

Implementing Financial Education

A guide for providers

in Aotearoa New Zealand

sorted



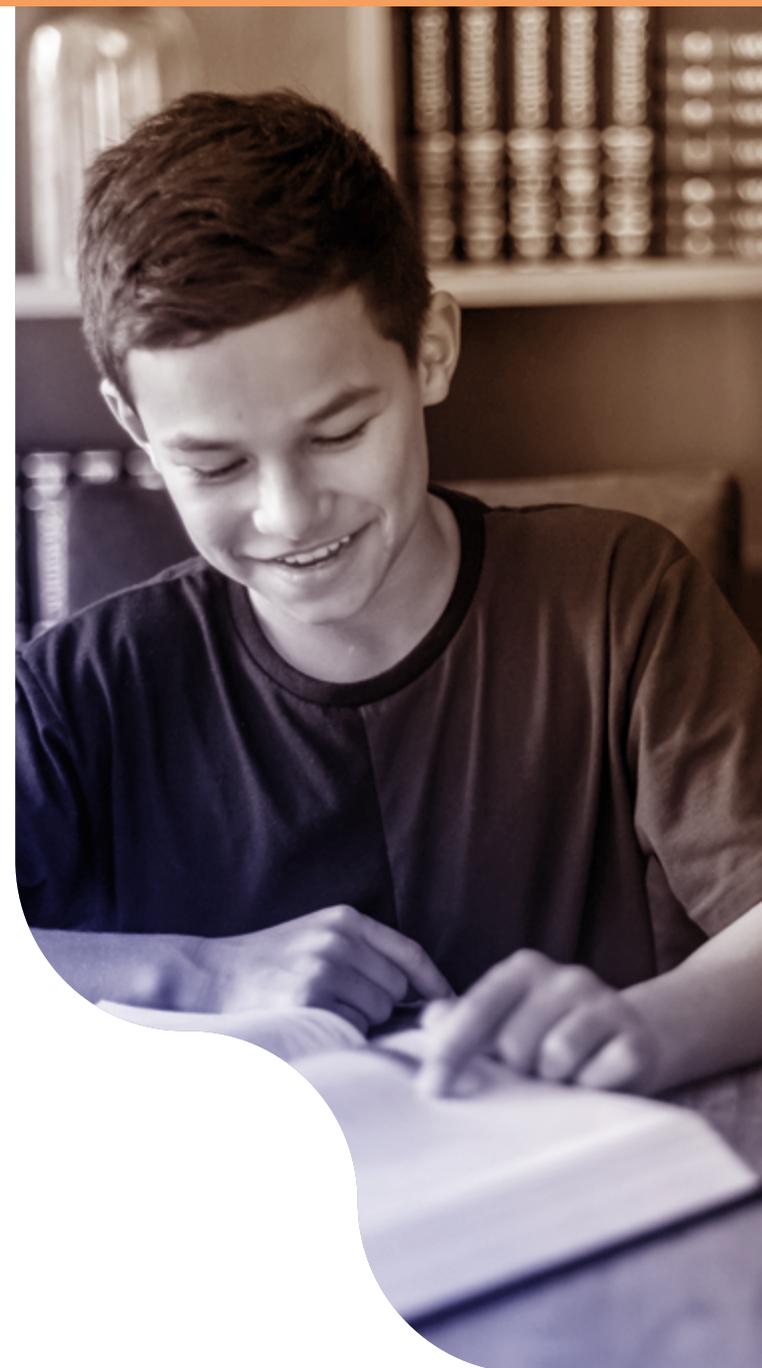
TE ARA
AHUNGA ORA
Retirement Commission



Te Tāhuhu o
te Mātauranga
Ministry of Education

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Introduction

Financial education is an essential part of preparing young people in Aotearoa New Zealand for modern life. This guide has been developed for financial education providers to support how they work with school leaders, teachers and support staff to provide resources and programmes aligned with The New Zealand Curriculum | Te Mātaiaho and grounded in best practice.

