**Student planner: Example of a theme-based plan**

In this example, a group of teachers from different learning areas have planned an exploration of Financial Identity using the theme Debt.

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| NEED IT / KNOW IT | | LINK IT / THINK IT | | EXTEND IT / DEFEND IT |
| DATE: | | | NZC LEARNING AREAS: English, maths, social sciences, technology | |
| Activate prior knowledge. This is the starting point for new learning about **financial identity**. | | Link your ideas and make connections to build new knowledge and understandings about **financial identity**. Learn about the perspectives and insights of others. | | Extend your learning by applying it to new contexts. Find evidence, validate sources, and summarise  your thinking. Present your findings to clarify **financial identity**. |
| When selecting a need it/ know it learning experience a **suggested time** to complete would be approximately **15-20 minutes:**  + reading time if an article is included  + viewing time if video is included | | When selecting a link it/ think it learning experience a **suggested**  **time** to complete would be approximately **30-40 minutes:**  + reading time if an article is included  + viewing time if video is included | | When selecting an extend it/ defend it learning experience a **suggested time** to complete would be approximately **45-90 minutes:**  + reading time if an article is included  + viewing time if video is included  + home learning depending on the complexity of the task and outcome you have chosen. |
| WEEK 1  All learning areas  What does financial identity mean for me? | Interactive: [**What shapes my financial identity?**](https://sortedinschools.org.nz/api/v1.0/download?filename=what-shapes-my-financial-identity&files=244)  Read [**Mō tātou, ā, mō kā uri ā muri ake nei ... For us and our children after us,**](https://www.cffc.org.nz/news-and-media/news/mo-tatou-a-mo-ka-uri-a-muri-ake-nei-for-us-and-our-children-after-us-2/) a personal perspective on how money/moni choices can impact on the future well-being of a family. | Interactive: [**What shapes my financial identity?**](https://sortedinschools.org.nz/api/v1.0/download?filename=what-shapes-my-financial-identity&files=244)  Interview a person from a different cultural background about their values and beliefs related to money/moni. Prepare questions beforehand and record the interview. Reflect on factors that have shaped your own attitudes to money/moni and include these in the recording. | | Interactive: [**What shapes my financial identity?**](https://sortedinschools.org.nz/api/v1.0/download?filename=what-shapes-my-financial-identity&files=244)  Create a visual representation, or a financial identity poster using [**Pictograph,**](https://piktochart.com/) of your financial heritage (your past), your financial present and your financial future, including what you would like to give to future generations. |
| WEEK 2  All learning areas  What does financial identity mean for me? | **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? | **Analyse** the strengths and weaknesses of your money personality. What areas do you need to improve on and what areas are you managing well?  **Explain** factors have shaped your values, attitudes, behaviours, and skills regarding money/moni. Share this information with five classmates. **Identify** common factors that shape people’s money/moni choices. | | **Create** a class [**Padlet**](https://padlet.com/)and invite teachers, whānau and the school community to join. Encourage participants to ask questions about finances, with a particular focus on debt/nama.  Create a roster with small groups of students taking turns to research and respond to questions. Check that your answers are correct using the [**Sorted**](https://sorted.org.nz/) website and the [**Sorted tools**](https://sortedinschools.org.nz/sorted-resources/sorted-tools-and-resources/), PowerPoint presentations and infographics that come with this resource. |
| WEEK 3  Social sciences | **Describe** debt/nama. View the [**Debt infographic**](http://sortedinschools.org.nz/api/v1.0/download?filename=debt-infographic&files=259) and the PowerPoint resource on [**debt**](http://sortedinschools.co.nz/api/v1.0/download?filename=debt-powerpoint&files=57)**.** **List** ideas that are new to you about debt.  **Describe** circumstances that might lead to a teenager getting into debt/nama. | **Find examples** of people or groups in your community (hapū, iwi, organisations, businesses) that are involved with how people spend, save, and borrow money/moni.  The National Financial Strategy for Financial Literacy states that 37% of people get financial advice from family, relatives, or friends. **Explain** why some people choose to get financial advice from people they know rather than from financial experts. | | [**Discussion starter – Financial Identity**](https://sortedinschools.org.nz/sorted-resources/financial-identity/#QuestionGeneratorBlock_235)  **Create** a guide for teenagers in your community showing places they can get financial help, either in person or online. **Evaluate** how well the services can meet the needs of young people preparing to leave school. |
| WEEK 4  Social sciences | [**Thinklinker 6**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)  **Find examples** of people or groups in your community (hapū, iwi, organisations, businesses) that are involved with how people spend, save, and borrow money/moni.  **Discuss** what motivates mobile truck shop traders. Discuss possible **causes and effects** for the communities mobile trucks shop traders target.  **Summarise** the impact (positive and negative) of mobile truck shops. | [**Thinklinker 6**](https://sortedinschools.org.nz/sorted-resources/financial-identity/thinklinkers/)  **Explain** the factors that might lead to someone borrowing money/moni from a loan shark.  Read[**this article**](http://pacific.scoop.co.nz/2010/10/%E2%80%98loan-shark%E2%80%99-money-lenders-cash-in-on-pacific-communities/) about loan sharks.  **Describe** how money/moni lenders make money/moni and **explain** the term “loan sharks”.  **Discuss** what motivates mobile truck shop traders. Discuss possible **causes and effects** for the communities mobile trucks shop traders target. | | [**Discussion starter – Financial Identity**](https://sortedinschools.org.nz/sorted-resources/financial-identity/#QuestionGeneratorBlock_235)  **Summarise** the impact (positive and negative) of mobile truck shops. |
| WEEK 5  Maths | 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? | **Explain** why borrowing can be risky if your circumstances change.  **Compare** a range of interest rates from a range of different lenders.  **Explain** the difference between “good” debt and “bad” debt | | [**Discussion starter – Financial Identity**](https://sortedinschools.org.nz/sorted-resources/financial-identity/#QuestionGeneratorBlock_235)  **Evaluate** how good debt can contribute to your financial identity. |

