**Teacher planner: Example of a theme-based plan**

In this example, a group of cross-curricular teachers have planned an exploration of Financial Identity using the theme Managing Money.

The starter activities relate to general financial capability skills and knowledge and can be used as warm-up activities at the start of a lesson. Lessons that involve longer activities might not include a starter activity.

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|  MULTISTRUCTURAL LEARNING EXPERIENCES NEED IT / KNOW IT | RELATIONAL LEARNING EXPERIENCESLINK IT / THINK IT | EXTENDED ABSTRACT LEARNING EXPERIENCESEXTEND IT / DEFEND IT |
| DATE: | NZC LEARNING AREAS: English, maths, social sciences, technology |
| LIST YOUR IDEAS(define, describe, list)The suggested amount of time for learning experiences from this column is 15–20 minutes. Add reading time for any articles and viewing time for videos. | CONNECT YOUR IDEAS(compare, contrast, explain, sequence, classify, cause and effect, analyse (part/whole), analogy, question)The suggested amount of time for learning experiences from this columnis 30–40 minutes. Add reading time for any articles and viewing time for videos. | LOOK AT SOMETHING IN A NEW WAY: (evaluate, generalise, predict, create)The suggested amount of time for learning experiences from this columnis 45–90 minutes. Add reading time for any articles and viewing time for videos.You may need to include time for home learning if the task has several parts. |
| PRE-PLANNING: Trips, guest speakers, videos and other resources that I will use |
| GET THEM THINKING: The discussion starters can be used to get students thinking about the content. These can be downloaded as a resource or accessed online using the random question generator.  |
| WEEK 1All learning areasWhat does financial identity mean for each student?  | STARTER ACTIVITY:Interactive: [**What shapes my financial identity?**](https://sortedinschools.org.nz/api/v1.0/download?filename=what-shapes-my-financial-identity&files=244)Read [**Mō tātou, ā, mō kā uri ā muri ake nei ... For us and our children after us,**](https://www.cffc.org.nz/news-and-media/news/mo-tatou-a-mo-ka-uri-a-muri-ake-nei-for-us-and-our-children-after-us-2/) a personal perspective on how money/moni choices can impact on the future well-being of a family. [Sorted Tools and resources /Student section] | STARTER ACTIVITY: Interactive: [**What shapes my financial identity?**](https://sortedinschools.org.nz/api/v1.0/download?filename=what-shapes-my-financial-identity&files=244)Interview a person from a different cultural background about their values and beliefs related to money/moni. Prepare questions beforehand and record the interview. Reflect on factors that have shaped your own attitudes to money/moni and include these in the recording. | STARTER ACTIVITY:Interactive: [**What shapes my financial identity?**](https://sortedinschools.org.nz/api/v1.0/download?filename=what-shapes-my-financial-identity&files=244)Create a visual representation, or a financial identity poster using [**Pictograph,**](https://piktochart.com/) of your financial heritage (your past), your financial present and your financial future, including what you would like to give to future generations. |

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| WEEK 2Social sciences | STARTER ACTIVITY: Give each student the [**Sorted Booklet**](https://sortedinschools.org.nz/sorted-resources/sorted-tools-and-resources/sorted-booklet/download?files=537) on budgetingDefine the following terms:* koha
* fa'alavelave
* tithing
* remittances
* charitable giving

