

New Zealand Commerce & Economics Teachers Association Inc

**ceta**

Te Aka Pouhoko, Pouoha Tōpū o Aotearoa

Accounting  
Business Studies  
Digital Technologies  
Economics

# Financial Capability Resource Catalogue

Educating young people who  
will be significantly different!

[www.nzceta.co.nz](http://www.nzceta.co.nz)

Email: [ceta.education@nzceta.co.nz](mailto:ceta.education@nzceta.co.nz)

Charities Commission Registration Number CC44286

## Financial Capability Catalogue : Term 3 2019

**Year 9 & 10 : NZC Level 4 & 5**

# NZCETA SALES POLICY

**Please note that all CETA resources are produced using Microsoft Windows XP**

## Ordering Resources from NZCETA

- All prices are GST inclusive.
- The order form lists all the new resources which are described in the newsletter.
- Only use the correct order form. Orders will be accepted via email, fax or post – no telephone orders are acceptable. If payment is not attached, a school order number must be given.
- When ordering resources from the CETA catalogue, write the name and number of the resource in the blank space provided at the end of the order form.
- Resources are available on disk or USB keydrive only with the exception of booklets and posters which can be ordered as hardcopy. Preference must be indicated on the Order Form.
- When an order is received CETA prepares a Tax Invoice, including the CETA GST number. If payment accompanies the order, the invoice is stamped 'Paid', if not it is stamped "Payment Due within Seven Days". The invoice is sent with the order.
- **Members' differential:** to take advantage of the differential we offer to CETA members, it is essential that you complete the appropriate section on the order form with your membership number. To receive this differential the order must be made by a member and not on behalf of another person, or by quoting another member's number. We know that members appreciate this differential, and we are keen to continue our policy, but we must ensure that it is not abused, or it will be necessary to reconsider.

## Delivery of Resources

All resources are sent using courier services. Postage fee: A flat fee is payable on all orders to cover courier and packaging costs. Please remember to include this in the order total. Courier service: The courier service CETA uses requires all mail to be addressed to a street address. For this reason, it is essential to supply a school street address on all resource material orders. A post office box or private bag is NOT acceptable.

## Payment for Resources

**Any items purchased on credit must be paid no later than the 20<sup>th</sup> of the month following purchase.**

- CETA would like to encourage members and schools to use direct crediting when paying for subscriptions, professional development, and resource purchases. Schools will need to send a Direct Credit Authorisation Form to CETA for

bank account details. Please note that if this type of payment is used it is essential to indicate what the payment is for, example "resources", "PD", "subs – name of member".

- Please make cheques payable to NZCETA, and crossed Not Transferable.
- All prices include GST.

## Moderation/Evaluation

All CETA Achievement Standard resources have been checked by experienced subject experts. Please note that this is not an official NZQA moderation.

## NZCETA Copyright

A copyright statement has been included in the C & MS Newsletter for a number of years. We wish to emphasise this statement as we know some people have breached Copyright and NZCETA wishes to make it clear that it will not hesitate to take action if this continues. Reference can be made to The Copyright Act 1994, Section 44 (revised in January 1998) regarding educational establishments. The purchasing of a resource **is not gaining prior permission. Please note the following statement which appears on all NZCETA resource materials.**

### Copyright Statement

#### Resources are marked with symbol ©

All rights reserved. No part of publications which have the copyright statement may be reproduced, stored in a retrieval system or transmitted in any form by any means, electronic, mechanical, photocopying, recording or otherwise, without prior permission of the copyright owner – NZCETA, PO Box 95, Oamaru.

Permission is given for this resource material to be reproduced by the purchaser for their own classroom use only.

If any person copies any copyright materials without permission of NZCETA, then that person has infringed copyright, has broken the law and may be subject to Court proceedings.

**Use of NZQA copyright materials:** CETA has obtained permission from NZQA to use, where appropriate, Achievement Standards Criteria, as well as NZQA produced NCEA resources to support CETA produced resources. **Links with The New Zealand Curriculum** where appropriate are indicated by **NZC Links**

**Should you have any queries, please do not hesitate to contact us**

# YEAR 9 AND 10 FINANCIAL CAPABILITY CATALOGUE

Progression Levels 4 & 5 Resource Descriptor	1
Financial capability Progressions Levels 4 & 5 – Learning Outcomes	2
<b>Resources</b>	<b>3</b>
<b>Capability: Manage Money &amp; Income</b>	<b>3</b>
Theme 1: Money	3
Theme 2: Spending	3
Theme 3: Credit & Debit	3
Theme 4: Saving & Investing	3
Theme 5: Income & Taxation	4
Theme 6: Budgeting & Financial Management	4
Theme 7: Setting Financial Goals & Planning Ahead	4
Theme 8: Identifying & Managing Risk	5
Theme 9: Rights & Responsibilities	5
<b>Posters</b>	<b>6</b>
Personal Finance	6
KiwiSaver	6

---

## Progression Levels 4 & 5

---

### Financial Capability

“Financial capability” is the skills, knowledge and dispositions that enable a person to make “well-informed financial decisions throughout their lives” (Ministry of Education, 2007).

