**A black and white logo

Description automatically generated with low confidenceExploring** Financial Identity through English

Avoiding debt/nama

**How much do you know about debt?**

About this resource

This resource supports student to learn about debt.

A picture containing background pattern

Description automatically generatedView the Level 4 and 5 achievement objectives related to this learning experience [**here**](https://sortedinschools.org.nz/api/v1.0/download?files=313)**.**

# A person working on a computer Description automatically generated with medium confidence

A picture containing text, monitor, screen, screenshot

Description automatically generated



# SOLO taxonomy

The learning experiences in this resource are aligned to SOLO Taxonomy to ensure cohesiveness, constructive alignment and cognitive stretch for all learners. This gives you choices throughout the learning process.

|  |  |  |
| --- | --- | --- |
| **Need it/Know it** | A picture containing text  Description automatically generated **Think It/Link it** | A picture containing icon  Description automatically generated **Extend it/Defend it** |
| Make connections to what you aready know. This is the starting point for new learning. | Link your ideas and make connections to build new knowledge and understandings. Learn about the perspective and insights of others. | Extend your learning by applying it to new contexts. Find evidence, validate sources, summarise your thinking and present your findings to clarify. |

# Sorted themes

# Icon Description automatically generated

Managing my money



A picture containing logo

Description automatically generated

Debt

A black and white logo

Description automatically generated with low confidence Learning experiences

|  |  |  |
| --- | --- | --- |
| **Need it/Know it** | **Think it/Link it** | **Extend it/Defend it** |
| **View and discuss** the [infographic](http://sortedinschools.org.nz/api/v1.0/download?filename=debt-infographic&files=259) on debt/nama.    **View and discuss** the debt/nama **[Powerpoint.](https://sortedinschools.org.nz/api/v1.0/download?filename=debt-powerpoint&files=2246" \t "_blank)**  **View** the saving/te whakaputu [**PowerPoint.**](https://sortedinschools.org.nz/api/v1.0/download?filename=saving-powerpoint&files=31)    **Read** [Credit cards – credit card debt and management](https://sorted.org.nz/guides/credit-cards).  **Explain** how credit cards work.  **Read** [Get out of debt fast – How to reduce debt](https://sorted.org.nz/guides/get-out-of-debt-fast) and use the tool provided to work out a plan to save some money/moni. | **Explain** why [knowing about debt](https://sorted.org.nz/guides/before-borrowing) before you borrow is important.    **Explain** the difference between good and bad debt/nama. **View** [these images](https://www.google.co.nz/search?safe=active&rlz=1C1CAFA_enNZ729NZ730&biw=1536&bih=732&tbm=isch&sa=1&ei=Vkk_W8X-A8ql0gSXyKaQAw&q=good+debt+v+bad+debt+&oq=good+debt+) for ideas.    **Explain** the purpose of the [Do-Not-Knock Campaign](https://www.consumer.org.nz/articles/do-not-knock).    **View** [**ways to buy and pay**](https://www.consumerprotection.govt.nz/general-help/ways-to-buy-and-pay/) to explore how you can purchase goods and your rights and responsibilities as a consumer.    **Explain** what a personal loan is and what a personal loan involves. | **Create** a resource teaching people how to manage credit cards.    **Create** an infographic for teenagers on how to avoid incurring debt/nama. |

A picture containing pool ball, vector graphics, table

Description automatically generated

**Tip: Pick different learning experiences from each column to build a framework of lessons that differentiates your classroom**