Developed by the Ministry of Education and Te Ara Ahunga Ora Retirement Commission, which runs the Sorted in Schools programme and leads the National Strategy for Financial Capability, this guide brings together curriculum learning statements, developmental guidance, and the shared expertise of trusted external providers.

Inside this guide you'll find:

- ✓ A clear scope and sequence outlining how financial learning builds from Years 0–13.
- ✓ Implementation maps that connect curriculum outcomes with best practice, developmental considerations, key money topics, and links to available provider resources.
- ✓ Guidance for planning, including approaches for building a school wide programme and strengthening teacher capability.
- ✓ Shared language and frameworks to ensure consistency across schools and providers.

Together, these elements are designed to help schools and providers deliver financial education that is relevant, age appropriate, impartial, and sustainable, ensuring every student has the knowledge, skills, attitudes and behaviours to navigate money confidently now and in the future.



Part 1

Developing shared understanding



Financial education

Scope and sequence

This section provides a snapshot of how financial education is embedded across the curriculum, outlining a high-level overview of what students learn, when they learn it, and how their knowledge and practices build over time. It provides a clear view of the progression from Years 0–13, helping schools and providers to build resources and plan financial education that is coherent, age appropriate and aligned with national expectations.



Years 0 - 8

		Years 0-1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	
Curriculum	Financial Mathematics	Recognising currency	Coins, notes & value	Using money	Calculating costs	Paying and rounding	Using percentages & fractions with money	Transactions and discounts	Financial planning	
	Social Sciences (in draft)	<i>The purpose of money</i>	<i>Goods & Services Needs & wants</i>	<i>Currency Exchange Basic money decisions</i>	<i>Different experiences with money Keeping our money safe Meeting our needs and knowing our limitations</i>	<i>Banking, digital money and goal setting Work Sources of income</i>	<i>Business, enterprise and organisational money Different values and money</i>	<i>Making informed financial decisions</i>	<i>Key components of personal finance</i>	
Money topics	Money foundations			Getting into the basics			Money, me and the world			
	Financial systems	Cash	Exchange	Storing money	Banking & currency	Digital money Financial services	Business basics	Government systems e.g. tax Inflation	Consumer rights & responsibilities	
	Managing money	Talking about money	Paying for goods and services	Financial responsibilities	Communicating about money	Sources of money	Financial planning	Income and planning	Meeting financial responsibilities	
	Decision-making	Feelings and money	Understanding needs and wants	Priorities, spending and saving	Spending choices	Ways of saving	Borrowing money Helping others	Credit & debt	Helping others	
	Being prepared	Keeping money safe		Money is limited	Keeping my money safe		Identifying risks	My financial information	Scams & fraud	
Life stages	 Beginning	At this age, young people are starting school and being exposed to a wide range of new experiences and perspectives. Their own world feels all encompassing, and they will encounter the financial world in many different ways.			 Embedding	Students in upper primary begin to understand different perspectives on money and notice why financial decisions vary. By the end of primary school, they also start recognising the wider systems around them at local, national and global levels.			 Growing	Students in intermediate school begin exploring their own identities and values. With developing literacy and numeracy, they can start thinking critically about financial information available to the public.

Years 9-13

Curriculum	Year 9	Year 10	
	Financial Mathematics	Mark-ups & discounts Simple interest calculations	Converting currency Compound interest
<i>Social Sciences (in draft)</i>	<i>Influences on financial decisions</i> <i>Spending & debt</i> <i>Planning, goal setting and monitoring</i> <i>Gathering financial information</i> <i>Resilience and growth</i> <i>Financial responsibility</i> <i>Insurance</i>	<i>Employment</i> <i>Taxation</i> <i>Superannuation & KiwiSaver</i> <i>Financial information & decision making</i>	
Money topics	My money & responsibilities		
	Financial systems	Consumerism	Employment & contracts
	Managing money	Different sources of income	Meeting financial responsibilities
	Decision-making	Perspectives, values and priorities	Helping myself and others
	Being prepared	Keeping my information safe Risk & insurance	Financial research and advice My financial future
Life stages	Extending		
	 In the early years of secondary school, students may begin to experience employment and independence from the family unit. Some may have more autonomy and making good financial decisions will become increasingly important. Students at this age will also be able to start envisaging life outside of school and the future financial opportunities and decisions that comes with this.		

