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New Zealand Curriculum – Financial Capability Progressions

Key competences and learning areas

Learning outcomes

	Theme	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
Manage money and income	1. Money	<ul style="list-style-type: none"> Recognise coins and notes. Describe ways of using money (cash) for different purposes. Recognise that money has worth, i.e. value. 	<ul style="list-style-type: none"> Use coins and notes for simple transactions – give and receive change. Discuss different ways of paying and receiving payment for goods and services, e.g. cash, EFTPOS, bartering. Discuss the purpose of money, i.e. may be exchanged for items of equal value. 	<ul style="list-style-type: none"> Use coins and notes for transactions and calculate correct change. Describe different ways of paying and receiving payment for goods and services e.g. EFTPOS, debit cards. Describe the purpose of money, e.g. paying for goods, services. 	<ul style="list-style-type: none"> Recognise the value of New Zealand's currency in relation to currencies of other countries. Compare different ways of paying and receiving payment for goods and services, e.g. debit cards. 	<ul style="list-style-type: none"> Convert New Zealand dollars into other currencies (and vice versa) and give examples of when this is useful. Compare and contrast different ways of paying and receiving payment for goods and services, e.g. debit cards. 	<ul style="list-style-type: none"> Calculate exchange rates against New Zealand's currency and explain effects changes have on individuals, e.g. planning an overseas holiday. Describe different ways of transferring money between people and organisations, e.g. Internet banking, debit cards, emerging technologies. 	<ul style="list-style-type: none"> Calculate exchange rates against New Zealand's currency and explain effects changes have on New Zealand's economy, e.g. imports, exports. Compare different ways of transferring money between people and organisations, e.g. Internet banking, debit cards, emerging technologies. 	<ul style="list-style-type: none"> Calculate exchange rates against New Zealand's currency and explain effects changes have on the global economy, e.g. trade, inflation. Compare and contrast different ways of transferring money between people and organisations, e.g. Internet banking, debit cards, emerging technologies.
	Bamzonია Lesson number	1. What is Money? 2. Money Matcher 3. Things People Buy 5. Ryan Opens a Bank Account 23. How would You Like to Pay?	1. What is Money? 2. Money Matcher 3. Things People Buy 5. Ryan Opens a Bank Account 23. How would You Like to Pay? 29. Doing the Paperwork	1. What is Money? 2. Money Matcher 3. Things People Buy 5. Ryan Opens a Bank Account 23. How would You Like to Pay? 29. Doing the Paperwork	5. Ryan Opens a Bank Account 23. How would You Like to Pay? 29. Doing the Paperwork 33. Foreign Exchange	5. Ryan Opens a Bank Account 23. How would You Like to Pay? 33. Foreign Exchange	5. Ryan Opens a Bank Account 23. How would You Like to Pay? 33. Foreign Exchange	5. Ryan Opens a Bank Account 23. How would You Like to Pay? 33. Foreign Exchange	5. Ryan Opens a Bank Account 23. How would You Like to Pay? 33. Foreign Exchange

Learning outcomes

Theme	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
2. Spending	<ul style="list-style-type: none"> Investigate what people “need to” spend money on, e.g. food, clothing, shelter. Discuss why and how people make choices about spending money, e.g. when buying food for lunches. 	<ul style="list-style-type: none"> Explore spending choices for a given amount of money and recognise that people’s spending choices differ, e.g. food, clothing. Discuss the concept of getting value for money when spending, e.g. when buying family groceries. 	<ul style="list-style-type: none"> Discuss why individuals/whānau may have different spending priorities. Investigate different ways to get value for money when spending, e.g. when buying household items. 	<ul style="list-style-type: none"> Compare individual spending choices and priorities at different stages of life. Describe different ways to get value for money when spending, e.g. when buying clothing, toiletries, haircuts. Discuss external factors that can affect peoples’ financial choices, e.g. advertising, peer pressure. 	<ul style="list-style-type: none"> Compare spending choices and priorities of individuals/whānau in relation to age, circumstance. Compare different ways of getting value for money with regard to spending. Describe external factors that can affect peoples’ financial choices, e.g. advertising, peer pressure. 	<ul style="list-style-type: none"> Describe different ways of spending, e.g. online purchasing, layby, hire-purchase, phone plans. Explain external factors that can affect peoples’ financial choices, e.g. advertising, peer pressure. 	<ul style="list-style-type: none"> Describe different views about making wise spending choices in relation to age and circumstance. Explain different ways of spending, e.g. online purchasing, layby, hire-purchase, phone plans. Describe and explain the effects of inflation on spending. 	<ul style="list-style-type: none"> Describe and explain different views about making wise spending choices in relation to age and circumstance. Describe and explain the impact(s) of external factors on spending, e.g. inflation, exchange rates, GST. Describe and explain different sources of financial advice in relation to wealth creation.
Bamzonia Lesson number	<p>7. Give me your money 8. Valuing Money 14. Value for Money 24. What are you Banking on? 29. Doing the Paperwork</p>	<p>3. Things People Buy 8. Valuing Money 14. Value for Money 16. BYOD 28. Going it alone</p>	<p>3. Things People Buy 8. Valuing Money 14. Value for Money 17. Decisions 28. Going it alone</p>	<p>3. Things People Buy 8. Valuing Money 14. Value for Money 16. BYOD 17. Decisions 26. Budgets and Budgeting 28. Going it alone 32. The Big Picture</p>	<p>3. Things People Buy 8. Valuing Money 14. Value for Money 16. BYOD 17. Decisions 26. Budgets and Budgeting 28. Going it alone 32. The Big Picture</p>	<p>23. How would You Like to Pay? 24. What are you Banking on?</p>	<p>16. BYOD 17. Decisions 23. How would You Like to Pay? 24. What are you Banking on? 26. Budgets and Budgeting 28. Going it alone 32. The Big Picture 34. The Money-Go-Round</p>	<p>13. Taxing Time 17. Decisions 23. How would You Like to Pay? 24. What are you Banking on? 26. Budgets and Budgeting 28. Going it alone 33. Foreign Exchange 34. The Money-Go-Round</p>

