

The Financial Capability Progressions

The Ministry of Education [Financial Capability Progressions](#) (Levels 4 and 5) are included in this cross-curricular resource.

The strands of money, spending, credit and debt, budgeting and financial management, setting financial goals and planning ahead, and identifying and managing risk, have been integrated across the teaching and learning activities.

The progressions allow teachers to support students with diverse learning needs, as assessment levels can be aligned to the cognitive needs of the students.

They are also a valuable tool for teachers to include in their planning across a range of learning areas. This allows financial capability to be taught seamlessly within authentic contexts, such as:

- planning school trips or cultural events
- purchasing P.E. equipment
- project-based learning
- technology projects
- night markets
- school fundraising events.