Senior subjects

Students can continue to explore financial education across a variety of senior and industry-led senior subjects including:

Year 11	Year 12	Year 13
Mathematics	Applied Mathematics Mathematics	Mathematics Applied Mathematics Statistics and Data Science
Accounting Business & Economics	Accounting Business Studies Economics Civics, Politics & Philosophy Tourism Hospitality	Accounting Business Studies Economics Tourism Hospitality

A complete financial education

At the end of a student's school journey, they should be equipped with the knowledge, skills, attitudes and behaviours to:

1. Be able to **manage money effectively** in the short and long-term.
2. Be able to **make sound and informed financial decisions**, be aware of their consequences and know where to find help.
3. Have a basic understanding of the **economic and financial ecosystem**.
4. Be **adequately prepared** for the economic and financial aspects of adult life.
5. Show and understand different **values, perspectives and priorities** around finances *

*Drawn from OECD frameworks and adapted for a New Zealand context

Common language

Using clear, consistent language is essential for building a shared understanding of financial education across schools, providers, whānau and communities. A common vocabulary ensures that learners encounter the same ideas in the same way, no matter who is teaching them or which resources they use. This guide takes a standardised approach informed by international models of financial capability and national insights from Aotearoa New Zealand, ensuring that language used in schools aligns with sector best practice and supports long-term financial capability.

To support this, we encourage schools and providers to use:

- **De Jargoning Money** – a sector wide glossary developed through the National Strategy for Financial Capability to create consistency in how financial terms are used.
- **Financial education** – the term used throughout this guide to reflect the curriculum's focus on developing knowledge, skills, attitudes and behaviours for navigating real world financial situations. This avoids confusion with related terms such as financial literacy, financial capability or financial wellbeing, which are often used differently in the wider sector.



Action for financial education providers

Apply standardised financial education language throughout your programmes and resources so learners encounter the same concepts, explained in the same way.



The New Zealand Curriculum | Te Mātaiaho

The New Zealand Curriculum is designed to be knowledge-rich, grounded in the science of learning, and nationally consistent—enabling learners to access a world-leading education at any school.

In the context of financial education, this means students will gain the essential knowledge, practices, capabilities and attitudes identified as important by leading international examples and the OECD.

The whakapapa of the curriculum aligns well with the best practices in financial education outlined in this guide.

For more information on The New Zealand Curriculum | Te Mātaiaho visit the Ministry of Education's website Tāhūrangi

A brief overview of the curriculum and learning area structures is covered in the next pages.

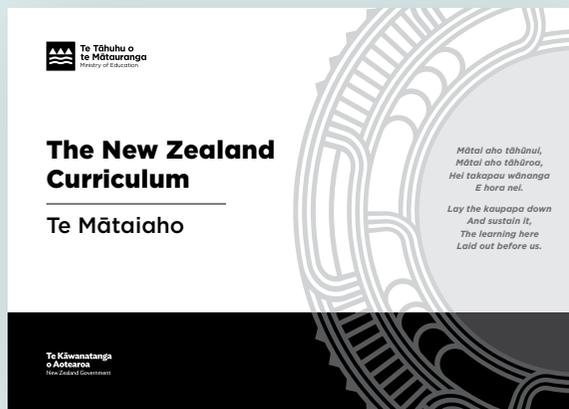


The curriculum

The overarching curriculum document gives guidance on:

The science of learning

This brings together robust evidence and insights from multiple fields of study to describe how people learn biologically, developmentally, cognitively, culturally, emotionally and socially. In this guide, best practices, learning design guidance and other supports have been developed to engage the science of learning in the financial education context.



Explicit teaching

A structured, carefully sequenced approach that supports cumulative learning. Content is broken down into manageable steps, clearly explained and modelled by the teacher. Students are guided through the practice and, when ready, supported to work independently. The key features of explicit teaching are listed as:

- **connecting** current learning to prior knowledge
- **providing** concise, step-by-step explanations with opportunities for student input
- **modelling** and demonstrating new concepts and processes
- **regularly** checking for understanding and providing timely feedback
- **supporting** collaborative and independent practice.