Learning outcomes

Theme	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
3. Credit & debt	<ul style="list-style-type: none"> Discuss the responsibilities in borrowing and paying back. 	<ul style="list-style-type: none"> Give examples of using credit to buy goods and services. 	<ul style="list-style-type: none"> Explain how credit and interest works. 	<ul style="list-style-type: none"> Describe the cost of credit from different financial institutions. Discuss differences between "good" and "bad" debt. 	<ul style="list-style-type: none"> Compare banks and other financial institutions according to interest. Explain what credit worthiness means for an individual. Explore examples of "good" and "bad" debt including manageability of debt and its long term impact, e.g. purpose, use, providers and types of credit, long term, short term debt. 	<ul style="list-style-type: none"> Calculate and compare interest rates charged by banks and other financial institutions. Describe and explain the relationship between credit worthiness and the cost of credit, e.g. unsecured vs secured loans, credit rating. Describe manageable and unmanageable credit and debt, e.g. use of credit, types of credit, interest payment, tax. Make decisions about incurring "good" and "bad" debt in relation to age, income, and circumstance, e.g. purpose, providers and types of credit, long term, short term debt, interest rates. 	<ul style="list-style-type: none"> Demonstrate understandings of interest charged by banks and other financial institutions in relation to amount borrowed, interest rate, time and risk. Identify credit options to manage finances, e.g. credit cards, personal loans. Describe the future financial responsibilities of utilising tertiary study funding options. Describe the consequences of making decisions about "good" and "bad" debt in relation to age, income, and circumstance, e.g. purpose, providers and types of credit, long term, short term debt, interest rates. 	<ul style="list-style-type: none"> Describe and explain interest charged by banks and other financial institutions in relation to amount borrowed, interest rate, time and risk. Demonstrate understandings of credit for personal financial management, e.g. housing. Compare and contrast credit options and recommend strategies to manage finances. Describe and explain the consequences of making decisions about "good" and "bad" debt in relation to age, income, and circumstance, e.g. purpose, providers and types of credit, short term/long term debt, interest rates.
Lesson number	<p>17. Decisions 18. Simple Interest 19. How Interesting 25. Credit 24. What are you banking on? 27. The Danger of Debt</p>	<p>18. Simple Interest 19. How Interesting 25. Credit 27. The Danger of Debt</p>	<p>18. Simple Interest 19. How Interesting 25. Credit 27. The Danger of Debt</p>	<p>18. Simple Interest 19. How Interesting 25. Credit 27. The Danger of Debt</p>	<p>6. What do Banks do with My Money? 18. Simple Interest 19. How Interesting 25. Credit 27. The Danger of Debt</p>	<p>18. Simple Interest 19. How Interesting 25. Credit 27. The Danger of Debt</p>	<p>6. What do Banks do with My Money? 18. Simple Interest 19. How Interesting 25. Credit 27. The Danger of Debt</p>	<p>6. What do Banks do with My Money? 18. Simple Interest 19. How Interesting 25. Credit 27. The Danger of Debt</p>

Learning outcomes

Theme	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
4. Saving & investing	<ul style="list-style-type: none"> Discuss why and how people save money. 	<ul style="list-style-type: none"> Identify the benefits of saving money. Explore simple interest through hands on activities. 	<ul style="list-style-type: none"> Discuss the concept of getting good returns on savings. Explain simple interest. Recognise that peoples' saving choices differ. 	<ul style="list-style-type: none"> Investigate and evaluate the role of banks. Calculate simple interest. Compare differences in saving choices and outcomes between individuals/whānau /groups. Investigate how varying interest rates affect lenders and borrowers. 	<ul style="list-style-type: none"> Compare banks and other savings institutions according to risk, interest paid, and access to funds. Explain and calculate compound interest. Explore how age, income, and circumstance affect financial decisions. Investigate different investment products as a way of saving, e.g. KiwiSaver. 	<ul style="list-style-type: none"> Calculate and compare interest rates, including compounding interest, paid by banks and other financial institutions. Describe how age, income, and circumstance affect financial decisions, e.g. holidays. Describe saving and investment options for individuals/whānau /groups, e.g. KiwiSaver, term deposits, bonds, property, shares. 	<ul style="list-style-type: none"> Describe and explain interest paid by banks and other financial institutions in relation to amount invested, interest rate, time, and risk. Describe and explain how age, income, and circumstance affect financial decisions, e.g. buying a car. Calculate and compare inflation rates on the real return of investments. Describe and explain investment options in relation to age, income and circumstance, e.g. KiwiSaver, term deposits, bonds, property, shares. 	<ul style="list-style-type: none"> Describe and explain interest paid by banks and other financial institutions in relation to amount invested, interest rate, time, and risk. Describe and explain how age, income, and circumstance affect financial decisions, e.g. tertiary study, donations to charity. Plan a simple long term personal investment portfolio, e.g. KiwiSaver, workplace savings schemes, property, sharemarket.
Bamzonia Lesson number	5. Ryan opens a Bank Account 8. Valuing Money 9. Save and Prosper 14. Value for Money 31. Risk and Returns 32. The Big Picture	8. Valuing Money 9. Save and Prosper 14. Value for Money 31. Risk and Returns 32. The Big Picture	5. Ryan opens a Bank Account 18. Simple Interest 19. How Interesting 31. Risk and Returns	5. Ryan opens a Bank Account 6. What do Banks do with My Money? 9. Save and Prosper 10. ANZAC Lunch 18. Simple Interest 19. How Interesting 23. How would You Like to Pay? 24. What are you Banking on? 31. Risk and Returns	17. Decisions 18. Simple Interest 19. How Interesting 21. Life Aspirations 25. Credit 27. The Danger of Debt 31. Risk and Returns 35. KiwiSaver	17. Decisions 18. Simple Interest 19. How Interesting 21. Life Aspirations 31. Risk and Returns 32. The Big Picture 35. KiwiSaver	17. Decisions 18. Simple Interest 19. How Interesting 21. Life Aspirations 31. Risk and Returns 32. The Big Picture 35. KiwiSaver	17. Decisions 18. Simple Interest 19. How Interesting 21. Life Aspirations 31. Risk and Returns 32. The Big Picture 35. KiwiSaver