Watch [***Culture Is a Beautiful Thing.***](https://www.facebook.com/cffc.org.nz/videos/pacific-voices%3A-culture-is-a/994324510717771/) Discuss ways that culture shapes Tala’s money/moni choices. | STARTER ACTIVITY: Continue to read Sorted Budgeting booklet.Research andexplain the concept of either tithing or giving to charity. Explain how giving money/moni to organisations benefits communities in New Zealand. Read [**Why my generation struggles with this loving Samoan tradition**](https://www.stuff.co.nz/life-style/90454636/why-my-generation-struggles-with-this-loving-samoan-tradition)**.** Create a Plus Minus Interesting (PMI) table that shows different points of views on fa'alavelave.Investigate the cultural practice of sending money/moni to families overseas and explain its value to communities here and overseas. | STARTER ACTIVITY: Continue to read Sorted Budgeting booklet.Create a resource that explains the purpose and value of practices such as koha, Christmas gift-giving, tithing, giving money/moni as a gift, and fa'alavelave. |
| WEEK 3Social sciences Thinklinker spread over three lessons | STARTER ACTIVITY: [**Thinklinker 4**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)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. The 2018 budget/tahua was called a wellbeing budget. Describe what a wellbeing budget/tahua means. | STARTER ACTIVITY: [**Thinklinker 4**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)Explain why a country needs a budget/tahua.Explain how a country can get into debt/nama and how this is managed in Aotearoa New Zealand | STARTER ACTIVITY: [**Thinklinker 4**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)Summarise the government’s spending priorities. If you were Prime Minister, what would your priorities be for the youth of New Zealand? Justify your choices and support them with evidence. |
| WEEK 4Maths | STARTER ACTIVITY: [**Smith Family Budget**](https://sortedinschools.org.nz/api/v1.0/download?filename=smith-family-plan&files=48) — discuss in groupsExplore 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)**.** | STARTER ACTIVITY: Read this blog: [**How to plan a budget**](https://sorted.org.nz/guides/planning-and-budgeting/budget-dont-fudge-it/)Explain why it is important to have goals that cover different time frames. Give examples of a short-term, a medium-term, and a long-term goal you could set for yourself. | STARTER ACTIVITY: Read the blog: [**10 reasons everyone needs a rainy day fund**](https://sorted.org.nz/must-reads/rainy-day-funds-enjoy-their-day-in-the-sun/?__hstc=8481002.4e9aa0743351203515f1034b8308ae07.1553027185156.1556852879078.1556855373351.23&__hssc=8481002.12.1556855373351&__hsfp=1047816860)Create a [**budget**](https://sorted.org.nz/tool/budgeting-tool?__hstc=97822848.53eb8bfb1219d0e28fb2aa794b5e4df9.1550438774099.1551651737638.1551661355583.26&__hssc=97822848.23.1551661355583&__hsfp=3147532802#/welcome) for your identified short-, medium-, and/or long-term goals. Describe how you are going to budget from your income and/or savings. Make sure you show your calculations and communicate the logic behind your problem-solving**.**  |
| WEEK 5Maths | STARTER ACTIVITY: Show [**Managing my Money PowerPoint**](https://sortedinschools.org.nz/api/v1.0/download?filename=managing-my-money-powerpoint&files=157) and discuss with studentsRead the [**SORTED Goals booklet**](https://sorted.org.nz/assets/Order-Collateral-booklets/Sorted-Goals-Booklet.pdf) and answer these questions:* What details make our goals more achievable?
* What details make managing your money more achievable?
* When would you find it useful to have a plan to manage your money?

Select six activities, events, or items you would like to work towards. Categorise them into short-, medium-, or long-term goals. Upload your selections as images into [**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) | STARTER ACTIVITY: Show [**Managing my Money PowerPoint**](https://sortedinschools.org.nz/api/v1.0/download?filename=managing-my-money-powerpoint&files=157) and discuss with students List and explain some factors that could affect your short-term, medium-term and long-term goals. Consider how you manage your money, your spending habits, and life events. You may find the [**financial planning tool**](http://sortedinschools.org.nz/api/v1.0/download?filename=financial-planning-tool&files=255) helpful. Read [**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) and complete the “explore setting goals and making a budget” activities.Read [**Planning your financial future.**](https://sortedinschools.org.nz/students/student-activities/planning-your-financial-future/download?files=54) | STARTER ACTIVITY: Show [**Managing my Money PowerPoint**](https://sortedinschools.org.nz/api/v1.0/download?filename=managing-my-money-powerpoint&files=157) and discuss with students .Examine how products may have different prices depending on brand choices. Choose two products and record their different brand prices. With your understanding of percentages, calculate the percentage differences in prices between brands. Suggest possible items Simon could recommend his family purchases for the picnic in [**Planning a family picnic**](http://sortedinschools.org.nz/api/v1.0/download?filename=planning-a-family-picnic&files=254)Consider how your decisions could affect others who are going to the picnic, and their impact on a budget of $30**.**  |
| WEEK 6Maths | STARTER ACTIVITY: Share the [**Saving infographic**](https://sortedinschools.org.nz/students/activities/?category=infographic&tag=&start=0) with students and discuss.Explain what is meant by saving and some ways to save. Discuss how you save.View the presentation on [**saving**](http://sortedinschools.org.nz/api/v1.0/download?filename=saving-powerpoint&files=32)**.** After viewing, expand your explanation to include any new information you have learnt.View the [**Foodbank New Zealand**](https://www.foodbank.co.nz/) website. Contact or visit a local food bank to find out information about the needs in your local area.What is the purpose of the Food Bank? What are some of the reasons that people visit the Food Bank?Discuss your impressions of Brian and the Food Package project with a classmate. | STARTER ACTIVITY: [**The supermarket shop**](https://sortedinschools.org.nz/api/v1.0/download?filename=needs-vs-wants-the-supermarket-shop&files=44)Design a food package. You can choose who you would like to be the recipients of your Food Package (a whānau group, friends, a couple). You will need to list your choices of food and their cost, and generate a meal plan on the template. The bag must include enough food for 3 meals a day, for 3 days, and must be non-perishable (able to be stored without refrigeration).You may find it helpful to use online sources such as the [**Countdown**](https://shop.countdown.co.nz/?_ga=2.248229447.192355955.1531187282-2112525244.1531187282) or [**New World**](http://www.ishopnewworld.co.nz/) apps to find the costs of your selections for the package.Consider your choices and make changes where necessary:* Which category took up most of the package?
* Was there anything that surprised you about the cost of items in the package?
* Who included items of personal hygiene in their package? If you didn’t, was there a reason?

