

## Lessons aligned to NZ Curriculum and NZQA Unit Standards

<b>Contents:</b>	<b>Page</b>
<a href="#"><u>NZC Financial</u></a> Capability Progressions Levels 1 - 8	1 – 9
<a href="#"><u>Financial Capability Unit Standards</u></a>	10 – 14



## New Zealand Curriculum – Financial Capability Progressions

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

## Learning outcomes

	Theme	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
<b>Bamzonia</b> Lesson number	<b>2. Spending</b>	<ul style="list-style-type: none"> <li>Investigate what people "need to" spend money on, e.g. food, clothing, shelter.</li> <li>Discuss why and how people make choices about spending money, e.g. when buying food for lunches.</li> </ul>	<ul style="list-style-type: none"> <li>Explore spending choices for a given amount of money and recognise that people's spending choices differ, e.g. food, clothing.</li> <li>Discuss the concept of getting value for money when spending, e.g. when buying family groceries.</li> </ul>	<ul style="list-style-type: none"> <li>Discuss why individuals/whānau may have different spending priorities.</li> <li>Investigate different ways to get value for money when spending, e.g. when buying household items.</li> </ul>	<ul style="list-style-type: none"> <li>Compare individual spending choices and priorities at different stages of life.</li> <li>Describe different ways to get value for money when spending, e.g. when buying clothing, toiletries, haircuts.</li> <li>Discuss external factors that can affect peoples' financial choices, e.g. advertising, peer pressure.</li> </ul>	<ul style="list-style-type: none"> <li>Compare spending choices and priorities of individuals/whānau in relation to age, circumstance.</li> <li>Compare different ways of getting value for money with regard to spending.</li> <li>Describe external factors that can affect peoples' financial choices, e.g. advertising, peer pressure.</li> </ul>	<ul style="list-style-type: none"> <li>Describe different ways of spending, e.g. online purchasing, layby, hire-purchase, phone plans.</li> <li>Explain external factors that can affect peoples' financial choices, e.g. advertising, peer pressure.</li> </ul>	<ul style="list-style-type: none"> <li>Describe different views about making wise spending choices in relation to age and circumstance.</li> <li>Explain different ways of spending, e.g. online purchasing, layby, hire-purchase, phone plans.</li> <li>Describe and explain the effects of inflation on spending.</li> </ul>	<ul style="list-style-type: none"> <li>Describe and explain different views about making wise spending choices in relation to age and circumstance.</li> <li>Describe and explain the impact(s) of external factors on spending, e.g. inflation, exchange rates, GST.</li> <li>Describe and explain different sources of financial advice in relation to wealth creation.</li> </ul>
		<b>7. Give me your money</b> <b>8. Valuing Money</b> <b>14. Value for Money</b> <b>29. Doing the Paperwork</b>	<b>3. Things People Buy</b> <b>8. Valuing Money</b> <b>14. Value for Money</b> <b>17. BYOD</b> <b>28. Going it alone</b>	<b>3. Things People Buy</b> <b>8. Valuing Money</b> <b>14. Value for Money</b> <b>18. Decisions</b> <b>28. Going it alone</b>	<b>3. Things People Buy</b> <b>8. Valuing Money</b> <b>14. Value for Money</b> <b>17. BYOD</b> <b>18. Decisions</b> <b>28. Going it alone</b> <b>32. The Big Picture</b>	<b>3. Things People Buy</b> <b>8. Valuing Money</b> <b>14. Value for Money</b> <b>17. BYOD</b> <b>18. Decisions</b> <b>27. The danger of Debt</b> <b>28. Going it alone</b> <b>32. The Big Picture</b>	<b>23. How would You Like to Pay?</b> <b>24. What are you Banking on?</b>	<b>17. BYOD</b> <b>18. Decisions</b> <b>23. How would You Like to Pay?</b> <b>24. What are you Banking on?</b> <b>28. Going it alone</b> <b>32. The Big Picture</b> <b>34. KiwiSaver</b> <b>35. The Money-go-round</b>	<b>13. Taxing Time</b> <b>18. Decisions</b> <b>23. How would You Like to Pay?</b> <b>24. What are you Banking on?</b> <b>28. Going it alone</b> <b>33. Foreign Exchange</b> <b>34. KiwiSaver</b> <b>35. The Money-go-round</b>