Financial capability is viewed as an expanding set of knowledge, skills and strategies, which individuals build on throughout life.

Financial literacy is globally acknowledged as an important element of economic and financial stability and development (OECD, 2013).

Effective financial education empowers students. It contributes to students’ cognitive, personal, and social development.

NZCETA has developed a set of Year 9 and 10 (Level 4 and 5) resources to support teachers with the financial capability progressions. The financial capability progressions were developed from an identified need to support schools and teachers with integrating financial capability across the school curriculum at all levels. Three capabilities with 11 themes have been established.

NZCETA has created a resource for each of the 11 themes. These are ‘pick-up-and-go’ resources, including a student workbook and suggested answers for each. As well as being informative and covering all the content of each theme, each workbook includes a range of tasks and activities for students to complete, as well as an end-of-theme project. These projects can be used as assessments if required.

#### **Projects include:**

- costing an overseas holiday in foreign currency
- exploration of the impact of values and other influences on spending decisions.
- an interview between a bank manager and a home loan applicant
- investigation of a range of savings and investment products for young people
- producing a video to assist new immigrants to learn about income and taxation in New Zealand.
- generating a personal online budget

## Financial Capability Progressions - learning outcomes - Ministry of Education

Capability	Theme	Level 4	Level 5
Manage money and income	Money	<ul style="list-style-type: none"> <li>Recognise the value of New Zealand's currency in relation to currencies of other countries.</li> <li>Compare different ways of paying and receiving payment for goods and services, e.g. debit cards.</li> </ul>	<ul style="list-style-type: none"> <li>Convert New Zealand dollars into other currencies (and vice versa) and give examples of when this is useful.</li> <li>Compare and contrast different ways of paying and receiving payment for goods and services, e.g. debit cards.</li> </ul>
	Spending	<ul style="list-style-type: none"> <li>Compare individual spending choices and priorities at different stages of life.</li> <li>Describe different ways to get value for money when spending, e.g. when buying clothing, toiletries, haircuts.</li> <li>Discuss external factors that can affect peoples' financial choices, e.g. advertising, peer pressure.</li> </ul>	<ul style="list-style-type: none"> <li>Compare spending choices and priorities of individuals/whānau in relation to age, circumstance.</li> <li>Compare different ways of getting value for money with regard to spending.</li> <li>Describe external factors that can affect peoples' financial choices, e.g. advertising, peer pressure.</li> </ul>
	Credit & debt	<ul style="list-style-type: none"> <li>Describe the cost of credit from different financial institutions.</li> <li>Discuss differences between "good" and "bad" debt.</li> </ul>	<ul style="list-style-type: none"> <li>Compare banks and other financial institutions according to interest.</li> <li>Explain what credit worthiness means for an individual.</li> <li>Explore examples of "good" and "bad" debt including manageability of debt and its long term impact, e.g. purpose, use, providers and types of credit, long term, short term debt.</li> </ul>
	Saving & investing	<ul style="list-style-type: none"> <li>Investigate and evaluate the role of banks.</li> <li>Calculate simple interest.</li> <li>Compare differences in saving choices and outcomes between individuals/whānau/groups.</li> <li>Investigate how varying interest rates affect lenders and borrowers.</li> </ul>	<ul style="list-style-type: none"> <li>Compare banks and other savings institutions according to risk, interest paid, and access to funds.</li> <li>Explain and calculate compound interest.</li> <li>Explore how age, income, and circumstance affect financial decisions.</li> <li>Investigate different investment products as a way of saving, e.g. KiwiSaver.</li> </ul>
	Income & taxation	<ul style="list-style-type: none"> <li>Compare differences in income from various sources, e.g. wages, dividends, transfer payments (benefits).</li> <li>Explain how income contributes to well-being of individuals/whānau/groups.</li> <li>Discuss why people pay income tax, and how it is collected.</li> </ul>	<ul style="list-style-type: none"> <li>Investigate the way people get paid including wage and salary deductions.</li> <li>Make income-related calculations for personal financial management, e.g. hourly, weekly, net pay, annual gross pay.</li> <li>Compare different rates of taxation commitments.</li> <li>Describe how taxation contributes to community well-being.</li> </ul>
	Budgeting & financial management	<ul style="list-style-type: none"> <li>Create a budget for a specific activity and timeframe.</li> <li>Use money management tools, including online and hard copy bank statements, to monitor a given budget.</li> <li>Identify regular financial commitments individuals/whānau/groups have to make.</li> </ul>	<ul style="list-style-type: none"> <li>Create an individual/whānau/group budget prioritising "needs" and "wants".</li> <li>Use financial management tools to monitor a given budget.</li> <li>Describe life-stage financial event/s and the financial decisions required, e.g. starting secondary school.</li> </ul>
Set goals	Setting financial goals and planning ahead	<ul style="list-style-type: none"> <li>Investigate how financial planning can help to attain life goals, e.g. saving for tertiary study.</li> <li>Discuss different sources of financial advice.</li> </ul>	<ul style="list-style-type: none"> <li>Describe career choices and the financial goal setting required to attain different options.</li> <li>Compare and contrast different sources of financial advice.</li> </ul>
Manage risk	Identifying and managing risk	<ul style="list-style-type: none"> <li>Discuss different types of financial risk for individuals/whānau/groups.</li> </ul>	<ul style="list-style-type: none"> <li>Describe ways of managing risk involved in different investments.</li> </ul>
	Rights and responsibilities	<ul style="list-style-type: none"> <li>Understand that buyers and sellers have rights, e.g. being able to apply for redress.</li> <li>Discuss different sources of financial advice.</li> </ul>	<ul style="list-style-type: none"> <li>Understand that buyers and sellers have responsibilities, e.g. Fair Trading Act, banking regulations.</li> <li>Compare and contrast different sources of financial advice.</li> <li>Recognise crimes such as identity theft and scams, and identify ways of avoiding them.</li> </ul>