Learning outcomes

Theme	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
5. Income & taxation	<ul style="list-style-type: none"> Describe ways in which people earn or receive income. Discuss how having more or less money affects spending choices. 	<ul style="list-style-type: none"> Identify regular and irregular sources of income, e.g. wages, gifts, prizes. Discuss how having more or less money affects spending choices for individuals/whānau. 	<ul style="list-style-type: none"> Explore different sources of income, e.g. interest, wages, salary. Explore how having more or less money affects spending choices for individuals/whānau/groups/communities. 	<ul style="list-style-type: none"> Compare differences in income from various sources, e.g. wages, dividends, transfer payments (benefits). Explain how income contributes to well-being of individuals/whānau/groups. Discuss why people pay income tax, and how it is collected. 	<ul style="list-style-type: none"> Investigate the way people get paid including wage and salary deductions. Make income-related calculations for personal financial management, e.g. hourly, weekly, net pay, annual gross pay. Compare different rates of taxation commitments. Describe how taxation contributes to community well-being. 	<ul style="list-style-type: none"> Interpret income-related calculations for personal financial management, e.g. pay slips. Describe the effect of life-stage factors on personal income sources, e.g. pocket money, job, and investments. Perform GST calculations. Describe different income taxes and deductions and their impact on income, e.g. personal tax, withholding tax, PAYE. Explain taxation and other deductions or payments relating to personal income, e.g. KiwiSaver, student loan repayments. 	<ul style="list-style-type: none"> Make an informed decision relating to personal income and explain its consequences, e.g. further education, change of job or career, changes in habits and spending priorities. Explain the effect of significant events at different life-stages on personal financial income, e.g. tertiary study, leaving home. Explain various types of income, and measures of income, e.g. salaries, bonuses, commission, dividends, interest. Describe and explain how different taxes, e.g. rates, are spent at a local level. Describe and explain an issue/s around taxation relating to individuals, e.g. duty on international purchases. 	<ul style="list-style-type: none"> Explain options to increase personal income, e.g. secondary income, promotion, pay increase, unearned income. Explain the effect of significant events at different life stages on personal financial income, e.g. buying a home, going overseas. Describe and explain how different taxes are spent at a national level, e.g. Government budget. Describe and explain an issue/s around taxation relating to the New Zealand economy.
Bamzonia Lesson number	<p>4. Where does money come from?</p> <p>11. Just the job</p> <p>12. Pay Rates</p> <p>16. BYOD</p> <p>26. Budgets and Budgeting</p>	<p>4. Where does money come from?</p> <p>11. Just the job</p> <p>12. Pay Rates</p> <p>26. Budgets and Budgeting</p>	<p>4. Where does money come from?</p> <p>11. Just the job</p> <p>12. Pay Rates</p> <p>16. BYOD</p> <p>18. Simple Interest</p> <p>19. How Interesting</p> <p>26. Budgets and Budgeting</p>	<p>4. Where does money come from?</p> <p>11. Just the job</p> <p>12. Pay Rates</p> <p>13. Taxing Time</p> <p>18. Simple Interest</p> <p>19. How Interesting</p> <p>34. The Money-Go-Round</p>	<p>4. Where does money come from?</p> <p>11. Just the job</p> <p>12. Pay Rates</p> <p>13. Taxing Time</p> <p>22. What is income?</p> <p>28. Going it alone</p> <p>34. The Money-Go-Round</p>	<p>4. Where does money come from?</p> <p>11. Just the job</p> <p>12. Pay Rates</p> <p>13. Taxing Time</p> <p>17. Decisions</p> <p>21. Life Aspirations</p> <p>22. What is income?</p> <p>28. Going it alone</p> <p>32. The Big Picture</p> <p>35. KiwiSaver</p>	<p>4. Where does money come from?</p> <p>11. Just the job</p> <p>12. Pay Rates</p> <p>13. Taxing Time</p> <p>17. Decisions</p> <p>21. Life Aspirations</p> <p>22. What is income?</p> <p>27. Budgets and Budgeting</p> <p>28. Going it alone</p> <p>32. The Big Picture</p> <p>34. The Money-Go-Round</p>	<p>4. Where does money come from?</p> <p>11. Just the job</p> <p>13. Taxing Time</p> <p>17. Decisions</p> <p>21. Life Aspirations</p> <p>24. What are you Banking on?</p> <p>26. Budgets and Budgeting</p> <p>31. Risk and Returns</p> <p>32. The Big Picture</p> <p>34. The Money-Go-Round</p>

Learning outcomes

Theme	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
6. Budgeting & financial management	<ul style="list-style-type: none"> Give examples of "needs" and "wants". 	<ul style="list-style-type: none"> Explain simple budget choices that prioritise "needs" and "wants". 	<ul style="list-style-type: none"> Create a simple budget for an activity or event, prioritising "needs" and "wants". Use simple money management tools to monitor a given budget, e.g. a spreadsheet. Identify regular financial commitments whānau have to make. 	<ul style="list-style-type: none"> Create a budget for a specific activity and timeframe. Use money management tools, including online and hard copy bank statements, to monitor a given budget. Identify regular financial commitments individuals/whānau/groups have to make. 	<ul style="list-style-type: none"> Create an individual/whānau /group budget prioritising "needs" and "wants". Use financial management tools to monitor a given budget. Describe life-stage financial event/s and the financial decisions required, e.g. starting secondary school. 	<ul style="list-style-type: none"> Prepare a budget to manage individual/whānau/group finances. Monitor and adjust a given budget to achieve goals. Describe life-stage financial event/s and the financial decisions required, e.g. getting a part-time job. Interpret personal financial documents, e.g. statements, accounts. 	<ul style="list-style-type: none"> Prepare, monitor, and adjust a budget to reflect changing financial circumstances, and achieve goals. Plan for life-stage financial event/s and make the financial decisions required, e.g. going flatting, getting a job, retiring. Reconcile personal records with financial documents, e.g. receipts, statements. 	<ul style="list-style-type: none"> Prepare, monitor, and adjust a budget to reflect changing financial circumstances, and achieve goals. Plan for life-stage financial event/s and make the financial decisions required, e.g. tertiary study, buying a home, going overseas. Reconcile personal records with financial documents, query inaccuracies and register complaints.
Bamzonia Lesson number	<p>3. Things People Buy 7. Give me your money 25. Credit 26. Budgets and Budgeting 29. Doing the Paperwork</p>	<p>3. Things People Buy 7. Give me your money 25. Credit 26. Budgets and Budgeting 29. Doing the Paperwork</p>	<p>7. Give me your money 9. Save and Prosper 8. Valuing Money 10. ANZAC Day 14. Value for Money 26. Budgets and Budgeting 28. Going it alone 29. Doing the Paperwork</p>	<p>9. Save and Prosper 8. Valuing Money 10. ANZAC Day 14. Value for Money 26. Budgets and Budgeting 28. Going it alone 29. Doing the Paperwork</p>	<p>7. Give me your money 17. Decisions 26. Budgets and Budgeting 28. Going it alone 29. Doing the Paperwork</p>	<p>10. ANZAC Day 17. Decisions 18. Simple Interest 19. How Interesting 26. Budgets and Budgeting 28. Going it alone 29. Doing the Paperwork 32. The Big Picture</p>	<p>17. Decisions 18. Simple Interest 19. How Interesting 26. Budgets and Budgeting 28. Going it alone 29. Doing the Paperwork 32. The Big Picture</p>	<p>17. Decisions 18. Simple Interest 19. How Interesting 26. Budgets and Budgeting 28. Going it alone 29. Doing the Paperwork 32. The Big Picture 33. Foreign Exchange</p>