## Learning outcomes

	Theme	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
<b>Lesson number</b>	<b>3. Credit &amp; debt</b>	<ul style="list-style-type: none"> <li>Discuss the responsibilities in borrowing and paying back.</li> </ul>	<ul style="list-style-type: none"> <li>Give examples of using credit to buy goods and services.</li> </ul>	<ul style="list-style-type: none"> <li>Explain how credit and interest works.</li> </ul>	<ul style="list-style-type: none"> <li>Describe the cost of credit from different financial institutions.</li> <li>Discuss differences between "good" and "bad" debt.</li> </ul>	<ul style="list-style-type: none"> <li>Compare banks and other financial institutions according to interest.</li> <li>Explain what credit worthiness means for an individual.</li> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>Calculate and compare interest rates charged by banks and other financial institutions.</li> <li>Describe and explain the relationship between credit worthiness and the cost of credit, e.g. unsecured vs secured loans, credit rating.</li> <li>Describe manageable and unmanageable credit and debt, e.g. use of credit, types of credit, interest payment, tax.</li> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>Demonstrate understandings of interest charged by banks and other financial institutions in relation to amount borrowed, interest rate, time and risk.</li> <li>Identify credit options to manage finances, e.g. credit cards, personal loans.</li> <li>Describe the future financial responsibilities of utilising tertiary study funding options.</li> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>Describe and explain interest charged by banks and other financial institutions in relation to amount borrowed, interest rate, time and risk.</li> <li>Demonstrate understandings of credit for personal financial management, e.g. housing.</li> <li>Compare and contrast credit options and recommend strategies to manage finances.</li> <li>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.</li> </ul>
		<b>18. Decisions</b> <b>16. Simple Interest</b> <b>19. How Interesting</b> <u><b>25. Credit</b></u>	<b>16. Simple Interest</b> <b>19. How Interesting</b> <u><b>25. Credit</b></u>	<b>16. Simple Interest</b> <b>19. How Interesting</b> <u><b>25. Credit</b></u>	<b>16. Simple Interest</b> <b>19. How Interesting</b> <u><b>25. Credit</b></u>	<b>6. What do Banks do with My Money?</b> <b>16. Simple Interest</b> <b>19. How Interesting</b> <u><b>25. Credit</b></u>	<b>16. Simple Interest</b> <b>19. How Interesting</b> <u><b>25. Credit</b></u>	<b>6. What do Banks do with My Money?</b> <b>16. Simple Interest</b> <b>19. How Interesting</b> <u><b>25. Credit</b></u>	<b>6. What do Banks do with My Money?</b> <b>16. Simple Interest</b> <b>19. How Interesting</b> <u><b>25. Credit</b></u>