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| WEEK 6  Maths | **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. | 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.  **Read** [**Credit cards – credit card debt and management**](https://sorted.org.nz/guides/credit-cards)**.**  **Describe** how credit cards work.  **List** some advantages and disadvantages of credit cards  **Explain** why school leavers are sometimes encouraged to get credit cards when they leave school  **Reflect** on what you have learnt and what you need to investigate further to gain a full understanding of credit cards and debt. | | **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. | |
| WEEK 7  English | **Future Brief – Financial Identity**  View and discuss the [**infographic**](http://sortedinschools.org.nz/api/v1.0/download?filename=debt-infographic&files=259) on debt/nama.  **Explain** why [**knowing about debt**](https://sorted.org.nz/guides/before-borrowing) before you borrow is important. | **Future Brief – Financial Identity**  **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). | | **Future Brief – Financial Identity**  **Create** an infographic for teenagers on how to avoid incurring debt/nama. | |
| WEEK 8  English | **Future Brief – Financial Identity**  **Read** [**Credit cards – credit card debt and management**](https://sorted.org.nz/guides/credit-cards)**.**  **Explain** how credit cards work. | **Future Brief – Financial Identity**  View [**ways of buying**](https://www.consumerprotection.govt.nz/general-help/ways-of-buying/) to explore how you can purchase goods and your rights and responsibilities as a consumer. | | **Future Brief – Financial Identity**  **Create** a resource teaching people how to manage credit cards. | |
| Technology | Create a [**character**](https://scratch.mit.edu/projects/10063757/) based on a particular money/moni personality and animate that character using [**Scratch**](https://scratch.mit.edu/) programming. The character will be used as part of a financial literacy resource for year 9 and 10 students.  Choose whether your character is a money/moni villain or hero. You could base your character on one of the [**Sorted money test**](https://sorted.org.nz/tools/money-personality-quiz) personalities or you could create a character based on people in the finance sector, for example, budgeting/tahua advisors, loan sharks, mobile truck traders, bankers, or insurers.  If you are not familiar with brief development, begin by writing a brief for a product that has already been developed, as students did in [**this video**](http://technology.tki.org.nz/Videos/Brief-development/Examples-for-exploring-brief-development). Investigate successful graphics and animations and the features that make them popular. Think about variations such as colour, personality, values, and movie or TV endorsements | | | | |
| WEEK 9  Technology  Creating a Character | BRIEF DEVELOPMENT  Plan your brief for your money/moni character. The brief should include:   * A conceptual statement describing the focus and purpose of the proposed technological outcome. * Identification of the target audience: Who is the user? What benefit or experience will your product give them? * A list of the constraints on the project. Think about possible constraints on time, resources and people * Specifications: list the requirements for the outcome to be “fit for purpose” | | BRIEF DEVELOPMENT  Decide whether you are going to work on your own or collaborate with a classmate. Develop a pitch to explain your ideas to the class. Gather and respond to feedback. | | BRIEF DEVELOPMENT  Reflect on the ethical and legal issues of using open-source characters for animation. |
| WEEK 10  Technology | PLANNING FOR PRACTICE/CODING FOR ANIMATION  Link students to the digital resource for them to work through the steps and for computational concepts.  View a basic demo of Scratch, either through a live demo or through the [**Scratch overview video**](https://www.youtube.com/watch?v=ywG6lv9mFLI).  Complete: Make the cat dance | | PLANNING FOR PRACTICE/CODING FOR ANIMATION  Link students to the digital resource for them to work through the steps and for computational concepts.  Complete: Something surprising  Complete: Physical programming through Scratch interface  Complete**:** Pass it on Story | | PLANNING FOR PRACTICE/CODING FOR ANIMATION  Link students to the digital resource for them to work through the steps of evaluating the testing and debugging strategies |