Learning outcomes

	Theme	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
Set goals	7. Setting financial goals and planning	<ul style="list-style-type: none"> Identify a short-term money goal and discuss how to attain it. 	<ul style="list-style-type: none"> Set a financial goal as part of planning a project or activity and identify the steps needed to attain it. 	<ul style="list-style-type: none"> Create a plan for short term and long term saving based on individual/whānau/group goals. 	<ul style="list-style-type: none"> Investigate how financial planning can help to attain life goals, e.g. saving for tertiary study. Discuss different sources of financial advice. 	<ul style="list-style-type: none"> Describe career choices and the financial goal setting required to attain different options. Compare and contrast different sources of financial advice. 	<ul style="list-style-type: none"> Set an individual/whānau/group financial goal and plan its implementation. Describe and compare different sources of financial advice in relation to wealth creation. 	<ul style="list-style-type: none"> Set an individual/whānau/group financial goal and plan its implementation. Demonstrate understandings about wealth creation. 	<ul style="list-style-type: none"> Develop a plan to achieve long-term financial goal/s. Demonstrate understandings about wealth creation through personal financial planning.
Bamzonia	Lesson number	5. Ryan opens a Bank Account 9. Save and Prosper 10. ANZAC Day 16. BYOD	5. Ryan opens a Bank Account 9. Save and Prosper 10. ANZAC Day 16. BYOD 28. Going it alone 35. KiwiSaver	9. Save and Prosper 10. ANZAC Day 16. BYOD 17. Decisions 28. Going it alone 31. Risk and Returns 32. The Big Picture	9. Save and Prosper 10. ANZAC Day 17. Decisions 24. What are you Banking on? 26. Budgets and Budgeting 28. Going it alone 31. Risk and Returns 32. The Big Picture	4. Where does money come from? 12. Pay Rates 17. Decisions 21. Life Aspirations 24. What are you Banking on?	9. Save and Prosper 10. ANZAC Day 16. BYOD 17. Decisions 18. Simple Interest 19. How Interesting 24. What are you Banking on? 26. Budgets and Budgeting 31. Risk and Returns 32. The Big Picture	9. Save and Prosper 10. ANZAC Day 16. BYOD 17. Decisions 18. Simple Interest 19. How Interesting 21. Life Aspirations 26. Budgets and Budgeting 31. Risk and Returns 32. The Big Picture	17. Decisions 18. Simple Interest 19. How Interesting 21. Life Aspirations 26. Budgets and Budgeting 31. Risk and Returns 32. The Big Picture 35. KiwiSaver

Learning outcomes

		Theme	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
Manage risk	8. Identifying and managing risk		<ul style="list-style-type: none"> Recognise the importance of keeping money safe. Describe ways of keeping money safe. 	<ul style="list-style-type: none"> Discuss the importance of keeping money safe. Describe ways of keeping money safe. 	<ul style="list-style-type: none"> Identify types of financial risk for individuals/whānau/groups. Explain ways of keeping money safe 	<ul style="list-style-type: none"> Discuss different types of financial risk for individuals/whānau/groups. 	<ul style="list-style-type: none"> Describe ways of managing risk involved in different investments. 	<ul style="list-style-type: none"> Compare and contrast risk management strategies for individual/whānau/group finances, e.g. bonds, other financial products. Describe the role insurance plays in protecting assets, e.g. car, home contents. 	<ul style="list-style-type: none"> Describe and explain risk and return for individual/whānau/group financial management, e.g. tenancy agreements. Explain the role different types of insurance play in reducing financial risk. 	<ul style="list-style-type: none"> Explain risk and return, and diversification for individual/whānau/group financial management. Investigate the benefits and risks of taking out a student loan.
	Bamzonia Lesson number		5. Ryan opens a Bank Account 6. What do Banks do with My Money? 15. Safe and Secure 20. You Bet	5. Ryan opens a Bank Account 6. What do Banks do with My Money? 15. Safe and Secure 20. You Bet	5. Ryan opens a Bank Account 6. What do Banks do with My Money? 15. Safe and Secure 19. How Interesting 20. You Bet 24. What are you Banking on? 25. Credit 26.. The Danger of Debt	6. What do Banks do with My Money? 19. How Interesting 20. You Bet 25. Credit 26.. The Danger of Debt	6. What do Banks do with My Money? 19. How Interesting 24. What are you Banking on? 26.. The Danger of Debt 30. Protect Yourself	6. What do Banks do with My Money? 24. What are you Banking on? 30. Protect Yourself	24. What are You Banking On? 31. Risk and Returns 34. Protect Yourself	17. Decisions 31. Risk and Returns 24. What are you Banking on?

Learning outcomes















Theme	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
9. Rights and responsibilities	<ul style="list-style-type: none"> Recognise the importance of paying for things, e.g. goods. 	<ul style="list-style-type: none"> Discuss buyers' rights, e.g. returning faulty goods. 	<ul style="list-style-type: none"> Understand buyers have rights, e.g. warranties. 	<ul style="list-style-type: none"> Understand that buyers and sellers have rights, e.g. being able to apply for redress. Discuss different sources of financial advice. 	<ul style="list-style-type: none"> Understand that buyers and sellers have responsibilities, e.g. Fair Trading Act, banking regulations. Compare and contrast different sources of financial advice. Recognise crimes such as identity theft and scams, and identify ways of avoiding them. 	<ul style="list-style-type: none"> Describe the rights and responsibilities of buyers and sellers, e.g. Consumer Guarantees Act. Understand legal contracts when purchasing products or services, e.g. hire purchase, phone plans, gym membership contracts. Describe and compare different sources of financial advice in relation to wealth creation. Identify trustworthy providers of products and services. 	<ul style="list-style-type: none"> Explain the rights and responsibilities of buyers and sellers, and how to seek redress, e.g. providing proof, writing a letter. Interpret legal contracts when purchasing products or services, e.g. hire purchase, phone plans, gym membership contracts. Describe and compare different sources of financial advice in relation to wealth creation. 	<ul style="list-style-type: none"> Compare and contrast legal contracts for purchasing products or services, e.g. hire purchase, phone plans, mortgages.
Bamzonia Lesson number						<p>24. What are You Banking On?</p>		

















































