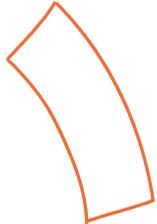
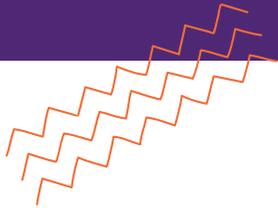


# Certificate of Completion

LEVEL  
**02**



Name:

---

Unit **US 28092 V4**

Standard: Explain the effect of significant life events on personal income at different life stages

---

Credits: **3**

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Te whai hua - kia ora!

**sorted**  
*in Schools*

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Teacher signature

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Date



# Certificate of Completion

LEVEL

02

Name:

---

Unit  
Standard:

**US 28093 V4**

Describe tertiary funding study options and potential financial consequences for future choices and responsibilities

---

Credits: 3

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Teacher signature

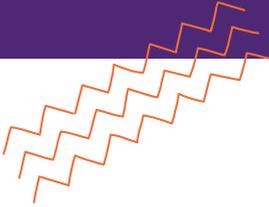
\_\_\_\_\_  
Date

Te whai hua - kia ora!

**sorted**  
*in Schools*

# Certificate of Completion

LEVEL  
**02**



Name:

---

Unit **US 28094 V4**

Standard: Produce a household budget, set a financial goal and review and adjust the budget to achieve a goal

---

Credits: **3**

---



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**sorted**  
*in Schools*

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Teacher signature

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Date



# Certificate of Completion

LEVEL

02

Name:

---

Unit US 28095 V4

Standard: Explain personal financial savings and investment options

---

Credits: 3

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Teacher signature

\_\_\_\_\_  
Date

Te whai hua - kia ora!

**sorted**  
*in Schools*

# Certificate of Completion

LEVEL

02

Name:

---

Unit US 28096 V4

Standard: Explain insurance products as risk management strategies for personal finances

---

Credits: 3

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Teacher signature

\_\_\_\_\_  
Date

Te whai hua - kia ora!

**sorted**  
*in Schools*