**Teacher planner: Teaching financial capability in one learning area**

In this example, we’ll look at how to plan a learning programme exploring the concept of financial identity. The learning area used in the example is maths.

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.  |

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| WEEK 1Relationships to Money | STARTER ACTIVITY:Interactive:[**What shapes my financial identity?**](https://sortedinschools.org.nz/api/v1.0/download?filename=what-shapes-my-financial-identity&files=244)**Define** financial identity. What are your values, attitudes, behaviours, and skills regarding money? **Describe** your money personality. How do you react to sales and advertising? Do you have any strategies you use before you buy something? Are you an impulse buyer? Take the Sorted [**Money Personality**](https://sorted.org.nz/tools/money-personality-quiz) test. | STARTER ACTIVITY: Interactive:[**What shapes my financial identity?**](https://sortedinschools.org.nz/api/v1.0/download?filename=what-shapes-my-financial-identity&files=244)**Analyse** the strengths and weaknesses of your money personality. What areas do you need to improve on and what areas are you managing well? | STARTER ACTIVITY:Interactive:[**What shapes my financial identity?**](https://sortedinschools.org.nz/api/v1.0/download?filename=what-shapes-my-financial-identity&files=244)**Explore** ideas about identity* What do your spending habits reveal about your identity?
* Is spending a way to achieve happiness?
* Brainstorm your ideas and share with your classmates.
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| WEEK 2Relationships to Money | STARTER ACTIVITY: [**Making Smart Choices Interactive Video: AJ**](https://sortedinschools.org.nz/sorted-resources/interactive-video/) **Describe** your money personality. How do you react to sales and advertising? Do you have any strategies you use before you buy something? Are you an impulse buyer? **Define** needs and wants. | STARTER ACTIVITY: [**Making Smart Choices Interactive Video: Hayleigh**](https://sortedinschools.org.nz/sorted-resources/interactive-video/)**Read** [**Needs and wants – Shopping decisions**](http://www.sortedinschools.org.nz/api/v1.0/download?filename=needs-vs-wants-shopping-decisions&files=252) and discuss whether each item is a need or a want.Complete the [**spending diary**](http://sortedinschools.org.nz/api/v1.0/download?filename=spending-diary&files=46). Enter your last 10 purchases in the diary and complete the table. Use the diary to **identify** areas for goal setting or possible savings.**Justify** your decisions and show evidence that you can undertake a plan of goal setting or saving for an agreed period.**Analyse** factors that might affect your ability to manage your money. **Consider** changes in your income, the time frames you set for your goals, and life events that might get in the way of your goals.  | STARTER ACTIVITY: [**Making Smart Choices Interactive Video: Josh**](https://sortedinschools.org.nz/sorted-resources/interactive-video/)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 3Setting goals | STARTER ACTIVITY: **Read and discuss** [**Future Brief 1**](http://sortedinschools.org.nz/sorted-resources/future-briefs/future-brief-3/)**Define** goal setting.View the presentationon[goal setting**.**](http://sortedinschools.org.nz/api/v1.0/download?filename=setting-goals-powerpoint&files=30)After viewing, expand your explanation to include any new information you have learnt.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: **Read and discuss** [**Future Brief 1**](http://sortedinschools.org.nz/sorted-resources/future-briefs/future-brief-3/)**.**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.  | STARTER ACTIVITY:  **Read and discuss** [**Future Brief 1**](http://sortedinschools.org.nz/sorted-resources/future-briefs/future-brief-3/)**.**Advertising competitionImagine 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 4Setting goals | STARTER ACTIVITY: **Read the** [**Sorted book on goal setting**](https://sorted.org.nz/assets/Order-Collateral-booklets/Sorted-Goals-Booklet.pdf)**Read** 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?

**Read** this [**blog post**](https://sorted.org.nz/must-reads/keep-treats-on-track/) and use it as a discussion starter to explore class and whānau stories about the decisions they have made and their consequences. **Investigate** the question “What is a good financial decision?”.  | STARTER ACTIVITY: **Read the** [**Sorted book on goal setting**](https://sorted.org.nz/assets/Order-Collateral-booklets/Sorted-Goals-Booklet.pdf)**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** [**Sorted book on goal setting**](https://sorted.org.nz/assets/Order-Collateral-booklets/Sorted-Goals-Booklet.pdf)Show **evidence** of some financial goals you have set for yourself. **Evaluate** the importance of setting goals and **justify** why it is important for individuals to set personal financial goals. |
| WEEK 5Managing your money | STARTER ACTIVITY: **Read and discuss** [**Future Brief 2**](http://sortedinschools.org.nz/sorted-resources/future-briefs/future-brief-3/)**Explain** what it means to manage your money. Complete[**Planning your financial future.**](https://sortedinschools.org.nz/students/student-activities/planning-your-financial-future/download?files=54) **Read, analyse**, and **discuss** the infographic [**managing my money**](http://sortedinschools.org.nz/api/v1.0/download?filename=managing-your-money-infographic&files=257) | STARTER ACTIVITY: **Read and discuss** [**Future Brief 2**](http://sortedinschools.org.nz/sorted-resources/future-briefs/future-brief-3/)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”. 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)**,**](https://sortedinschools.org.nz/students/student-activities/decide-what-to-save-for-how-when-and-how-much/download?files=53) go to “Explore setting goals and managing your money”.**Explain** possible impacts on your financial plan. | STARTER ACTIVITY: **Read and discuss** [**Future Brief 2**](http://sortedinschools.org.nz/sorted-resources/future-briefs/future-brief-3/)**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 6Managing your money | STARTER ACTIVITY: View the [**Managing my Money infographic**](http://sortedinschools.org.nz/api/v1.0/download?filename=managing-your-money-infographic&files=257)**Compare** needs and wants. **Write** a statement differentiating between the two. In pairs, discuss the following items and classify as a need or a want.**Define** the time frames for short-term, medium-term, and long-term goals. **Describe** times when you have set any short-term, medium-term, or long-term goals for yourself. | STARTER ACTIVITY: Read [**How to Track Your Money**](https://sorted.org.nz/guides/planning-and-budgeting/money-tracking/)**Prioritise** [**Simon’s needs and wants**](https://sortedinschools.org.nz/students/student-activities/planning-a-family-picnic/download?files=52) and **explain** how to rank these.**Describe** aspects of your spending that are more a want than a need. Give an example. | STARTER ACTIVITY: [**Needs**](https://sortedinschools.org.nz/api/v1.0/download?filename=needs-vs-wants-shopping-decisions&files=252) **vs Wants**Using the prompting questions below reflect on how needs and wants shape your identity:* Does your identity depend on having certain labels to wear?
* Are wants enablers or barriers to your identity?

