**Student planner: financial capability in multiple learning areas**

The example for weeks 1 - 10 has come from the Financial Identity English, maths and social sciences resources. Select a learning experience that interests you from each section going across (Need it/know it, link it/ think it and extend it/ defend it). The learning experiences are linked across so you can follow an idea through.

Although this example is for 10 weeks, it is suggested that you only plan four weeks in advance so that you can see how you are progressing. With weekly feedback from your teacher you can adjust your schedule as an ongoing reflection of your learning.

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| NEED IT / KNOW IT | | LINK IT / THINK IT | EXTEND IT / DEFEND IT |
| Activate prior knowledge. This is the starting point for new learning about **financial identity**. | | Link your ideas and make connections to build new knowledge and understandings about **financial identity**. Learn about the perspectives and insights of others. | Extend your learning by applying it to new contexts. Find evidence, validate sources, and summarise  your thinking. Present your findings to clarify **financial identity**. |
| When selecting a need it/ know it learning experience a **suggested time** to complete would be approximately **15-20 minutes:**  + reading time if an article is included  + viewing time if video is included | | When selecting a link it/ think it learning experience a **suggested**  **time** to complete would be approximately **30-40 minutes:**  + reading time if an article is included  + viewing time if video is included | When selecting an extend it/ defend it learning experience a **suggested time** to complete would be approximately **45-90 minutes:**  + reading time if an article is included  + viewing time if video is included  + home learning depending on the complexity of the task and outcome you have chosen. |
| WEEK 1 English  Understanding financial identity | Identify the values, attitudes, behaviours and skills that shape your money/moni choices. | Explain what it means to live a wealthy life. Use [**Tinkercad**](https://www.tinkercad.com/) to create a digital kete. Add taonga that represent your interpretation of wealth. Include related words, pictures, headlines, or photos. | Create an artwork using images of New Zealand money/moni that shows your values, knowledge, skills, and beliefs about money/moni. |
| WEEK 2  Am I a spender or a saver? | Describe your spending habits and identify whether you are a spender or a saver.   * Do you tend to save money/moni or spend it? * Do you share your money/moni with anyone? * What do you tend to spend money/moni on? * Are you an impulse buyer or do you think carefully before spending money/moni?   Take the [Sorted money personality quiz.](https://sorted.org.nz/tools/money-personality-quiz) | Take the [Sorted money personality quiz.](https://sorted.org.nz/tools/money-personality-quiz) Analyse the strengths and weaknesses of your money/moni personality. Explain how you might work to improve any areas of weakness | Keep a [**spending diary**](https://sortedinschools.org.nz/students/student-activities/spending-diary/) for one month. Analyse the amount you spend each week. Use [**Survey monkey**](https://www.surveymonkey.com/) to combine your class data and identify opportunities for goal setting/whāinga paetae or saving/te whakaputu. |
| WEEK 3  Advertising - how does it capture us? | Describe the purpose of ads. List different ways that advertisers reach people.  View [**this slide presentation**](https://www.slideshare.net/Kazmania/static-image) for an overview of the features used in static images. | View [**the top ten NZ ads ever made**](https://www.nzonscreen.com/collection/top-ten-nz-tv-ads) and identify similarities and differences. Explain why these ads are so popular.  Read [**The Jelly Nail Craze**](https://www.theguardian.com/fashion/shortcuts/2018/jul/16/ready-for-this-jelly-how-kylie-jenner-kickstarted-the-jellynails-instagram-craze), an article about how Kylie Jenner kick started a craze for jelly nails. Explain how her digital posts become viral and set trends. | Advertising competition  Imagine that you are the brand manager of a company. Your aim is to grow your customer base to include 14 to16 year olds.  Choose an innovative product that will appeal to teenagers. This product could be an item of technology, fashion or food or an app.  Design an advertising campaign that will appeal to your target audience (14-16year olds).  Present your campaign to your class. |
| WEEK 4  Banks want your business too. | View the marketing materials used by at least four banks. Choose both online materials and brochures or leaflets.  Identify the target audience of the materials, for example, people in specific age, gender, ethnic, or occupational groups. | Ranka set of four bank marketing materials in terms of their use of colour, composition, language, tone and mood  Identify which bank materials would appeal most to teenagers and explain why. | Evaluate your findings from your study of bank marketing materials. Recommend ways that banks could make their marketing materials more appealing for young people. |