Make a quick calculation of the cost of the food package.Classify the items in your food package into categories: * dry food
* canned or bottled food
* other

Estimate the total cost of each category (showing your working).Estimate the percentage of the total cost for each category (showing your working). | STARTER ACTIVITY: [**The supermarket shop**](https://sortedinschools.org.nz/api/v1.0/download?filename=needs-vs-wants-the-supermarket-shop&files=44)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 7English | STARTER ACTIVITY: [**Needs and Wants**](https://sortedinschools.org.nz/api/v1.0/download?filename=needs-vs-wants-shopping-decisions&files=252)View [**this slide presentation**](https://www.slideshare.net/Kazmania/static-image) for an overview of the features used in static images.Collect a range of advertisements, for example, ads for shoes, clothes, magazines, sports equipment, food, beauty products, or banks.Discuss the features of the ads, including:* the use of colour, including the colours used and cultural associations with colour
* shapes around graphics and the text
* the amount of white space
* the words used to persuade people

In your analysis, think about:* the target audience of different advertisements
* the values or attitudes that the advertisements represent or appeal to
* the emotions the advertisements create
 | STARTER ACTIVITY: [**Shopping Decisions**](https://sortedinschools.org.nz/api/v1.0/download?filename=needs-vs-wants-shopping-decisions&files=252)Working in a group, evaluate the effectiveness of targeting teenagers using these forms of advertising:* billboards
* television ads
* ads on YouTube
* text messages
* magazines
* street posters
* Facebook or other social media platforms.

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 COMPETITIONImagine that you are the brand manager of a company. Your aim is to grow your customer base to include 14–16 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 (14-16 year olds).
* Present your campaign to your class.
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| WEEK 8English | STARTER ACTIVITY: [**Making Smart Choices Interactive Video: AJ**](https://sortedinschools.org.nz/sorted-resources/interactive-video/)View the marketing materials used by at least four banks. Choose both online materials and brochures or leaflets.Identify groups that are not represented in the materials**.** | STARTER ACTIVITY: [**Making Smart Choices Interactive Video: Hayleigh**](https://sortedinschools.org.nz/sorted-resources/interactive-video/)Identify which bank materials would appeal most to teenagers and explain why. | STARTER ACTIVITY: [**Making Smart Choices Interactive Video: Josh**](https://sortedinschools.org.nz/sorted-resources/interactive-video/)Evaluate your findings from your study of bank marketing materials. Recommend ways that banks could make their marketing materials more appealing for young people. |
| Technology | Create a [**character**](https://scratch.mit.edu/projects/10063757/) based on a particular money/moni personality and animate that character using [**Scratch**](https://scratch.mit.edu/) programming. The character will be used as part of a financial literacy resource for year 9 and 10 students.Choose whether your character is a money/moni villain or hero. You could base your character on one of the [**Sorted money test**](https://sorted.org.nz/tools/money-personality-quiz) personalities or you could create a character based on people in the finance sector, for example, budgeting/tahua advisors, loan sharks, mobile truck traders, bankers, or insurers.If you are not familiar with brief development, begin by writing a brief for a product that has already been developed, as students did in [**this video**](http://technology.tki.org.nz/Videos/Brief-development/Examples-for-exploring-brief-development). Investigate successful graphics and animations and the features that make them popular. Think about variations such as colour, personality, values, and movie or TV endorsements |
| WEEK 9TechnologyCreating a Character  | BRIEF DEVELOPMENTPlan your brief for your money/moni character. The brief should include: * A conceptual statement describing the focus and purpose of the proposed technological outcome.
* Identification of the target audience: Who is the user? What benefit or experience will your product give them?
* A list of the constraints on the project. Think about possible constraints on time, resources and people
* Specifications: list the requirements for the outcome to be “fit for purpose”
 | BRIEF DEVELOPMENT Decide whether you are going to work on your own or collaborate with a classmate. Develop a pitch to explain your ideas to the class. Gather and respond to feedback. | BRIEF DEVELOPMENT Reflect on the ethical and legal issues of using open-source characters for animation. |
| WEEK 10Technology | PLANNING FOR PRACTICE/CODING FOR ANIMATIONLink students to the digital resource for them to work through the steps and for computational concepts.View a basic demo of Scratch, either through a live demo or through the [**Scratch overview video**](https://www.youtube.com/watch?v=ywG6lv9mFLI).Complete: Make the cat dance | PLANNING FOR PRACTICE/CODING FOR ANIMATIONLink students to the digital resource for them to work through the steps and for computational concepts.Complete: Something surprisingComplete: Physical programming through Scratch interfaceComplete**:** Pass it on Story | PLANNING FOR PRACTICE/CODING FOR ANIMATIONLink students to the digital resource for them to work through the steps of evaluating the testing and debugging strategies |