## Learning outcomes

	Theme	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
<b>Bamzonia</b> Lesson number	<b>4. Saving &amp; investing</b>	<ul style="list-style-type: none"> <li>Discuss why and how people save money.</li> </ul>	<ul style="list-style-type: none"> <li>Identify the benefits of saving money.</li> <li>Explore simple interest through hands on activities.</li> </ul>	<ul style="list-style-type: none"> <li>Discuss the concept of getting good returns on savings.</li> <li>Explain simple interest.</li> <li>Recognise that peoples' saving choices differ.</li> </ul>	<ul style="list-style-type: none"> <li>Investigate and evaluate the role of banks.</li> <li>Calculate simple interest.</li> <li>Compare differences in saving choices and outcomes between individuals/whānau /groups.</li> <li>Investigate how varying interest rates affect lenders and borrowers.</li> </ul>	<ul style="list-style-type: none"> <li>Compare banks and other savings institutions according to risk, interest paid, and access to funds.</li> <li>Explain and calculate compound interest.</li> <li>Explore how age, income, and circumstance affect financial decisions.</li> <li>Investigate different investment products as a way of saving, e.g. KiwiSaver.</li> </ul>	<ul style="list-style-type: none"> <li>Calculate and compare interest rates, including compounding interest, paid by banks and other financial institutions.</li> <li>Describe how age, income, and circumstance affect financial decisions, e.g. holidays.</li> <li>Describe saving and investment options for individuals/whānau /groups, e.g. KiwiSaver, term deposits, bonds, property, shares.</li> </ul>	<ul style="list-style-type: none"> <li>Describe and explain interest paid by banks and other financial institutions in relation to amount invested, interest rate, time, and risk.</li> <li>Describe and explain how age, income, and circumstance affect financial decisions, e.g. buying a car.</li> <li>Calculate and compare inflation rates on the real return of investments.</li> <li>Describe and explain investment options in relation to age, income and circumstance, e.g. KiwiSaver, term deposits, bonds, property, shares.</li> </ul>	<ul style="list-style-type: none"> <li>Describe and explain interest paid by banks and other financial institutions in relation to amount invested, interest rate, time, and risk.</li> <li>Describe and explain how age, income, and circumstance affect financial decisions, e.g. tertiary study, donations to charity.</li> <li>Plan a simple long term personal investment portfolio, e.g. KiwiSaver, workplace savings schemes, property, sharemarket.</li> </ul>
		<p>8. Valuing Money</p> <p>9. Save and Prosper</p> <p>14. Value for Money</p> <p>31. Risk and Returns</p> <p>32. The Big Picture</p>	<p>9. Save and Prosper</p> <p>14. Value for Money</p> <p>31. Risk and Returns</p> <p>32. The Big Picture</p>	<p>16. Simple Interest</p> <p>19. How Interesting</p> <p>31. Risk and Returns</p>	<p>5. Ryan opens a Bank Account</p> <p>6. What do Banks do with My Money?</p> <p>9. Save and Prosper</p> <p>10. ANZAC Lunch</p> <p>16. Simple Interest</p> <p>19. How Interesting</p> <p>23. How would You Like to Pay?</p> <p>24. What are you Banking on?</p> <p>31. Risk and Returns</p>	<p>18. Decisions</p> <p>16. Simple Interest</p> <p>19. How Interesting</p> <p>21. Life Aspirations</p> <p>25. Credit</p> <p>26. Budgets and Budgeting</p> <p>27. The Danger of Debt</p> <p>31. Risk and Returns</p> <p>34. KiwiSaver</p>	<p>18. Decisions</p> <p>16. Simple Interest</p> <p>19. How Interesting</p> <p>21. Life Aspirations</p> <p>31. Risk and Returns</p> <p>32. The Big Picture</p> <p>34. KiwiSaver</p>	<p>18. Decisions</p> <p>16. Simple Interest</p> <p>19. How Interesting</p> <p>21. Life Aspirations</p> <p>31. Risk and Returns</p> <p>32. The Big Picture</p> <p>34. KiwiSaver</p>	<p>18. Decisions</p> <p>16. Simple Interest</p> <p>19. How Interesting</p> <p>21. Life Aspirations</p> <p>31. Risk and Returns</p> <p>32. The Big Picture</p> <p>34. KiwiSaver</p>

## Learning outcomes

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

## Learning outcomes

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

## 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 ahead	<ul style="list-style-type: none"> <li>Identify a short-term money goal and discuss how to attain it.</li> </ul>	<ul style="list-style-type: none"> <li>Set a financial goal as part of planning a project or activity and identify the steps needed to attain it.</li> </ul>	<ul style="list-style-type: none"> <li>Create a plan for short term and long term saving based on individual/whānau/group goals.</li> </ul>	<ul style="list-style-type: none"> <li>Investigate how financial planning can help to attain life goals, e.g. saving for tertiary study.</li> <li>Discuss different sources of financial advice.</li> </ul>	<ul style="list-style-type: none"> <li>Describe career choices and the financial goal setting required to attain different options.</li> <li>Compare and contrast different sources of financial advice.</li> </ul>	<ul style="list-style-type: none"> <li>Set an individual/whānau/group financial goal and plan its implementation.</li> <li>Describe and compare different sources of financial advice in relation to wealth creation.</li> </ul>	<ul style="list-style-type: none"> <li>Set an individual/whānau/group financial goal and plan its implementation.</li> <li>Demonstrate understandings about wealth creation.</li> </ul>	<ul style="list-style-type: none"> <li>Develop a plan to achieve long-term financial goal/s.</li> <li>Demonstrate understandings about wealth creation through personal financial planning.</li> </ul>
		Bamzonia Lesson number	5. Ryan opens a Bank Account 9. Save and Prosper 10. ANZAC Day 17. BYOD	5. Ryan opens a Bank Account 9. Save and Prosper 10. ANZAC Day 17. BYOD <a href="#">28. Going it alone</a> <a href="#">34. KiwiSaver</a>	9. Save and Prosper 10. ANZAC Day 17. BYOD <a href="#">18. Decisions</a> <a href="#">28. Going it alone</a> <a href="#">31. Risk and Returns</a> <a href="#">32. The Big Picture</a>	9. Save and Prosper 10. ANZAC Day <a href="#">18. Decisions</a> <a href="#">24. What are you Banking on?</a> <a href="#">28. Going it alone</a> <a href="#">31. Risk and Returns</a> <a href="#">32. The Big Picture</a>	4. Where does money come from? 12. Pay Rates 18. Decisions	9. Save and Prosper 10. ANZAC Day 17. BYOD <a href="#">18. Decisions</a> <a href="#">16. Simple Interest</a> <a href="#">24. What are you Banking on?</a> <a href="#">31. Risk and Returns</a> <a href="#">32. The Big Picture</a>	9. Save and Prosper 10. ANZAC Day 17. BYOD <a href="#">18. Decisions</a> <a href="#">16. Simple Interest</a> <a href="#">19. How Interesting</a> <a href="#">21. Life Aspirations</a> <a href="#">31. Risk and Returns</a> <a href="#">32. The Big Picture</a>



