

Working for Families 2025

WEEKLY PAYMENTS (1 April 2024 to 31 March 2025)

FAMILY TAX CREDIT (FTC) AND IN-WORK TAX CREDIT (IWTC)

Family tax credit is paid regardless of your source of income.

In-work tax credit is for families who are normally in paid work.

FAMILY INCOME (BEFORE TAX)		NUMBER OF CHILDREN											
		ONE		TWO		THREE		FOUR		FIVE		SIX	
Weekly \$	Annual \$	FTC \$	IWTC \$	FTC \$	IWTC \$	FTC \$	IWTC \$	FTC \$	IWTC \$	FTC \$	IWTC \$	FTC \$	IWTC \$
0 to 821	0 to 42700	144	72	262	72	380	72	498	87	616	102	734	117
822 to 846	42701 to 44000	137	72	255	72	373	72	491	87	609	102	727	117
847 to 875	44001 to 45500	130	72	248	72	365	72	483	87	601	102	719	117
876 to 904	45501 to 47000	122	72	240	72	358	72	476	87	593	102	711	117
905 to 933	47001 to 48500	114	72	232	72	350	72	468	87	586	102	704	117
934 to 962	48501 to 50000	106	72	224	72	342	72	460	87	578	102	696	117
963 to 990	50001 to 51500	99	72	216	72	334	72	452	87	570	102	688	117
991 to 1019	51501 to 53000	91	72	209	72	326	72	444	87	562	102	680	117
1020 to 1048	53001 to 54500	83	72	201	72	319	72	437	87	554	102	672	117
1049 to 1077	54501 to 56000	75	72	193	72	311	72	429	87	547	102	665	117
1078 to 1106	56001 to 57500	67	72	185	72	303	72	421	87	539	102	657	117
1107 to 1135	57501 to 59000	60	72	177	72	295	72	413	87	531	102	649	117
1136 to 1163	59001 to 60500	52	72	170	72	288	72	405	87	523	102	641	117
1164 to 1192	60501 to 62000	44	72	162	72	280	72	398	87	516	102	633	117
1193 to 1221	62001 to 63500	36	72	154	72	272	72	390	87	508	102	626	117
1222 to 1250	63501 to 65000	28	72	146	72	264	72	382	87	500	102	618	117
1251 to 1279	65001 to 66500	21	72	139	72	256	72	374	87	492	102	610	117
1280 to 1308	66501 to 68000	13	72	131	72	249	72	366	87	484	102	602	117
1309 to 1337	68001 to 69500	5	72	123	72	241	72	359	87	477	102	594	117
1338 to 1366	69501 to 71000		70	115	72	233	72	351	87	469	102	587	117
1366 to 1394	71001 to 72500		62	107	72	225	72	343	87	461	102	579	117
1395 to 1423	72501 to 74000		54	100	72	217	72	335	87	453	102	571	117
1424 to 1452	74001 to 75500		46	92	72	210	72	328	87	445	102	563	117
1453 to 1481	75501 to 77000		39	84	72	202	72	320	87	438	102	556	117
1482 to 1510	77001 to 78500		31	76	72	194	72	312	87	430	102	548	117
1511 to 1538	78501 to 80000		23	68	72	186	72	304	87	422	102	540	117
1539 to 1567	80001 to 81500		15	61	72	179	72	296	87	414	102	532	117
1568 to 1596	81501 to 83000		7	53	72	171	72	289	87	406	102	524	117
1597 to 1625	83001 to 84500			45	72	163	72	281	87	399	102	517	117
1626 to 1654	84501 to 86000			37	72	155	72	273	87	391	102	509	117
1655 to 1683	86001 to 87500			29	72	147	72	265	87	383	102	501	117
1684 to 1712	87501 to 89000			22	72	140	72	257	87	375	102	493	117
1713 to 1740	89001 to 90500			14	72	132	72	250	87	368	102	485	117
1741 to 1769	90501 to 92000			6	72	124	72	242	87	360	102	478	117
1770 to 1798	92001 to 93500				71	116	72	234	87	352	102	470	117
1799 to 1827	93501 to 95000				63	108	72	226	87	344	102	462	117
1828 to 1856	95001 to 96500				55	101	72	219	87	336	102	454	117
1857 to 1885	96501 to 98000				47	93	72	211	87	329	102	446	117
1886 to 1913	98001 to 99500				40	85	72	203	87	321	102	439	117
1914 to 1942	99501 to 101000				32	77	72	195	87	313	102	431	117
1943 to 1971	101001 to 102500				24	69	72	187	87	305	102	423	117
1972 to 2000	102501 to 104000				16	62	72	180	87	297	102	415	117
2001 to 2029	104001 to 105500				8	54	72	172	87	290	102	408	117
2030 to 2058	105501 to 107000				1	46	72	164	87	282	102	400	117
2059 to 2087	107001 to 108500					38	72	156	87	274	102	392	117
2088 to 2115	108501 to 110000					31	72	148	87	266	102	384	117
2116 to 2144	110001 to 111500					23	72	141	87	259	102	376	117
2145 to 2173	111501 to 113000					15	72	133	87	251	102	369	117
2174 to 2202	113001 to 114500					7	72	125	87	243	102	361	117
2203 to 2231	114501 to 116000						72	117	87	235	102	353	117
2232 to 2260	116001 to 117500						64	109	87	227	102	345	117
2261 to 2288	117501 to 119000						56	102	87	220	102	337	117
2289 to 2317	119001 to 120500						49	94	87	212	102	330	117

If you're receiving a Foster Care Allowance (board payments from Oranga Tamariki—Ministry for Children), Orphan's or Unsupported Child Benefit, the amounts listed in the chart above may not apply to you. To estimate your entitlement use our [Estimate your Working for Families Tax Credits calculator](#) at ird.govt.nz/tools-calculators or call us on 0800 227 773.