Lessons for Years 9 – 13

NZQA Revised Unit Standards (2014): Personal Financial Management

Level 1		A: Achieved M: Merit E: Excellence Support material	Reference	Bamzonia Lessons
NZQA Unit:				
24697	Perform income-related calculations for personal financial management	1 Credit A		22. What is Income? 26. Budgets and Budgeting 28. Going it Alone 29. Doing the Paperwork 13. Taxing Time
24705	Interpret financial documents and verify accuracy of financial documents for personal financial management	2 Credits A		28. Going it Alone 29. Doing the Paperwork 13. Taxing Time
24709	Produce a balanced budget to manage personal finances	3 Credits A		26. Budgets and Budgeting 28. Going it Alone 29. Doing the Paperwork
28087	Demonstrate understanding of the effect of life stage factors on personal income sources	3 Credits A,M,E		21. Life Aspirations 24. What are you banking on? 31. Risk and Return 32. The Big Picture 35. KiwiSaver
28088	Demonstrate understanding of manageable and unmanageable credit and debt	3 Credits A,M,E Assessor guide Student Guide		25. Credit 27. The Danger of Debt 20. You Bet

28089	Demonstrate understanding of personal financial goal setting	3 Credits A,M,E  Assessor guide  Student guide	 	21. Life Aspirations 28. Going it Alone 32. The Big Picture 33. Risk and Return 35. KiwiSaver 16. BYOD 17. Decisions
28090	Demonstrate knowledge of personal financial saving and investment options	4 Credits A,M,E	 	24. What are you banking on? 31. Risk and Return 32. The Big Picture 35. KiwiSaver
28091	Describe risks and basic risk management strategies for personal finances	3 Credits A,M,E  Assessor guide  Student guide	 	24. What are you banking on? 25. Credit 27. The Danger of Debt 33. Risk and Return 30. Protect Yourself 35. KiwiSaver
Level 2 NZQA Unit:		A: Achieved M: Merit E: Excellence	Reference	Bamzonia Lessons
24695	Explain taxation and other deductions relating to personal income	2 Credits A	 	22. What is Income? 28. Going it Alone 35. KiwiSaver 13. Taxing Time
24699	Make an informed decision relating to personal income and explain its consequences	2 Credits A	 	21. Life Aspirations 22. What is Income? 25. Credit 27. The Danger of Debt 11. Just the Job 12. Pay Rates 17. Decisions

28092	Analyse the effect of significant life events at different life stages on personal financial income	3 Credits A,M,E  Assessor guide  Student guide	 	21. Life Aspirations 24. What are you banking on? 26. Budgets and Budgeting 28. Going it Alone 31. Risk and Return 32. The Big Picture 35. KiwiSaver
28093	Describe the future financial responsibilities of utilising tertiary study funding options	3 Credits A,M,E  Assessor guide  Student guide	 	25. Credit 28. Going it Alone
28094	Produce a balanced budget and adjust the budget to reflect changing financial circumstances	3 Credits A,M,E  Assessor guide  Student guide	 	26. Budgets and Budgeting 28. Going it Alone 32. The Big Picture
28095	Analyse personal financial investment opportunities	3 Credits A,M,E  Assessor guide  Student guide	 	31. Risk and Return 32. The Big Picture 35. KiwiSaver
28096	Evaluate and select insurance product types in relation to events for personal finances	3 Credits A,M,E	 	24. What Are You Banking On? 30. Protect Yourself
28097	Evaluate and select personal banking products and services in relation to personal financial needs	3 Credits A,M,E  Assessor guide  Student guide	 	23. How would you Like to Pay? 24. What Are You Banking On? 25. Credit 27. The Danger of Debt 30. Protect Yourself 35. KiwiSaver
Level 3				
NZQA Unit:		A: Achieved M: Merit E: Excellence	Reference	Bamzonia Lessons
28098	Evaluate options to increase personal income.	3 Credits	 	21. Life Aspirations

		A,M,E  Assessor guide  Student guide		22. What is income 31. Risk and Return
28099	Analyse and compare credit options and recommend strategies to manage personal finances	3 Credits A,M,E  Assessor guide  Student guide	 	25. Credit 27. The Danger of Debt 26. Budgets and Budgeting 28. Going it Alone 32. The Big Picture 35. KiwiSaver 18. Simple Interest
28100	Develop a plan to achieve a long-term personal financial goal(s)	4 Credits A,M,E  Assessor guide  Student guide	 	21. Life Aspirations 30. Protect Yourself 31. Risk and Return 32. The Big Picture
28101	Plan a long-term personal financial investment portfolio	4 Credits A  Assessor guide  Student guide	 	31. Risk and Return 30. Protect Yourself 32. The Big Picture 35. KiwiSaver
28102	Demonstrate understanding of risk and return for a personal financial investment portfolio	4 Credits A,M,E  Assessor guide  Student guide	 	31. Risk and Return 30. Protect Yourself 32. The Big Picture 35. KiwiSaver
28103	Analyse and select personal house financing and purchase options	3 Credits A,M,E	 	24. What Are You Banking On? 25. Credit 32. The Big Picture 18. Simple Interest
28104	Analyse the impact(s) of external factors on personal finances	3 Credits A,M,E	 	22. What is Income? 24. What Are You Banking On? 30. Protect yourself 31. Risk and Return 34. The money-go-round

For senior secondary teachers, these achievement objectives, achievement standards, and unit standards may provide, or be adapted to include, contexts or aspects for financial capability teaching.

Learning outcomes

Social Studies

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<ul style="list-style-type: none"> Understand how individuals, groups, and institutions work to promote social justice and human rights. Understand how cultures adapt and change and that this has consequences for society. 	<ul style="list-style-type: none"> Understand how communities and nations meet their responsibilities and exercise their rights in local, national, and global contexts. Understand how conflicts can arise from different cultural beliefs and ideas can be addressed in different ways with differing outcomes. 	<ul style="list-style-type: none"> Understand how policy changes are influenced by and impact on the rights, roles, and responsibilities of individuals and communities. Understand how ideologies shape society and that individuals and groups respond differently to these beliefs.

