**Character Role Cards**

# Character retirement/whakatā story

Financial sustainability is about growing your money so when you retire you can have the freedom to make choices about how you live. In this activity, you create a story about a fictional character and the ways their choices impact on their financial wellbeing in retirement/whakatā.

* Working in a group of four, select a character card. Each student needs a copy of the same card
* Using the information on the card as a starting point, create a story about the way the person saves, invests, takes out insurance/inihua and prepares for retirement/ whakatā. Each student should focus on a different area. Include factors that influence the character’s financial wellbeing, for example, their living arrangements, family, work, income, lifestyle, interests and responsibilities.

**Savings:** Do they save regularly? Why or why not? If they save, how much do they save each week? Is this a good savings plan? How will it help them in retirement/whakatā?

**Investing:** What investments do they have, if any? Are they a KiwiSaver member? What investments do you think they might make to help them in retirement/whakatā?

**Insurance/inihua:** How well prepared are they for financial risks? What types of insurance/inihua do they have? What types of insurance will they need at different stages of their life? How important is it for your character to have insurance and how will this help them in retirement/whakatā?

# Tell your retirement/whakatā story

* Each person shares the decisions the character made in their focus area (saving, investing, or Insurance/inihua), including the impact these decisions are likely to have on the character’s financial wellbeing in retirement/whakatā.
* As a group compare the different outcomes for the character. Evaluate which factors had the biggest impact on their financial wellbeing.
* Keep these stories as they can be used for another learning experience.



**1**

**Tau**

Age: 40

Job: Architect

Earns: $82,000

Lives: Rents in Auckland

From: Kaikohe

Status: Divorced, with three dependent

children

Superpower: Kitesurfer and fluent te reo

speaker



**2**

**Shamila**

Age: 37

Job: Social care worker

Earns: $31,000

Lives: Rents state house in Whangarei

From: Afghanistan

Status: Married with four children.

Arrived as refugee from Afghanistan aged 9

Superpower: Speaks three languages

**3**

**Teuila**

Age: 27

Job: Auditing accountant

Earns: $62,000

Lives: Homeowner in Wellington

From: Wellington/Sāmoa

Status: Married with one child and dependent parents

Superpower: Competes in extreme sports



**4**

**James**

Age: 25

Job: Managing director/

self-employed of a social influence company that endorses products

Earns: $275,000

Lives: Homeowner in Hawke’s Bay

From: Hawke’s Bay

Status: Single

Superpower: Plays guitar in a band, travels and

collects band memorabilia

**5**

**Maddison**

Age: 18

Job: Student and online gamer

Earns: $55,000

Lives: Rents in Hamilton

From: Dunedin

Status: Single

Superpower: International gaming titles and

recognition as Champion Gamer and product endorser.



**6**

**Han**

Age: 58

Job: Self-employed painter, decorator and tiler

Earns: $58,000

Lives: Homeowner in Christchurch

From: Tianjin, China

Status: Married with three adult children Superpower: Taekwondo black belt