It is important to take into consideration this teaching practise when creating resources and delivering financial education in schools.

Capabilities

Capabilities are broad, holistic attributes that enable students to adapt, apply and transfer their learning in diverse and changing contexts. They support the teaching in learning areas and should be considered when developing effective financial education programmes.

Literacy and maths

Developing students' literacy and maths knowledge and skills is an explicit priority of this curriculum. Finding opportunities for this to be present in financial education will be important for both educators and students.

Assessment

Specific assessment requirements and tools are being developed by the Ministry of Education and should be considered when designing learning for financial education.

Time allocations

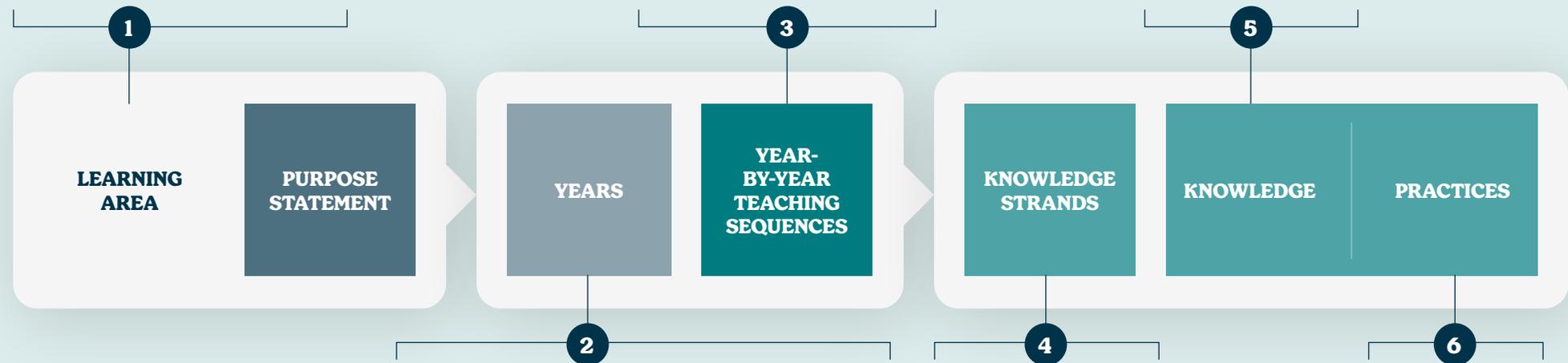
Suggestions are provided in the curriculum of suggested time allocations for learning area by year grouping. These are only suggestions but may guide how much time schools decide to spend on a subject. The suggested allocations are available on Tāhūrangi and should be considered when thinking about the size of programmes developed for schools.

The learning areas

For each learning area, a purpose statement describes why the learning area is important and identifies its important conceptual understandings.

The teaching sequences make clear what teachers are expected to teach and what students are expected to learn each year.

The facts, concepts, principles, and theories.



For the purpose of this guidance we have split the implementation into the phases also used in the learning areas of the curriculum. They are outlined as follows:

Phase 1: **Years 0-3**

Phase 2: **Years 4-6**

Phase 3: **Years 7-8**

Phase 4: **Years 9-10**

Phase 5: **Years 11-13**

The knowledge strands group the knowledge and practice statements into distinct area of disciplinary focus. For example Financial Mathematics is a sub-strand of the Number Knowledge Strand.

The skills, strategies and application of knowledge.

Best practice

The best practices in this guide reflect international evidence, national research, and the collective expertise of financial education providers across Aotearoa New Zealand. They describe what effective, impartial and developmentally appropriate financial education looks like, both in the design of resources and in classroom delivery.

These best practices guide how programmes should be shaped and how teachers can support students to build strong, lifelong financial capability.



High-quality providers

- Focus on students' needs and keep resources objective.
- Avoid promoting products and services.
- Use these best practices for the design and implementation of your programmes and materials.



To deliver effective financial education, providers should:

- Align resources and programmes to the curriculum.
- Respond to the diverse and intersectional needs of students, schools, and communities.
- Adapt to changes in the financial landscape.