Economics

<ul style="list-style-type: none"> Understand how, as a result of scarcity, consumers, producers, and government make choices that affect New Zealand society. Understand how the different sectors of the New Zealand economy are interdependent. 	<ul style="list-style-type: none"> Understand how economic concepts and models provide a means of analysing contemporary New Zealand issues. Understand how government policies and contemporary issues interact. 	<ul style="list-style-type: none"> Understand that well-functioning markets are efficient but that governments may need to intervene where markets fail to deliver efficient or equitable outcomes. Understand how the nature and size of the New Zealand economy is influenced by interacting internal and external factors.
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Mathematics and statistics

Number and algebra

- Apply everyday compounding rates.
- Find optimal solutions, using numerical approaches.
- Generalise the properties of operations with rational numbers, including the properties of exponents.
- Relate rate of change to the gradient of a graph.

Mathematics

- Display the graphs of linear and non-linear functions and connect the structure of the functions with their graphs.
- Choose appropriate networks to find optimal solutions.
- Manipulate rational, exponential, and logarithmic algebraic expressions.
- Sketch the graphs of functions and their gradient functions and describe the relationship between these graphs.

Mathematics

- Display and interpret the graphs of functions with the graphs of their inverse and/or reciprocal functions.
- Use permutations and combinations.
- Manipulate complex numbers and present them graphically.

Statistics

<ul style="list-style-type: none"> Plan and conduct investigations using the statistical inquiry cycle: <ul style="list-style-type: none"> justifying the variables and measures used managing sources of variation, including the use of random sampling 	<ul style="list-style-type: none"> Carry out investigations of phenomena, using the statistical inquiry cycle: <ul style="list-style-type: none"> conducting surveys that require random sampling techniques, conducting experiments, and using existing data sets 	<ul style="list-style-type: none"> Carry out investigations of phenomena, using the statistical inquiry cycle: <ul style="list-style-type: none"> conducting experiments using experimental design principles, conducting surveys, and using existing data sets
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Learning outcomes

<ul style="list-style-type: none"> – identifying and communicating features in context (trends, relationships between variables, and differences within and between distributions), using multiple displays – making informal inferences about populations from sample data – justifying findings, using displays and measures • Evaluate statistical reports in the media by relating the displays, statistics, processes, and probabilities used to the claims made • Investigate situations that involve elements of chance: <ul style="list-style-type: none"> – comparing discrete theoretical distributions and experimental distributions, appreciating the role of sample size – calculating probabilities in discrete situations 	<ul style="list-style-type: none"> – evaluating the choice of measures for variables and the sampling and data collection methods used – using relevant contextual knowledge, exploratory data analysis, and statistical inference • Make inferences from surveys and experiments: <ul style="list-style-type: none"> – making informal predictions, interpolations, and extrapolations – using sample statistics to make point estimates of population parameters – recognising the effect of sample size on the variability of an estimate • Evaluate statistically based reports: <ul style="list-style-type: none"> – interpreting risk and relative risk – identifying sampling and possible non-sampling errors in surveys, including polls • Investigate situations that involve elements of chance: <ul style="list-style-type: none"> – comparing theoretical continuous distributions, such as the normal distribution, with experimental distributions – calculating probabilities, using such tools as two-way tables, tree diagrams, simulations, and technology 	<ul style="list-style-type: none"> – finding, using, and assessing appropriate models (including linear regression for bivariate data and additive models for time-series data), seeking explanations, and making predictions – using informed contextual knowledge, exploratory data analysis, and statistical inference – communicating findings and evaluating all stages of the cycle • Make inferences from surveys and experiments: <ul style="list-style-type: none"> – determining estimates and confidence intervals for means, proportions, and differences, recognising the relevance of the central limit theorem – using methods such as re-sampling or randomisation to assess the strength of evidence • Evaluate a wide range of statistically based reports, including surveys and polls, experiments, and observational studies: <ul style="list-style-type: none"> – critiquing causal-relationship claims – interpreting margins of error • Investigate situations that involve elements of chance: <ul style="list-style-type: none"> – calculating probabilities of independent, combined, and conditional events – calculating and interpreting expected values and standard deviations of discrete random variables – applying distributions such as the Poisson, binomial, and normal
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Achievement objectives from the senior secondary teaching and learning guides

Senior Social Studies

6.2 - Understand how cultures adapt and change and that this has consequences for society.	7.1 - Understand how communities and nations meet their responsibilities and exercise their rights in local, national, and global contexts. 7.2 - Understand how conflicts can arise from different cultural beliefs and ideas can be addressed in different ways with differing outcomes.	8.1 - Understand how policy changes are influenced by and impact on the rights, roles, and responsibilities of individuals and communities. 8.2 - Understand how ideologies shape society and that individuals and groups respond differently to these beliefs.
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Accounting

6.1 - Manage the financial affairs of individuals, whānau, and local small entities, including community organisations, while acting with integrity. 6.2 - Make use of appropriate communication tools and skills to process, report and interpret financial information for individuals, whānau, and local small entities, including community organisations.	7.1 - Manage the financial affairs of individuals, whānau, and local or regional small or medium entities, including community organisations, that operate accounting sub-systems, while acting with integrity. 7.2 - Make use of appropriate communication tools and skills to process, report and interpret information for individuals, whānau, and local or regional small or medium entities, including community organisations, that operate accounting sub-systems.	8.1 - Manage the financial affairs of individuals, whānau, and small, medium, or large entities, including community organisations, that may be local, regional, national, or global, to enable internal and external users to make effective and ethical decisions. 8.2 - Make use of appropriate communication tools and skills to process, report and interpret information for individuals, whānau, and small, medium, or large entities, including community organisations, that may be local, regional, national, or global.
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Business studies

6.1 - Understand how, as a result of internal and external factors, small business owners make operational decisions that have consequences for the success of their business. 6.2 - Plan, carry out, and then review a one-off business activity, basing recommendations for the future on market feedback.	7.1 - Explore how and why large businesses in New Zealand make operational decisions in response to internal and external factors. 7.2 - Plan, take to market, review, and then refine a business activity incorporating a community well-being focus, basing recommendations for the future on market feedback.	8.1 - Analyse how and why New Zealand businesses operating in global markets make operational and strategic decisions in response to interacting internal and external factors. 8.2 - Plan, take to market, review, and then refine an innovative, sustainable business activity; analyse the activity and its success in the market place.
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Economics