## 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"> <li>Recognise the importance of keeping money safe.</li> <li>Describe ways of keeping money safe.</li> </ul>	<ul style="list-style-type: none"> <li>Discuss the importance of keeping money safe.</li> <li>Describe ways of keeping money safe.</li> </ul>	<ul style="list-style-type: none"> <li>Identify types of financial risk for individuals/whānau/groups.</li> <li>Explain ways of keeping money safe</li> </ul>	<ul style="list-style-type: none"> <li>Discuss different types of financial risk for individuals/whānau/groups.</li> </ul>	<ul style="list-style-type: none"> <li>Describe ways of managing risk involved in different investments.</li> </ul>	<ul style="list-style-type: none"> <li>Compare and contrast risk management strategies for individual/whānau/group finances, e.g. bonds, other financial products.</li> <li>Describe the role insurance plays in protecting assets, e.g. car, home contents.</li> </ul>	<ul style="list-style-type: none"> <li>Describe and explain risk and return for individual/whānau/group financial management, e.g. tenancy agreements.</li> <li>Explain the role different types of insurance play in reducing financial risk.</li> </ul>	<ul style="list-style-type: none"> <li>Explain risk and return, and diversification for individual/whānau/group financial management.</li> <li>Investigate the benefits and risks of taking out a student loan.</li> </ul>
	Bamzonia Lesson number	5. Ryan opens a Bank Account 6. What do Banks do with My Money? 15. Safe and Secure 20. You Bet 31. Risk and Returns	5. Ryan opens a Bank Account 6. What do Banks do with My Money? 15. Safe and Secure 20. You Bet 31. Risk and Returns	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? 27. The Danger of Debt 25. Credit 31. Risk and Returns	19. How Interesting 20. You Bet 25. Credit 31. Risk and Returns 27. The Danger of Debt	19. How Interesting 24. What are you Banking on? 30. Protect Yourself 31. Risk and Returns	24. What are you Banking on? 30. Protect Yourself 31. Risk and Returns	24. What are You Banking On? 31. Risk and Returns 30. Protect Yourself	18. Decisions 31. Risk and Returns











## Learning outcomes















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



















## Financial Capability - Unit Standards

Level 1 Green – Graded Standard		A: Achieved M: Merit E: Excellence	Reference	Bamzonia Lessons
MANAGING MONEY	24697	Perform income-related calculations for personal finances	2 Credits A	  <b>13. Taxing Time</b> 22. What is Income? 27. The danger of Debt 28. Going it Alone 29. Doing the Paperwork 32. The Big Picture
	24705	Interpret and confirm accuracy of personal financial documents	2 Credits A	  <b>13. Taxing Time</b> 28. Going it Alone 29. Doing the Paperwork
	24709	Produce a budget to manage personal finances	3 Credits A	  <b>26. Budgets and Budgeting</b> 27. The danger of Debt 28. Going it Alone 29. Doing the Paperwork
	28087	Demonstrate knowledge of the effect of life stages on personal income	3 Credits A,M,E	  <b>21. Life Aspirations</b> <b>24. What are you banking on?</b> 31. Risk and Return 32. The Big Picture

SETTING GOALS	28089	Demonstrate knowledge of personal financial goal setting	3 Credits A,M,E	 	17. BYOD 18. Decisions 21. Life Aspirations 28. Going it Alone 32. The Big Picture 31. Risk and Return
CREDIT AND DEBT	28088	Describe credit and debt and their impacts on personal finances	3 Credits A,M,E	 	20. You Bet 25. Credit 26. Budgets and Budgeting
	29558	Demonstrate knowledge of personal credit history	3 Credits A	 	25. Credit 27. The danger of Debt
SAVING & INVESTING	28090	Demonstrate knowledge of selected personal financial saving and investment options that provide financial benefits	3 Credits A,M,E	 	24. What are you banking on? 31. Risk and Return 32. The Big Picture 34. KiwiSaver
INSURANCE AND RISK	28091	Describe risks and select risk management strategies for personal finances	3 Credits A,M,E	 	24. What are you banking on? 25. Credit 26. Budgets and Budgeting 31. Risk and Return 30. Protect Yourself
	<b>Level 2</b>  Green – Graded Standard		A: Achieved M: Merit E: Excellence	Reference	<b>Bamzonia Lessons</b>