## Year 9 and 10 – Levels 4 and 5

### Resources

<i>Title and Keywords</i>	<i>Code</i>	<i>Price</i>	<i>Description/Contents</i>
<b>Capability:</b> <b>Manage Money &amp; Income</b>  <b>Theme 1:</b> <b>Money</b>	FC 18/4/1	\$40.00	This resource includes the following: <ul style="list-style-type: none"> <li>• Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values</li> <li>• Each Part begins with Key Discussion Points/Key Comments</li> <li>• Part A: New Zealand currency Tasks 1 to 11</li> <li>• Part B: different ways of paying and receiving payment for goods and services Tasks 12 to 14</li> <li>• Money Project</li> <li>• Suggested Answers</li> </ul>
<b>Capability:</b> <b>Manage Money &amp; Income</b>  <b>Theme 2:</b> <b>Spending</b>	FC 18/4/2	\$40.00	This resource includes the following: <ul style="list-style-type: none"> <li>• Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values</li> <li>• Each Part begins with Key Discussion Points/Key Comments</li> <li>• Part A: spending choices &amp; priorities Tasks 1 to 6</li> <li>• Part B: value for money when spending and services Tasks 7 to 9</li> <li>• Part C: external factors that affect peoples' financial choices Task 10</li> <li>• Spending Project</li> <li>• Suggested Answers</li> </ul>
<b>Capability:</b> <b>Manage Money &amp; Income</b>  <b>Theme 3:</b> <b>Credit &amp; Debt</b>	FC 18/4/3	\$40.00	This resource includes the following: <ul style="list-style-type: none"> <li>• Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values</li> <li>• Each Part begins with Key Discussion Points/Key Comments</li> <li>• Part A: cost of credit Tasks 1 to 3</li> <li>• Part B: credit worthiness Tasks 4-6</li> <li>• Part C: good &amp; bad debt Task 7 to 10</li> <li>• Credit &amp; Debt Project</li> <li>• Suggested Answers</li> </ul>
<b>Capability:</b> <b>Manage Money &amp; Income</b>  <b>Theme 4:</b> <b>Saving &amp; Investing</b>	FC 18/4/4	\$40.00	This resource includes the following: <ul style="list-style-type: none"> <li>• Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values</li> <li>• Each Part begins with Key Discussion Points/Key Comments</li> <li>• Part A: role of banks &amp; a comparison with other financial institutions Tasks 1 to 8</li> <li>• Part B: compound interest Tasks 9 to 13</li> </ul>

- Part C: differences in saving choices & outcomes & the impact of age, income & circumstances on financial decisions  
Task 14 to 16
- Part D: the impact of varying interest rates on lenders & borrowers  
Tasks 17 to 18
- Part E: different saving & investment products  
Task 19
- Saving & Investing Project
- Suggested Answers