1.	Relevant to the lives of students	The learning addresses the current and future financial needs of students. Students see themselves, their culture and their communities in the learning. The material examines education and work, whanau and community contexts, as well as individual and societal finances.
2.	Provides the building blocks towards financial wellbeing	Learning not only builds knowledge but also develops essential behaviours, attitudes, and skills. Students explore various values and views on money and financial systems, enhancing their financial wellbeing.
3.	Offers practical and varied learning opportunities	Students can expand on prior knowledge through access to various resources and programmes tailored to schools, communities, and educators. These materials include practical, digital, and hands-on tasks for diverse developmental stages and needs.
4.	Developed and refined based on research, evidence and evaluation	Learning is designed and delivered based on existing research and evidence and updated regularly to stay relevant to students and educators. Both schools and external providers place a strong emphasis on consistent, evidence-based assessment of learning outcomes and evaluation of financial education.
5.	Prioritises support for educators	Ongoing professional development helps teachers build skills for delivering financial education and understanding both their own needs and those of their students. Where possible, professional development for teachers, above and beyond delivery of a programme should be considered.
6.	Leverages partnerships for greater impact	The financial capability, public and education sectors work together to pool expertise, knowledge and funding for effective programmes. Learning is designed with what is already available in mind. Providers work collaboratively to design experiences that will complement each other and provide different models of learning.

Money categories and topics

Core money topics that correspond to curriculum requirements and maintain relevance into adulthood are already included in many existing providers' resources and programmes. These money topics and categories are not a complete list, but they cover key areas that are widely recognised—both in Aotearoa New Zealand and overseas—as important for supporting people's financial wellbeing.

Money categories are:

- Financial systems
- Managing money
- Decision-making
- Being prepared



Financial systems

Understanding basic financial systems and services is an important part of financial education. This includes government roles, economic principles, and the rights and responsibilities of consumers, producers and citizens. All are essential for effective citizenship and financial wellbeing.

Money topics:

- ✓ Money & currency
- ✓ Financial services
- ✓ Economy
- ✓ Government
- ✓ Consumerism
- ✓ Rights & responsibilities



Managing money

Having students understand the process of generating and managing money, as well as fulfilling financial responsibilities, is key for financial wellbeing.

Money topics:

- ✓ Communicating about money
- ✓ Income
- ✓ Tracking money
- ✓ Financial planning
- ✓ Savings
- ✓ Meeting financial responsibilities



Decision-making

Effective financial decision-making allows students to consider different perspectives, and assess the risks and benefits of financial choices for themselves and society.

Money topics:

- ✓ Feelings & experiences
- ✓ Values & priorities
- ✓ Needs & wants
- ✓ Credit & debt
- ✓ Spending
- ✓ Investing



Being prepared

This focuses on helping students build financial resilience and learn how to protect their money. Although retirement may seem far off, gaining early financial knowledge is essential for long-term wellbeing.

Money topics:

- ✓ Financial research
- ✓ My financial information
- ✓ Keeping money safe
- ✓ KiwiSaver
- ✓ Insurance
- ✓ Retirement

