



Title: “Taxes Made Simple: From Gross to Net”

Verse 1

A country's like a household, big and wide,
Taxes fund the roads where people ride.
They build our schools, our parks, our care,
We all contribute—our fair share.
Businesses and people pay what they earn or sell,
It's how governments work, and they use it well.

Chorus

Consumption's what you pay when you buy,
Income's on your earnings that multiply.
Payroll's taken right from your pay,
Each has a role in its own way.
Learn them all, step by step,
With **SEKAEL**, you won't forget.

Verse 2

In **Japan**, it's called *Consumption Tax*—ten percent's the rate,
Eight percent for food, that's pretty great.
In the **U.S.**, we call it *Sales Tax*, see?
It changes by *state* and by *city*.
California adds **7.25%**, that's the rule,
But **Delaware** has zero—that's pretty cool!
In the **Philippines**, they add a *VAT*—twelve percent to the cost,
At every stage of production, value's never lost.

Bridge

👉 *Sales Tax* — added at checkout on goods you buy.
👉 *VAT* — built in the price before it meets your eye.
👉 *Consumption Tax* — Japan's way to say the same,
Different name, but similar game.

Chorus

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Verse 3 –

Income Tax means what you earn, that's clear,
On salaries, wages, or profits each year.
It's *progressive*, meaning rates climb high,
The more you make, the more you buy.
In **Japan**, rates rise from **5 to 45**,
While **U.S.** brackets from **10 to 37** thrive.
Philippines goes up to **35%**,
That's what income contribution meant.

Bridge 2

👉 *Corporate Income Tax* — what companies owe.
👉 *Individual Income Tax* — for people's cash flow.
Each helps the system stay alive,
So social programs can survive.

Verse 4

Now *Payroll Tax* means “taken from your pay.”
It's *withheld* before you get it—day by day.
In the **U.S.**, we split it in three:
Federal Tax, **Social Security**, and **Medicare**, you see.
Social Security's **6.2 percent**,
Helps fund retirement and disability rent.
Medicare's **1.45**, for healthcare needs,
Your *gross pay minus tax* is what *net pay* means!

Chorus

Consumption, Income, Payroll too,
Now you know what each can do.
From gross to net, from rate to base,
You've learned how taxes take their place.
Learn with heart, step by step,
Learning's made simple—with **SEKAEL's** help.

Outro

Remember: *Gross Pay* is what you earn in full,
Net Pay is what's left after the tax rule.

Always check the rate, don't misapply,
Because rates change fast, from low to high.
Now when you shop, or read your pay,
You'll know where your taxes go each day!