

## Curriculum alignment

Sorted in Schools' teaching and learning resources are fully aligned to the objectives and requirements of the National Curriculum.

### Vision

The cross-curricular theme of financial capability supports the vision of The New Zealand Curriculum by providing a learning context for students to become:

- Informed decision makers
- Financially literate and numerate
- Enterprising and entrepreneurial
- Contributors to the well-being of New Zealand society.

Supporting students to become responsible, confident and independent managers of money/moni will enable them to live, learn, work and contribute as active members of their communities.



### Values

While each school has its own set of values, the examples below indicate how financial capability relates to a wide range of values.

#### Excellence

Setting financial goals/whāinga paetae and increasing effort for greater reward

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#### Innovation, inquiry and curiosity

Thinking creatively and critically about financial problems, systems and solutions

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#### Diversity

Recognising the impact of different cultural norms and expectations around money/moni and in offering support to those in need

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#### Equity

Demonstrating fairness and understanding in all financial transactions

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## Community and participation

Sharing resources, skills and knowledge

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## Ecological sustainability

Exploring how the concepts of kaitiakitanga and waahi tapu affect financial decision-making

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## Integrity

Recognising and managing responsibilities when making financial decisions

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## Respect for others

Showing respect for different financial goals/whāinga paetae and circumstances

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## The curriculum principles

What is the relevance of the curriculum principles within our school context regarding the teaching and learning of financial capability?

## Community engagement

Financial capability easily lends itself to authentic and motivating contexts for learning, and provides opportunities for engaging with parents, whānau and the wider community.

### Questions to examine financial capability and community engagement in your school context

- How can we engage our community in discussion and thinking about financial capability?
  - What value do our families/whānau/business leaders place on financial capability being taught in schools?
  - What values should our explorations of financial capability acknowledge and reflect?
  - Who in the school community are involved in the finance, business or financial decision-making that could be financial champions, guest speakers or mentors?
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## Coherence

Building financial capability encourages links across learning areas and provides opportunities for authentic, real-life learning. It provides students with life skills, as well as opening pathways for further learning.

### Questions to examine financial capability and coherence in your school context

- How can we assess the financial capabilities that students bring with them from other contexts?
  - How can we help students develop individual financial goals/whāinga paetae?
  - What do we need to do to develop a whole-school approach to teaching financial capability, knowing and meeting students' needs?
  - What systems do we need to put in place to allow teachers to work together to plan and implement cross-curricular learning units for financial capability?
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## Future focus

The curriculum encourages students to look to the future by exploring such future-focused issues as sustainability, citizenship, enterprise and globalisation. Students can explore how financial capability contributes to community participation and manaakitanga; sustains and maintains a wealthy life; influences not only personal financial goals/whāinga paetae and actions, but their role as a global citizen.

### Questions to examine financial capability and future focus in your school context

- In what ways do our classroom programmes allow students to explore financial capabilities within the context of their local, national and global communities?
  - How are we supporting students to recognise that they have a stake in the future, encouraging them to take action to help shape that future?
  - How can we help students learn for the future and not about the future?
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## Learning to learn

Developing the skills needed to become financially capable requires students to reflect, question, set goals/whāinga paetae and be critical, active learners. Looking for best-fit solutions, revisiting and refining decisions, and identifying where expert help is needed are key aspects of both financial capability and the "learning to learn" principle.

### Questions to examine financial capability and learning to learn in your school context

- In what ways can our students reflect on their learning, undertake self- and peer-assessment, and receive feedback and feedforward when it comes to their thinking about financial capabilities?
  - How can we build enough support into our financial capability teaching so that we can stand back and help students develop the capacity to find their own answers?
  - How well are we equipping students to be active participants in their own financial decision-making?
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## Cultural diversity

The curriculum reflects New Zealand's cultural diversity and values the histories and traditions of all its people. Financial capability can look different to different people in different contexts. This may be seen in the way resources are shared, wealth is created and money/moni is spent.

### Questions to examine financial capability and cultural diversity in your school context

- In what ways can we construct a financial capability curriculum in your school while acknowledging cultural norms about money/moni and wellbeing?
  - How do our students' experiences, knowledge and culture enhance their achievement and learning of financial capabilities?
  - What aspects of our financial capability programme show evidence of a localised curriculum?
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## Key competencies

The New Zealand Curriculum describes the key competencies that young people need to be successful in the 21st century. These are competencies that all people need "to live, learn, work, and contribute as active members of their communities." ([New Zealand Curriculum](#))

## Managing self

Learners can set goals/whāinga paetae and make plans for the short and long term. They are aware of how changes in circumstances impact their management of finances and can take responsibility for their financial decisions.

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## Relating to others

Learners are responsive to other perspectives and can gain insights into the varying ways that individuals or groups manage their personal finances, or the ways that money/moni is thought about and managed within collective or cultural settings. They are able to collaborate with others in different financial settings and go to experts and members of their community and whānau for advice.

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## Thinking

Learners can make more informed choices around spending and savings/te whakaputu habits and can respond to changes in circumstances. They can question and make connections to their own situation, and know why it is important to be an active participant in their own financial future.

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## Participating and contributing

Learners can share new understandings with peers, whānau or their community. They are able to share their resources and make financial decisions to help others. They can work with others and respect different financial values.

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## Language, symbols and text

Learners can gather financial information from a variety of sources and contexts, and interpret that information according to their needs.

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