

# Future Briefs: Teacher Guidelines

## Introduction

These future briefs are possible snapshots of the future. They are set in 2028 when the students will be 23–25 years old, in the world of FinTech (financial technology).

There are three future briefs written as blog entries over a three-day time frame. These are designed to be used as a problem-solving, group learning experience. Teachers can choose to use one future brief as a one-off lesson or use all the briefs to further develop the students' problem-solving skills. In the process they will make students aware of their values, thinking, skills, and behaviours about money, financial identity, and financial capability.

The future briefs support a problem-based approach to learning. Some of the design elements for this future-focused thinking can be attributed to [the future-focus principle](#) of *The New Zealand Curriculum*.

**Future brief 1:** A decade of changing behaviours around money

**Future brief 2:** What are the social impacts of financial technology?

**Future brief 3:** What role does advertising play in the FinTech space?

## Instructions

**Groups:** Teams of four students (maximum).

**Teacher:** Start by reading the text aloud and clarify new vocabulary or terms. Work on next steps with students who need assistance with the text. The text is available as a podcast.

### Need it/Know It

- Students read or listen to the future brief and highlight or note key phrases they think might be an issue linked to personal financial management.
- The teacher clarifies terms and vocabulary.
- Students share the areas they highlighted and explain why to the wider group.

### Link It/Think It

- Fold a large sheet of paper in half. On one side in the centre attach a future brief. Students use a marker pen or stick-it notes to place comments around the future brief.
- The purpose is for them to identify information in the future brief and to explain why this information poses a problem or an issue. Focus on the negative effects at this stage. Students can identify information in the future brief that could affect their financial capability. Keep the students focused on this idea.
- Each future brief is accompanied by a question table from which students can generate ideas and discussion, and identify possible issues. Enlarge this table and have the students note their responses, then cut them out and position them around the future brief.

Use these questions to generate ideas and discussion and identify possible issues.

How could any of these issues affect my financial wellbeing?	How do any of the issues affect my ability to save, spend, budget, set goals, and manage debt?	How could any of the issues affect my education?
How could any of the issues affect my mental wellbeing?	What are the possible financial effects on my whānau?	What are the possible financial effects on my community?
How do any of the issues affect my physical wellbeing?	Do any of the advances in technology affect my financial identity negatively?	How might these issues affect my basic needs (food, water, warmth and shelter)?
How will the changes discussed in the future brief affect my church, temple or mosque community?	What are the social effects of the changes discussed in the future brief?	Can you identify any extra problems or issues?

- Ask each student to circle the issue they consider to be the biggest problem overall (one that if it was solved, would solve many of the other identified problems).
- Students share their thinking with the group. The group can then decide on **one** main problem.

### Extend it/Defend it

- Students record this one problem in the centre of the second half of the large sheet of paper. They then circle it.
- Next, they write down as many solutions to this problem as they can come up with. All solutions must be ethical (this parameter can be decided by the students). Each future brief is accompanied by a table from which students can generate possible solutions.

Use these questions to generate possible solutions.

How would this solution affect our ability to set financial goals ?	How would this solution affect our ability to budget?	How would this solution affect our ability to save.	How would this solution minimise debt?
How would this solution help change behaviours with money?	How would this solution affect our families and whānau?	How would this solution connect money and education?	How would this solution affect our community?
How would this solution affect our church, temple, or mosque community?	What possible cultural effects would this solution have ?	What effects would this solution have on people's mental wellbeing?	What effects would this solution have on people's physical wellbeing?

- Ask each student to select the solution they think is the best and that which they think will have the biggest impact. Each member of the group then circles their best solution before voting for a group solution. If one solution does not win more votes than any of the others, the group can vote again for the contending winning solutions.

Once the students have decided on their solution, they need to consider it carefully and run it through a filter to clarify their thinking. They can draw a table and consider their selected solution using these prompts:

- **Advantages:**
  - What are the benefits of our solution?
  - What are the positive outcomes of our solution?
  - What are the direct outcomes that could improve our financial identities?
- **Disadvantages:**
  - What could go wrong?
  - How could this impact on our financial identities?

#### Outcomes:

- The students create an annotated drawing. The whole group must contribute to the drawing. It must contain their big problem, their main solution, and key ideas, and it must make a link to financial identity. The advantages and disadvantages must be included.
- Students present their selected solution to the class. There is no assessment matrix for this learning experience, but one can easily be co-constructed with students.