6.1 - Understand how, as a result of scarcity, consumers, producers, and government make choices that affect New Zealand society. 6.2 - Understand how the different sectors of the New Zealand economy are interdependent.	7.1 - Understand how economic concepts and models provide a means of analysing contemporary New Zealand issues. 7.2 - Understand how government policies and contemporary issues interact.	8.1 - Understand that well-functioning markets are efficient but that governments may need to intervene where markets fail to deliver efficient or equitable outcomes. 8.2 - Understand how the nature and size of the New Zealand economy is influenced by interacting internal and external factors.
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Mathematics and statistics

Number and algebra	Mathematics	Mathematics
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<p>6.3 - Apply everyday compounding rates</p> <p>6.4 - Find optimal solutions, using numerical approaches</p> <p>6.6 - Generalise the properties of operations with rational numbers, including the properties of exponents.</p> <p>6.8 - Relate rate of change to the gradient of a graph.</p>	<p>7.2 - Display the graphs of linear and non-linear functions and connect the structure of the functions with their graphs.</p> <p>7.5 - Choose appropriate networks to find optimal solutions.</p> <p>7.6 - Manipulate rational, exponential, and logarithmic algebraic expressions.</p> <p>7.9 - Sketch the graphs of functions and their gradient functions and describe the relationship between these graphs.</p>	<p>8.2 - Display and interpret the graphs of functions with the graphs of their inverse and/or reciprocal functions.</p> <p>8.3 - Use permutations and combinations.</p> <p>8.9 - Manipulate complex numbers and present them graphically.</p>
Statistics		
<p>6.1 - Plan and conduct investigations using the statistical inquiry cycle:</p> <ul style="list-style-type: none"> A – justifying the variables and measures used B – managing sources of variation, including the use of random sampling C – identifying and communicating features in context (trends, relationships between variables, and differences within and between distributions), using multiple displays D – making informal inferences about populations from sample data E – justifying findings, using displays and measures <p>6.2 - Evaluate statistical reports in the media by relating the displays, statistics, processes, and probabilities used to the claims made</p> <p>6.3 - Investigate situations that involve elements of chance:</p> <ul style="list-style-type: none"> A – comparing discrete theoretical distributions and experimental distributions, appreciating the role of sample size B – calculating probabilities in discrete situations 	<p>7.1 - Carry out investigations of phenomena, using the statistical inquiry cycle:</p> <ul style="list-style-type: none"> A – conducting surveys that require random sampling techniques, conducting experiments, and using existing data sets B – evaluating the choice of measures for variables and the sampling and data collection methods used C – using relevant contextual knowledge, exploratory data analysis, and statistical inference <p>7.2 - Make inferences from surveys and experiments:</p> <ul style="list-style-type: none"> A – making informal predictions, interpolations, and extrapolations B – using sample statistics to make point estimates of population parameters C – recognising the effect of sample size on the variability of an estimate <p>7.3 - Evaluate statistically based reports:</p> <ul style="list-style-type: none"> A – interpreting risk and relative risk B – identifying sampling and possible non-sampling errors in surveys, including polls <p>7.4 - Investigate situations that involve elements of chance:</p> <ul style="list-style-type: none"> A – comparing theoretical continuous distributions, such as the normal distribution, with experimental distributions B – calculating probabilities, using such tools as two-way tables, tree diagrams, simulations, and technology 	<p>8.1 - Carry out investigations of phenomena, using the statistical inquiry cycle:</p> <ul style="list-style-type: none"> A – conducting experiments using experimental design principles, conducting surveys, and using existing data sets B – finding, using, and assessing appropriate models (including linear regression for bivariate data and additive models for time-series data), seeking explanations, and making predictions C – using informed contextual knowledge, exploratory data analysis, and statistical inference D – communicating findings and evaluating all stages of the cycle <p>8.2 - Make inferences from surveys and experiments:</p> <ul style="list-style-type: none"> A – determining estimates and confidence intervals for means, proportions, and differences, recognising the relevance of the central limit theorem B – using methods such as re-sampling or randomisation to assess the strength of evidence <p>8.3 - Evaluate a wide range of statistically based reports, including surveys and polls, experiments, and observational studies:</p> <ul style="list-style-type: none"> A – critiquing causal-relationship claims B – interpreting margins of error <p>8.4 - Investigate situations that involve elements of chance:</p> <ul style="list-style-type: none"> A – calculating probabilities of independent, combined, and conditional events B – calculating and interpreting expected values and standard deviations of discrete random variables C – applying distributions such as the Poisson, binomial, and normal

NCEA		
Accounting		
AS90976 1.1 - Demonstrate understanding of accounting concepts for small entities	AS91174 2.1 - Demonstrate understanding of accounting concepts for an entity that operates accounting subsystems	AS91404 3.1 - Demonstrate understanding of accounting concepts for a New Zealand reporting entity
AS90977 1.2 - Process financial transactions for a small entity	AS91175 2.2 - Demonstrate understanding of accounting processing using accounting software	AS91405 3.2 - Demonstrate understanding of accounting for partnerships
AS90978 1.3 - Prepare financial statements for sole proprietors	AS91176 2.3 - Prepare financial information for an entity that operates accounting subsystems	AS91406 3.3 - Demonstrate understanding of company financial statement preparation
AS91179 2.6 - Demonstrate understanding of an accounts receivable subsystem for an entity	AS91177 2.4 - Interpret accounting information for entities that operate accounting subsystems	AS91407 3.4 - Prepare a report for an external user that interprets the annual report of a New Zealand reporting entity
AS90980 1.5 - Interpret accounting information for sole proprietors	AS91179 2.6 - Demonstrate understanding of an accounts receivable subsystem for an entity	AS91408 3.5 - Demonstrate understanding of management accounting to inform decision-making
AS90981 1.6 - Make a financial decision for an individual or group	AS91386 2.7 - Demonstrate understanding of an inventory subsystem for an entity	AS91409 3.6 - Demonstrate understanding of a job cost subsystem for an entity
AS90982 1.7 - Demonstrate understanding of cash management for a small entity	AS91481 2.5 - Demonstrate understanding of a contemporary accounting issue for decision making	
AS91386 2.7 - Demonstrate understanding of an inventory subsystem for an entity		
Business studies		
AS90837 1.1 - Demonstrate an understanding of internal features of a small business	AS90843 2.1 - Demonstrate understanding of the internal operations of a large business	AS91379 3.1 - Demonstrate understanding of how internal factors interact within a business that operates in a global context
AS90838 1.2 - Demonstrate an understanding of external factors influencing a small business	AS90844 2.2 - Demonstrate understanding of how a large business responds to external factors	AS91380 3.2 - Demonstrate understanding of strategic response to external factors by a business that operates in a global context
AS90839 1.3 - Apply business knowledge to an operational problem(s) in a given small business context	AS90845 2.3 - Apply business knowledge to a critical problem(s) in a given large business context	AS91381 3.3 - Apply business knowledge to address a complex problem(s) in a given global business context
AS90840 1.4 - Apply the marketing mix to a new or existing product	AS90846 2.4 - Conduct market research for a new or existing product	AS91382 3.4 - Develop a marketing plan for a new or existing product