| WEEK 5  Social Sciences  Sharing and reciprocity | Discuss the meaning of this whakataukī and how it relates to well-being:  *Ehara taku toa i te toa takitahi, he toa takitini.*  *Success is not the work of one, it is the work of many* | Explore some collective approaches to saving/ie whakaputu, such as this [**iwi run savings scheme**](http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11680586). Investigate whether there are any similar schemes in your community. | Investigate Māori businesses and initiatives in your community. Research how values and traditions of te ao Māori shape the way these businesses manage their money/moni, including the ways they work to support future generations. |
| WEEK 6  Groups and organisations | Describe debt/nama.  Describe how [**mobile truck shops**](https://www.consumer.org.nz/articles/truck-shops) work. List the advantages and disadvantages of buying something from a mobile truck.  Describe circumstances that might lead to a teenager getting into debt/nama. | Discuss what motivates mobile truck shop traders.  Discuss possible causes and effects for the communities mobile trucks shop traders target. | Using the SOS package created in the previous task (Link it/Think it), evaluate ways to decrease the cost of your package but not alter the food choices.  Read [**Supporting savers**](https://sortedinschools.org.nz/students/student-activities/supporting-savers/download?files=70) and discuss, analyse and evaluate the different ways you can save.  Analyse ways to decrease the cost of the SOS package without altering the food choices.  What would be the minimum cost of your S.O.S. package?  What are some ways to cut costs while still providing a bag filled with nutritious choices? |
| WEEK 7  Financial identity of New Zealand | What is the [New Zealand budget](https://www.budget.govt.nz/budget/2018/at-a-glance/index.htm)?  List some ways New Zealand gets income. Describe what taxes are and list what they are used for.  List some of the ways that the government spends taxes.  List ways that a country can save money/moni. | Explain why a country needs a budget/tahua.  Discuss the causes and effects of a country overspending. Find a current example.  Explain the importance of trade agreements with other countries and the impact these have on the financial well-being of New Zealand. | Create a slide presentation for someone immigrating to New Zealand, giving them an overview of the key financial aspects of our country**.** |
| WEEK 8  Maths  Managing debt | Read, analyse, and discuss the [**infographic**](http://sortedinschools.org.nz/api/v1.0/download?filename=debt-infographic&files=259) about debt.  Read the Sorted booklet, Debt,  [**in English**](https://sorted.org.nz/assets/Order-Collateral-booklets/Sorted-Debt-Booklet.pdf) or [**te reo**](https://sorted.org.nz/assets/Order-Collateral-booklets/Sorted-Debt-Te-Reo-Booklet.pdf)**.**  Explain what is meant by “getting into debt is easy”.  Describe how Joe got on top of his debt.  List any debts you have. Include debts to whānau members and friends. | Explain why school leavers are sometimes encouraged to get credit cards when they leave school?  Complete “Exploring debt – Brainstorm” in [**Managing debt: Is credit the right way to go?**](https://sortedinschools.org.nz/api/v1.0/download?filename=managing-debt-is-credit-the-right-way-to-go&files=51)**,** and share your findings with a partner or group. | Read [**Managing Debt: Is credit the right way to go?**](http://sortedinschools.org.nz/api/v1.0/download?filename=managing-debt-is-credit-the-right-way-to-go&files=51) and evaluate payment plans for managing debt on a credit card. Analyse the differences between payment arrangements Jill can make to manage her debt. |
| WEEK 9  Saving | Explore ideas about setting goals and how to achieve them through generating a budget. Use the [**Sorted budgeting tool**](https://sorted.org.nz/tool/budgeting-tool#/welcome) to help explore different categories of expenses. (You will need an understanding of percentages and fractions). | Read the infographic on Goal setting.  Read [**Planning your financial future.**](https://sortedinschools.org.nz/students/student-activities/planning-your-financial-future/download?files=54) | Create a [**plan**](http://sortedinschools.org.nz/api/v1.0/download?filename=planning-your-financial-future&files=54) for Leoni to manage her money so that she can reach her goal of owning a car in a shorter amount of time. Suggest some different pathways she could explore. |
| WEEK 10  Managing my money | Explain how plans for managing money help individuals, whānau, organisations, and governments to reach their goals. | On [**Decide what to save for – How, when, and how much?**](http://sortedinschools.org.nz/api/v1.0/download?filename=decide-what-to-save-for-how-when-and-how-much&files=53), go to “Your turn to explore setting goals and making a budget”. | Create a [**plan**](http://sortedinschools.org.nz/api/v1.0/download?filename=planning-your-financial-future&files=54) for Leoni to manage her money so that she can reach her goal of owning a car in a shorter amount of time. Suggest some different pathways she could explore. |