

Tips and strategies

Use the news. Topical and current events can help students make connections to prior learning and enhance the relevance of new learning. Scan the media for topics that relate to ongoing issues such as cheaper housing or saving for their financial future.

Use experts. Every community has experts who can inspire your students' thinking, provide information, and add emotional impact. You can choose to invite experts to the classroom or to visit virtually or in person.

Take action. Students can take part in social action to demonstrate financial capability, or share their knowledge with others. This gives a greater depth and purpose to their learning and allows them to use new knowledge and skills within a relevant context.

Social action may include:

- creating a school-wide event highlighting the need for financial capability
- creating digital or written materials in community languages to increase awareness among the wider community
- taking action to increase awareness around financial decision making for more vulnerable members of the community
- holding a community night where the students can be the teachers.

Acknowledge differing perspectives. Before you start your teaching, it is worthwhile reflecting on your own perspectives on money and financial decision making. Examine what you bring to the learning, and challenge yourself to find out more. Remember that financial thinking can be linked to emotion, tradition, and differing cultural norms. Students need to be aware of how different perspectives influence financial decisions, and that two different, even competing views, may be valid. Encourage students to examine different perspectives and values, and take these into account when making financial decisions, or examining the financial decisions of others.

Engage the school community

- What does the community want their young people to learn?
- What do students want to learn?
- What perspectives could iwi or hapū bring?
- Who are the people in your local community who are going to be able to help bring this learning alive for your students?

Take your learning into the wider community. Create a travelling roadshow with your students that you can take to a local kindergarten or rest home. Ask to set up a display in the local public library, or Citizens Advice Bureau. Create a financial trade show to share with other students and wider community.

Encourage students and whānau to have conversations about:

- How household budgets work
- How money is saved, and where
- Family priorities for money
- Wills, trusts, and other legal entities
- Tax and debt
- KiwiSaver and retirement plans
- Charitable and other giving.