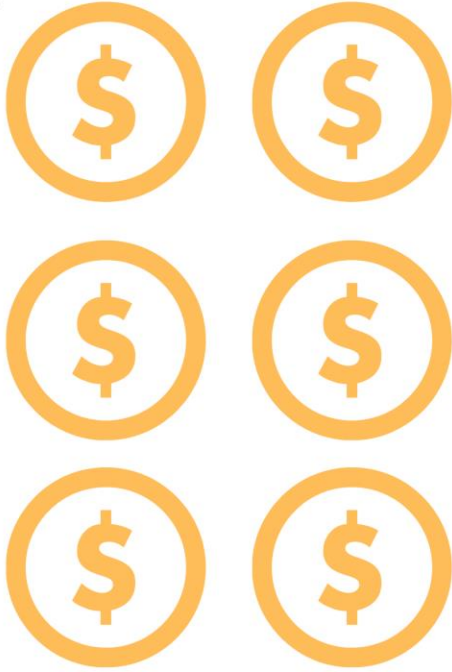
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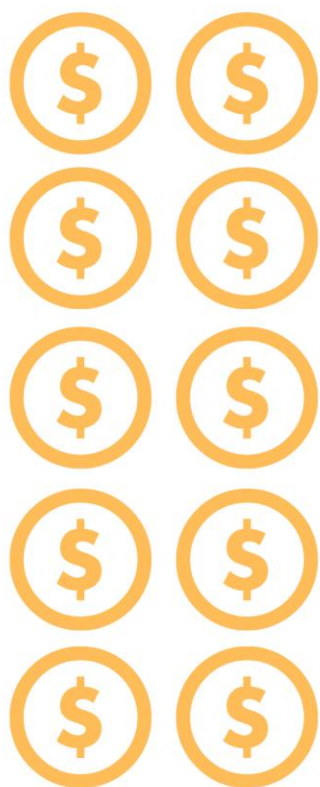
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TAX FILE NUMBER

You supplied your tax file number (TFN). A TFN is a unique 9-digit identifier used for tax purposes. It is a crucial for tracking your financial activities, including employment, investments, and government benefits. Having a TFN enables you to lodge tax returns, receive appropriate tax deductions, and comply with tax obligations. It's important to keep the TFN secure and not share it with people to prevent identity theft and fraud.



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NO TAX FILE NUMBER

You didn't supply a tax file number (TFN). Not having TFN is extremely challenging in terms of working, accessing government benefits, and managing taxes. It might leads to higher tax rates on income, difficulties in getting financial assistance, and challenges in conducting basic financial tasks like opening bank accounts or investing. Obtaining a TFN is crucial for smooth financial operations.

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TAX FREE THRESHOLD

You claimed the tax free threshold! This means if your annual income falls below \$18,200, you won't be required to pay any income tax. However, if your income exceeds this threshold, you'll start paying tax on the portion that surpasses \$18,200. Claiming the tax-free threshold when you're eligible can help reduce your overall tax liability and increase your take-home pay. It's necessary to accurately assess your income and tax situation to make the most of this benefit.

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TAX RETURN

You put in your tax return, and reviewed a tax refund. Filing a tax return involves reporting your annual income and deductions, to ensure that you've paid the correct amount of tax. To put in your tax return, you gather relevant documents like payslips, receipts, and records of income from various sources. The taxation authorities then determine if you owe additional tax or are entitled to a refund. Filing a tax return is an essential task to complete at the end of every financial year.

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NO TAX RETURN

You forgot to put in your tax return. Neglecting to file your tax return can result in missed refunds or benefits, as well as penalties from taxation authorities.

Delaying or not filing can lead to fines. Filing on time is crucial to avoid financial setbacks and adhere to tax rules.

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PAY AS YOU GO

Pay as you go (PAYG) is a tax system the governments tax authorities has set up to ensure that you don't have a large tax bill to pay at the end of the financial year. Using PAYG, your employer withholds tax from your income before paying you. This deduction is based on your estimated yearly earnings, spreading your tax payments evenly across the year. This withheld amount is sent to tax authorities. PAYG reduces the chance of significant tax debts during tax return time.

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TAX BRACKETS

You fall in the first bracket as you earn less than \$18,200, this means that you don't have to pay income tax. Below is a copy of the tax brackets.

TAXABLE INCOME	TAX ON THIS INCOME
0 - \$18,200	None
\$18,201 - \$45,000	19 cents for each \$1 over \$18,200
\$45,001 - \$120,000	\$5,092 plus 32.5 cents for each \$1 over \$45,000
\$120,001 - \$180,000	\$29,467 plus 37 cents for each \$1 over \$120,000
\$180,001 and over	\$51,667 plus 45 cents for each \$1 over \$180,000

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SUPERANNUATION GUARANTEE

The Superannuation Guarantee in Australia mandates that employers contribute 11% of eligible employees' earnings into their superannuation fund. This ensures a growing retirement fund, separate from your salary, this helps to provide financial security in the years of retirement.

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CONTRIBUTIONS

You made after tax super contributions as soon as you begin working and as a low-income earner you were eligible for the government superannuation co-contribution. It contributes half of your contribution to a total of \$500. You contributed \$1000 and received the maximum amount of \$500.

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GOOD SUPERFUND

You selected a good superfund! Selecting a good superannuation fund in Australia involves prioritizing low fees and high returns. Opting for a fund with minimal fees ensures a larger portion of your investment goes towards growth, while focusing on a history of strong returns maximizes your long-term earnings potential. This combination enhances your overall retirement savings.

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NO SUPERFUND

You didn't supply a superannuation fund, so your employer selected one for you, this superfund has high fees and a low return rate. These high fees can eat into your long-term growth, and a consistently low return means your investments might not succeed as well as they could in a better-performing fund. This can limit the growth of your retirement savings, this highlights the significance of selecting a suitable superfund for yourself.

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BALANCED PORTFOLIO

You've selected a balanced portfolio within your superfund. Opting for a balanced super portfolio means you've diversified your investments across property, cash reserves, and domestic and international shares. This mix offers stability, growth potential, and liquidity, helping optimize your retirement savings strategy by managing risk and aiming for better returns.

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