AS90841 1.5 - Investigate aspects of human resource processes in a business	AS90847 2.5 - Investigate the application of motivation theory in a business	AS91383 3.5 - Analyse a human resource issue affecting businesses
AS90842 1.6 - Carry out and review a product-based business activity within a classroom context with direction	AS90848 2.6 - Carry out, review and refine a business activity within a community context with guidance	AS91384 3.6 - Carry out, with consultation, an innovative and sustainable business activity
		AS91385 3.7 - Investigate the exporting potential of a New Zealand business in a market, with consultation
Senior Social Studies		
AS91039 1.1 - Describe how cultures change	AS91279 2.1 - Demonstrate understanding of conflict(s) arising from different cultural beliefs and ideas	AS91596 3.1 - Demonstrate understanding of ideological responses to an issue(s)
AS91040 1.2 - Conduct a social inquiry	AS91280 2.2 - Conduct a reflective social inquiry	AS91597 3.2 - Conduct a critical social inquiry
AS91041 1.3 - Describe consequences of cultural change(s)	AS91281 2.3 - Describe how cultural conflict(s) can be addressed	AS91598 3.3 - Demonstrate understanding of how ideologies shape society
Economics		
AS90983 1.1 - Demonstrate understanding of consumer choices, using scarcity and/or demand	AS91222 2.1 - Analyse inflation using economic concepts and models	AS91399 3.1 - Demonstrate understanding of the efficiency of market equilibrium
AS90984 1.2 - Demonstrate understanding of decisions a producer makes about production	AS91223 2.2 - Analyse international trade using economic concepts and models	AS91400 3.2 - Demonstrate understanding of the efficiency of different market structures using marginal analysis
AS90985 1.3 Demonstrate understanding of producer choices using supply	AS91224 2.3 - Analyse economic growth using economic concepts and models	AS91401 3.3 - Demonstrate understanding of micro-economic concepts
AS90986 1.4 - Demonstrate understanding of how consumer, producer and/or government choices affect society using market equilibrium	AS91225 2.4 - Analyse unemployment using economic concepts and models	AS91402 3.4 - Demonstrate understanding of government interventions to correct market failures
AS90987 1.5 - Demonstrate understanding of a government choice where affected groups have different viewpoints	AS91226 2.5 - Analyse statistical data relating to two contemporary economic issues	AS91403 3.5 - Demonstrate understanding of macro-economic influences on the New Zealand economy
AS90988 1.6 - Demonstrate understanding of the interdependence of sectors of the New Zealand economy	AS91227 2.6 - Analyse how government policies and contemporary economic issues interact	
	AS91228 2.7 - Analyse a contemporary economic issue of special interest using economic concepts and models	

US24701 - Demonstrate an introductory knowledge of credit for personal financial management.	US24702 - Demonstrate knowledge of credit for personal financial management.	US24703 - Demonstrate and apply knowledge of credit for personal financial management.
	US24707 - Set a personal financial goal and plan its implementation.	US24708 - Set a complex personal financial goal and plan its implementation.
	US25242 - Demonstrate knowledge of wealth creation through the personal financial planning process.	
	US25246 - Demonstrate an introductory knowledge of risk and return for personal financial management.	US25247 - Demonstrate knowledge of risk and return, and diversification for personal financial management.
US24697 - Perform income-related calculations for personal financial management.	US24699 - Make an informed decision relating to personal income and evaluate its consequences.	US1874 - Prepare IRD employer reporting documentation for PAYE, FBT and GST.
		US24696 - Demonstrate knowledge of personal income, credit, and taxation, and the impact of employment decisions on them.
		US20078 - Describe taxation, financial, and insurance responsibilities for small business owner-operators.
	US24704 - Demonstrate knowledge of banking products and services for personal financial management.	
US24705 - Interpret and verify accuracy of personal financial documents.	US24695 - Demonstrate knowledge of income, taxation, and other deductions for personal financial management.	US18956 - Demonstrate knowledge of financial management for an entity.
US24709 - Produce a balanced budget for an individual.	US24710 - Produce a balanced budget for a family or household.	

Service Industries Pathway - NCEA achievement standards recommends as vocational pathways for financial manager, financial adviser, financial dealer
<http://youthguarantee.net.nz/assets/Uploads/MOE-VP-Services-RD2-final3.pdf>

Accounting		
AS90976 1.1 - Demonstrate understanding of accounting concepts for small entities	AS91174 2.1 - Demonstrate understanding of accounting concepts for an entity that operates accounting subsystems	
AS90977 1.2 - Process financial transactions for a small entity	AS91175 2.2 - Demonstrate understanding of accounting processing using accounting software	
AS90978 1.3 - Prepare financial statements for sole proprietors		
AS90979 1.4 - Prepare financial information for a community organisation's annual general meeting		
AS90980 1.5 - Interpret accounting information for sole proprietors		
AS90981 1.6 - Make a financial decision for an individual or group		
AS90982 1.7 - Demonstrate understanding of cash management for a small entity		

Business Studies		
AS90837 1.1 - Demonstrate an understanding of internal features of a small business	AS90843 2.1 - Demonstrate an understanding of internal operations of a large business	
AS90838 1.2 - Demonstrate an understanding of external factors influencing a small business	AS90844 2.2 - Demonstrate understanding of how a large business responds to external factors	
AS90840 1.4 - Apply the marketing mix to a new or existing product	AS90846 2.4 - Conduct market research for a new or existing product	
	AS90847 2.5 - Investigate the application of motivation theory in a business	
Economics		
	AS91222 2.1 - Analyse inflation using economic concepts and models	
	AS91223 2.2 - Analyse international trade using economic concepts and models	
	AS91224 2.3 - Analyse economic growth using economic concepts and models	
	AS91226 2.5 - Analyse statistical data relating to two contemporary economic issues	
	AS91227 2.6 - Analyse how government policies and contemporary economic issues interact	
	AS91228 2.7 - Analyse a contemporary economic issue of special interest using economic concepts and models	