MINIMUM FAMILY TAX CREDIT – WEEKLY (MFTC)

If your family income is below \$35,204 a year, after tax (or \$41,483 before tax), you may also be entitled to this payment.

FAMILY INCOME (BEFORE TAX)		
Weekly \$ (gross)	Annual \$ (gross)	Weekly MFTC \$
0 to 182	0 to 9,500	677 - 513
182 to 269	9,501 to 14,000	513 - 436
270 to 298	14,001 to 15,500	436 - 412
299 to 326	15,501 to 17,000	412 - 388
327 to 355	17,001 to 18,500	388 - 364
356 to 384	18,501 to 20,000	364 - 340
385 to 413	20,001 to 21,500	340 - 317
414 to 442	21,501 to 23,000	317 - 293
443 to 471	23,001 to 24,500	293 - 269
472 to 500	24,501 to 26,000	269 - 245
501 to 528	26,001 to 27,500	245 - 221
529 to 557	27,501 to 29,000	221 - 198
558 to 586	29,001 to 30,500	198 - 174
587 to 615	30,501 to 32,000	174 - 150
616 to 644	32,001 to 33,500	150 - 126
645 to 673	33,501 to 35,000	126 - 102
674 to 701	35,001 to 36,500	102 - 79
702 to 730	36,501 to 38,000	79 - 55
731 to 759	38,001 - 39,500	55 - 31
760 to 788	39,501 - 41,000	31 - 7
789 to 797	41,001 - 41,483	7 - 0

BEST START TAX CREDIT (BSTC)

This is a payment for the first three years of a child's life. You can receive \$73 per week (up to \$3,838 per year) per child.

All qualifying families with a new born child will have an entitlement to BSTC in their child's first year.

FAMILY INCOME (BEFORE TAX)	NUMBER OF CHILDREN WHO QUALIFY FOR BSTC. WEEKLY ENTITLEMENT		
	ONE	TWO	THREE
No income limit in a child's first year.	\$73	\$147	\$221

BEST START TAX CREDITS – CHILDREN AGED 1 TO 3 YEARS

Payments will reduce in the second and third year if your family income is above \$79,000. For every dollar over \$79,000 your family's annual entitlement will be reduced by 21 cents.

FAMILY INCOME (BEFORE TAX)		NUMBER OF BSTC CHILDREN FROM 1 to 3 YEARS					
		WEEKLY AMOUNT			FORTNIGHTLY AMOUNT		
Weekly \$	Annual \$	ONE	TWO	THREE	ONE	TWO	THREE
0 to 1510	0 to 78500	73	147	221	147	295	442
1511 to 1538	78501 to 80000	69	143	217	139	287	434
1539 to 1567	80001 to 81500	63	137	211	127	275	422
1568 to 1596	81501 to 83000	57	131	205	115	262	410
1597 to 1625	83001 to 84500	51	125	199	103	250	398
1626 to 1654	84501 to 86000	45	119	193	91	238	386
1655 to 1683	86001 to 87500	39	113	187	78	226	374
1684 to 1712	87501 to 89000	33	107	181	66	214	362
1713 to 1740	89001 to 90500	27	101	174	54	202	349
1741 to 1769	90501 to 92000	21	95	168	42	190	337
1770 to 1798	92001 to 93500	15	89	162	30	178	325
1799 to 1827	93501 to 95000	9	83	156	18	166	313
1828 to 1856	95001 to 96500		76	150		153	301
1857 to 1885	96501 to 98000		70	144		141	289
1886 to 1913	98001 to 99500		64	138		129	277
1914 to 1942	99501 to 101000		58	132		117	265
1943 to 1971	101001 to 102500		52	126		105	253
1972 to 2000	102501 to 104000		46	120		93	240
2001 to 2029	104001 to 105500		40	114		81	228
2030 to 2058	105501 to 107000		34	108		69	216
2059 to 2087	107001 to 108500		28	102		56	204
2088 to 2115	108501 to 110000		22	96		44	192
2116 to 2144	110001 to 111500		16	90		32	180
2145 to 2173	111501 to 113000		10	84		20	168
2174 to 2202	113001 to 114500			78			156
2203 to 2231	114501 to 116000			72			144
2232 to 2260	116001 to 117500			65			131
2261 to 2288	117501 to 119000			59			119
2289 to 2317	119001 to 120500			53			107

Notes

- The amounts in the charts are estimates only, and are initial payment amounts which may alter if your circumstances change. If your income is above \$120,500 or you have more than six children, use our [Estimate your Working for Families Tax Credits](https://ird.govt.nz/tools-calculators) calculator at ird.govt.nz/tools-calculators or call us on 0800 227 773.
- To see which payment types you are eligible to receive, go to ird.govt.nz/working-for-families
- You can't receive Working for Families (Wff) and the independent earner tax credit (IETC) at the same time. If you currently receive the IETC by using the ME or ME SL tax code and are entitled to Wff, you must change your tax code with your employer at the same time as you apply for Wff.