



SCAMS! - A must read.

Produced by the Commission for Financial Capability (CFFC), the Little Black Book is a clear and concise guide to the scams we are all vulnerable to most recently - and how to avoid them.

This really is the 1.01 guide covering everything from retail, romance, phishing and smishing, to door-to-door scammers. Plenty of topics with enough information that could be used for interesting class topics Download it [HERE](#). This is not a scam! 😊

Welcome!

Welcome to **Waikato Diocesan School for Girls and Rangitoto College**, registering for yet another year of Bamzonia.



It's great to know that the new students coming through are receiving great personal financial education - a life skill well worth cultivating in our young people.



Armistice Coins

From this month you may find a colourful new coin in your change. The Armistice Day 50 cent coin is being issued by the Reserve Bank of New Zealand to commemorate the centenary of the end of World War I. Only two million of these coins have been minted. You can buy up to 20 of them from NZ Post.

<https://coins.nzpost.co.nz>

COMEDY CORNER

Send us your joke, cartoon, or funny drawing about anything to do with money or financial literacy and go in the draw to win a

\$25 New World or Warehouse gift voucher

If money doesn't grow on trees why do banks have branches? 😄



Why Personal Financial Education matters

Supporting learners to become confident, responsible and capable in managing their finances is part of the vision in the New Zealand Curriculum for young people to be confident, connected, actively involved, life-long learners.

DEMAND

- 99% of teachers see financial capability as important.
- 83% of students think it is important to seek advice.
- 73% of students are keen to learn more about money and money management.
- 77% of teachers believe students' financial skills and knowledge are low.

SUPPLY

- 38% of school leaders think financial capability has a high profile in their school.
- 60% of teachers say they include some financial capability in their teaching.
- 42% of students say they have learnt some or a lot about financial capability at school.
- 51% of students say they have had little or no financial education at school.



Term 4 - Special offer

Free 2 week trial for teachers

\$5.00 per student all term

Register your school now for next year and receive **25% discount**

Email: info@bamzonia.co.nz or Call: Ronel - 021 746871