<b>Capability:</b> <b>Manage Money &amp; Income</b>	FC 18/4/5	\$40.00	<p>This resource includes the following:</p> <ul style="list-style-type: none"> <li>• Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values</li> <li>• Each Part begins with Key Discussion Points/Key Comments</li> <li>• Part A: sources of income Tasks 1 to 5</li> <li>• Part B: contribution of income to well-being Task 6</li> <li>• Part C: deductions from incomes Tasks 7 to 8</li> <li>• Part D: income related calculations Task 9</li> <li>• Part E: income tax Tasks 10 to 11</li> <li>• Income &amp; Taxation Project</li> <li>• Suggested Answers</li> </ul>
<b>Theme 5:</b> <b>Income &amp; Taxation</b>			
<b>Capability:</b> <b>Manage Money &amp; Income</b>	FC 18/4/6	\$40.00	<p>This resource includes the following:</p> <ul style="list-style-type: none"> <li>• Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values</li> <li>• Each Part begins with Key Discussion Points/Key Comments</li> <li>• Part A: personal budgets Tasks 1 to 5</li> <li>• Part B: money management tools Task 6</li> <li>• Part C: financial commitments Tasks 7 to 8</li> <li>• Part D: financial events at each life-stage Task 9</li> <li>• Budgeting &amp; Financial Management Project</li> <li>• Suggested Answers</li> </ul>
<b>Theme 6:</b> <b>Budgeting &amp; Financial Management</b>			
<b>Capability:</b> <b>Set Goals</b>	FC 18/4/7	\$40.00	<p>This resource includes the following:</p> <ul style="list-style-type: none"> <li>• Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values</li> <li>• Each Part begins with Key Discussion Points/Key Comments</li> <li>• Part A: financial planning Tasks 1 to 3</li> <li>• Part B: personal goals Task 4 to 6</li> <li>• Part C: career choices &amp; financial goal setting Tasks 7</li> </ul>
<b>Theme 7:</b> <b>Setting Goals &amp; Planning Ahead</b>			

- Part D: financial advice
- Task 8 to 11
- Financial Goals & Planning Ahead Project
- Suggested Answer

**Capability:  
Manage Risk**

FC 18/4/8 \$40.00

This resource includes the following:

- Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values
- Each Part begins with Key Discussion Points/Key Comments
- Part A: different types of financial risk  
Tasks 1 to 6
- Part B: managing risk  
Task 7 to 12
- Identifying & Managing Risk Project
- Suggested Answers

**Theme 7:  
Identifying &  
Managing Risk**

**Capability:  
Manage Risk**

FC 18/4/9 \$40.00

This resource includes the following:

- Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values
- Each Part begins with Key Discussion Points/Key Comments
- Part A: buyers & sellers rights  
Tasks 1 to 5
- Part B: buyers & sellers responsibility  
Task 6 to 12
- Part C: sources of financial advice  
Task 13 to 14
- Part D: financial crimes such as identity theft
- Rights & Responsibilities Project
- Suggested Answers

**Theme 9  
Rights &  
Responsibilities**



## CETA Posters – All Levels

### Financial Literacy

<b>Personal Finance</b>	BB 26	\$60.00	<p>Understanding personal finance is an essential tool for all young people in the 21<sup>st</sup> century. This set of six posters aims to spark an interest in personal finance for your students and equip them with knowledge about this important aspect of their life.</p> <p>Areas covered:</p> <ul style="list-style-type: none"><li>• Personal Finance – why?</li><li>• The cost of takeaway lunch</li><li>• Credit Cards</li><li>• Saving</li><li>• Compound Interest</li><li>• Drowning in debt</li></ul> <p><b><i>Posters available as hardcopy only with Packing &amp; Postage tube at \$15 and sold as a set only</i></b></p>
<b>KiwiSaver</b>	BB25	\$50.00	<p>We all want our students to be aware of the potential benefits of joining and contributing to KiwiSaver. These four posters clearly outline many of the benefits of KiwiSaver, with visual projection of the possible amounts that could be saved during their working life.</p> <ul style="list-style-type: none"><li>• Introduction to KiwiSaver</li><li>• The potential earning from Members Tax Credits</li><li>• What makes up a KiwiSaver account</li><li>• A range of KiwiSaver calculations</li></ul> <p>BONUS – We've included a bonus poster that incorporates the 2019 proposed changes to KiwiSaver contributions. All you'll need to do on 1 April 2019 is change the 'What makes up a KiwiSaver account' poster to the 2019 one.</p> <p><b><i>Posters available as hardcopy only with Packing &amp; Postage tube at \$15 and sold as a set only</i></b></p>