**Teacher planner: Teaching financial capability in learning areas**

In this example, we’ll look at how to plan a cross-curricular learning programme exploring the concept of financial identity. The learning areas used in the example are English, maths and social sciences.

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 1EnglishUnderstanding financial identity | STARTER ACTIVITY:Interactive:[**What shapes my financial identity?**](https://sortedinschools.org.nz/api/v1.0/download?filename=what-shapes-my-financial-identity&files=244)Identify the values, attitudes, behaviours and skills that shape your money/moni choices. | STARTER ACTIVITY: Interactive:[**What shapes my financial identity?**](https://sortedinschools.org.nz/api/v1.0/download?filename=what-shapes-my-financial-identity&files=244)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. | 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 an artwork using images of New Zealand money/moni that shows your values, knowledge, skills, and beliefs about money/moni. |

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| WEEK 2Am I a spender or a saver? | STARTER ACTIVITY: [**Making Smart Choices Interactive Video: AJ**](https://sortedinschools.org.nz/sorted-resources/interactive-video/) 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) | STARTER ACTIVITY: [**Making Smart Choices Interactive Video: Hayleigh**](https://sortedinschools.org.nz/sorted-resources/interactive-video/)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 | 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 3Advertising - how does it capture us? | STARTER ACTIVITY: **Read and discuss** [**Future Brief 3**](http://sortedinschools.org.nz/sorted-resources/future-briefs/future-brief-3/)**.**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. | STARTER ACTIVITY: **Read and discuss** [**Future Brief 3**](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 3**](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 4Banks want your business too. | STARTER ACTIVITY: **Read the** [**Sorted booklet on saving**](https://sortedinschools.org.nz/sorted-resources/sorted-tools-and-resources/sorted-booklet/download?files=537)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. | STARTER ACTIVITY: **Read the** [**Sorted booklet on saving**](https://sortedinschools.org.nz/sorted-resources/sorted-tools-and-resources/sorted-booklet/download?files=537)Ranka set of four bank marketing materials in terms of their use of colour, composition, language, tone and moodIdentify which bank materials would appeal most to teenagers and explain why. | STARTER ACTIVITY: **Read the** [**Sorted booklet on saving**](https://sortedinschools.org.nz/sorted-resources/sorted-tools-and-resources/sorted-booklet/download?files=537)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 5Social SciencesSharing and reciprocity | STARTER ACTIVITY: [**Future Brief 2**](https://sortedinschools.org.nz/sorted-resources/future-briefs/future-brief-2/)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* | STARTER ACTIVITY: [**Future Brief 2**](https://sortedinschools.org.nz/sorted-resources/future-briefs/future-brief-2/)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. | STARTER ACTIVITY: **Read the blog:** [**Savers V spenders**](https://sorted.org.nz/must-reads/dynamic-money-duos/?__hstc=8481002.4e9aa0743351203515f1034b8308ae07.1553027185156.1556861306689.1557106410830.25&__hssc=8481002.9.1557106410830&__hsfp=1047816860)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 6Groups and organisations | STARTER ACTIVITY: View the [**Debt infographic**](http://sortedinschools.org.nz/api/v1.0/download?filename=debt-infographic&files=259)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.  | STARTER ACTIVITY: Watch [**It's All Good – Ep 12: Mobile traders**](https://www.youtube.com/watch?time_continue=3&v=NaFxnMcxTKw)Discuss what motivates mobile truck shop traders. Discuss possible causes and effects for the communities mobile trucks shop traders target. | 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 7Financial identity of New Zealand | STARTER ACTIVITY: [**Thinklinker 1**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)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.  | STARTER ACTIVITY: [**Thinklinker 1**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)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. | STARTER ACTIVITY: [**Thinklinker 1**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)Create a slide presentation for someone immigrating to New Zealand, giving them an overview of the key financial aspects of our country**.** |
| WEEK 8MathsManaging debt | STARTER ACTIVITY: Read[**Debt PowerPoint**](https://sortedinschools.org.nz/api/v1.0/download?filename=debt-powerpoint&files=57)and discussRead, 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.  | STARTER ACTIVITY: Read[**Debt PowerPoint**](https://sortedinschools.org.nz/api/v1.0/download?filename=debt-powerpoint&files=57)and discussExplain 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. | STARTER ACTIVITY: Read[**Debt PowerPoint**](https://sortedinschools.org.nz/api/v1.0/download?filename=debt-powerpoint&files=57)and discussRead [**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 9Saving | 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)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). | 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)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) | 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)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 10Managing my money | STARTER ACTIVITY: [**Thinklinker 10**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)Explain how plans for managing money help individuals, whānau, organisations, and governments to reach their goals. | STARTER ACTIVITY: [**Thinklinker 10**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)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”. | STARTER ACTIVITY: [**Thinklinker 10**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)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. |