**Explain** how your ideas about ‘what is a need and a want’ have changed after this learning. |
| WEEK 7Spending and Saving | STARTER ACTIVITY: [**Thinklinker 1**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)**0****Explain** what is meant by saving and some ways to save. Discuss how you save.**View** the presentationon[**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. | STARTER ACTIVITY: [**Thinklinker 1**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)**0****Explain** the different saving options that banks offer.**Compare** the interest rates on these different saving options. **Calculate** interest payments relevant to a prepared saving plan.**Compare the** different rates of interest that banks offer lenders and borrowers.  | STARTER ACTIVITY: [**Thinklinker 1**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)**1****Evaluate** the best options for money saved for a short term or medium term, and for long-term saving/investments. |
| WEEK 8Spending and Saving | STARTER ACTIVITY: Read the blog:[**How to set up a savings plan**](https://sorted.org.nz/guides/paying-ourselves-first?__hstc=8481002.4e9aa0743351203515f1034b8308ae07.1553027185156.1556861306689.1557106410830.25&__hssc=8481002.18.1557106410830&__hsfp=1047816860)**Read, analyse**, and **discuss** the infographic about [**saving**](http://sortedinschools.org.nz/api/v1.0/download?filename=saving-infographic&files=256)**.** **Describe** how well you are able to save. | STARTER ACTIVITY: **Sorted** [**Savings calculator**](https://sorted.org.nz/tools/savings-calculator?__hstc=8481002.4e9aa0743351203515f1034b8308ae07.1553027185156.1556861306689.1557106410830.25&__hssc=8481002.27.1557106410830&__hsfp=1047816860)**Explain** what is meant by saving and some ways to save. Discuss how you save.**Complete** the [**spending diary.**](http://sortedinschools.org.nz/api/v1.0/download?filename=spending-diary&files=46) **Analyse** your weekly spends and **calculate** the amounts you spend in a day, a week, and a month. Include money spent on things that are “invisible”, like a bus card, apps, or paywave.**Share** your spending diary with a classmate and discuss what your findings tell you about your spending. Discuss:* What your spending habits reveal about your financial identity
* Does spending lead to happiness?
 | STARTER ACTIVITY: **Sorted** [**Savings calculator**](https://sorted.org.nz/tools/savings-calculator?__hstc=8481002.4e9aa0743351203515f1034b8308ae07.1553027185156.1556861306689.1557106410830.25&__hssc=8481002.27.1557106410830&__hsfp=1047816860)Show **evidence** of saving over a short period of time and **justify** the money made in the process. Monitor saving and **evaluate** how successful you were at the end of a given time. |
| WEEK 9Managing debt | STARTER ACTIVITY: Read[**Debt PowerPoint**](https://sortedinschools.org.nz/api/v1.0/download?filename=debt-powerpoint&files=57)and discuss**Explain** what a debt is. 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. Do you have any debt?  | STARTER ACTIVITY: Read[**Debt PowerPoint**](https://sortedinschools.org.nz/api/v1.0/download?filename=debt-powerpoint&files=57)and discussComplete “Exploring debt – Brainstorm” in [**Managing Debt: Is credit the way to go?**](http://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. **Explain** the difference between “good” debt and “bad” debt  | STARTER ACTIVITY: Read[**Debt PowerPoint**](https://sortedinschools.org.nz/api/v1.0/download?filename=debt-powerpoint&files=57)and discuss**Evaluate** how good debt can contribute to your financial identity. |
| WEEK 10Managing debt | STARTER ACTIVITY: **Debt** [**infographic**](http://sortedinschools.org.nz/api/v1.0/download?filename=debt-infographic&files=259)**Explain the concept of** credit.**Read** [**Credit cards – credit card debt and management**](https://sorted.org.nz/guides/credit-cards)**.****Describe** how credit cards work. **Write** a list of tips for how to manage credit cards.**Describe** what a penalty is. | STARTER ACTIVITY: **Debt** [**infographic**](http://sortedinschools.org.nz/api/v1.0/download?filename=debt-infographic&files=259)**List** some advantages and disadvantages of credit cards. Complete “Exploring debt – Brainstorm” in [**Managing Debt: Is credit the way to go?**](http://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. **Reflect** on what you have learnt and what you need to investigate further to gain a full understanding of credit cards and debt.  | STARTER ACTIVITY: **Debt** [**infographic**](http://sortedinschools.org.nz/api/v1.0/download?filename=debt-infographic&files=259)**Read** [**Managing Debt: Is credit the 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. |