MANAGING MONEY	28092	Explain the effect of significant life events on personal income at different life stages	3 Credits A,M,E	 	21. Life Aspirations 24. What are you banking on? 27. The danger of Debt 28. Going it Alone 31. Risk and Return 32. The Big Picture 34. KiwiSaver
	24695	Explain taxation and other deductions relating to personal income	2 Credits A	 	13. Taxing Time 22. What is Income? 28. Going it Alone 34. KiwiSaver
	28096	Explain insurance products as financial risk management strategies for personal finances	3 Credits A,M,E	 	24. What Are You Banking On? 30. Protect Yourself
SETTING GOALS	28094	Produce a household budget, set a financial goal and review and adjust the budget to achieve the goal	3 Credits A,M,E	 	27. The danger of Debt 28. Going it Alone 32. The Big Picture
CREDIT & DEBT	28093	Describe tertiary study funding options and potential financial consequences for future choices and responsibilities	3 Credits A,M,E	 	25. Credit 28. Going it Alone
SAVING AND INVESTING	28097	Explain and select banking products and services in relation to personal finances	3 Credits A,M,E	 	23. How would you Like to Pay? 24. What Are You Banking On? 25. Credit 26. Budgets and Budgeting 30. Protect Yourself 34. KiwiSaver
	28095	Explain personal financial savings and investment options	3 Credits A,M,E	 	31. Risk and Return 32. The Big Picture 34. KiwiSaver

	<b>24699*</b>	Make an informed decision relating to personal income and explain its consequences	2 Credits <b>A</b>	 	<b>11. Just the Job</b> <b>12. Pay Rates</b> <b>18. Decisions</b> <b>21. Life Aspirations</b> <b>22. What is Income?</b> <b>25. Credit</b> <b>26. Budgets and Budgeting</b>
	<b>Level 3</b>  <b>Green – Graded Standard</b>		<b>A: Achieved</b> <b>M: Merit</b> <b>E: Excellence</b>	Reference	<b>Bamzonia Lessons</b>
<b>MANAGING MONEY</b>	<b>28098</b>	Evaluate options to increase personal income	3 Credits <b>A,M,E</b>	 	<b>21. Life Aspirations</b> <b>22. What is income</b> <b>31. Risk and Return</b>
<b>SETTING GOALS</b>	<b>28100</b>	Develop a plan to show how a budget contributes to achieving a long-term personal financial goal	4 Credits <b>A,M,E</b>	 	<b>21. Life Aspirations</b> <b>31. Risk and Return</b> <b>32. The Big Picture</b>
<b>CREDIT AND DEBT</b>	<b>28099</b>	Evaluate credit options and select debt management strategies to manage personal finances	3 Credits <b>A,M,E</b>	 	<b>16. Simple Interest</b> <b>25. Credit</b> <b>26. Budgets and Budgeting</b> <b>27. The danger of Debt</b> <b>28. Going it Alone</b>
<b>SAVING &amp; INVESTING</b>	<b>28103</b>	Analyse and select personal financing options for purchasing a property	4 Credits <b>A,M,E</b>	 	<b>16. Simple Interest</b> <b>24. What Are You Banking On?</b> <b>25. Credit</b> <b>32. The Big Picture</b>
	<b>28102*</b>	Demonstrate understanding of risk and return on investment for a personal financial investment portfolio	4 Credits <b>A,M,E</b>	 	<b>31. Risk and Return</b> <b>32. The Big Picture</b>

	28101	Evaluate savings and investment options and make a plan to create a long-term personal investment portfolio	4 Credits <b>A</b>	 	<b>31. Risk and Return</b> <b>32. The Big Picture</b> <b>34. KiwiSaver</b>
<b>INSURANCE &amp; RISK</b>	<b>28104</b>	Analyse external risk factors and select strategies to manage their impact on personal finance	3 Credits <b>A,M,E</b>	 	<b>22. What is Income?</b> <b>24. What Are You Banking On?</b> <b>30. Protect yourself</b> <b>31. Risk and Return</b>

\*Expiring December 2022