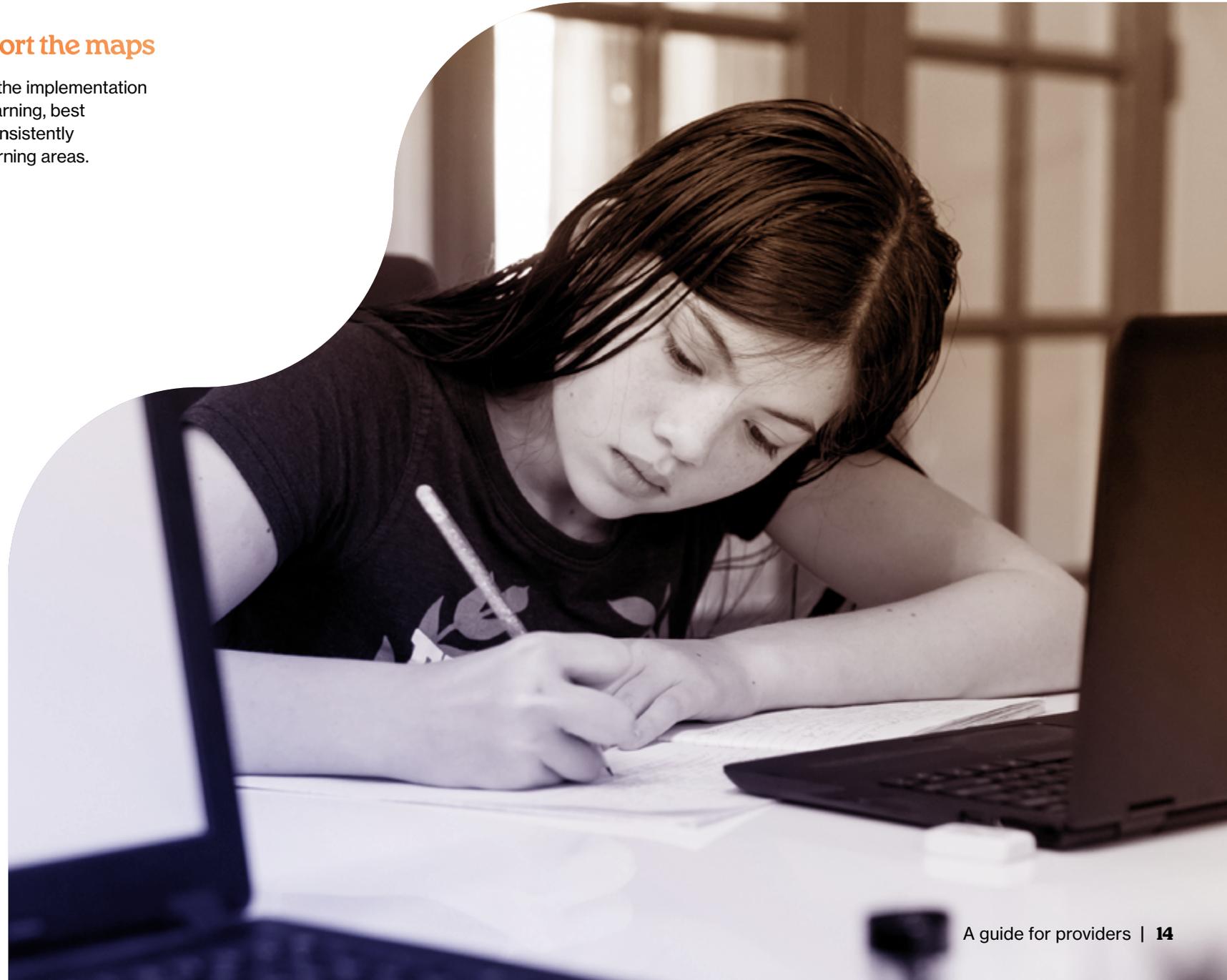
How these shared understandings support the maps

These shared elements underpin the implementation maps, ensuring that curriculum learning, best practice, and money topics are consistently expressed across phases and learning areas.



Action for providers:

Refer to these shared understandings when using the implementation maps to guide programme planning and resource development.



Part 2

Being a provider



Financial Education Provider Profile

What is the Provider Profile?

The Provider Profile sets out the standards for best practices in financial education. Providers who meet these standards give schools confidence that their resources are high-quality and support the curriculum.

The providers:

- Follow best practice guidance as outlined in this implementation guide.
- Serve the interests of students and communities.
- Collaborate well, ensuring comprehensive coverage and simplifying implementation of financial education in schools.
- Actively engage with the curriculum's emphasis on explicit teaching and the science of learning.

Additionally, providers ensure their resources are relevant and effective for diverse learners through:

- Age-appropriate learning
- Active involvement of learners
- Inclusion
- Proven educational strategies.

Providers who meet the Provider Profile criteria will design and deliver learning that is:



**Ethical
Matatika**

Financial education is objective and focused on the needs of the student, and does not promote specific products and services. It is guidance and support, not financial advice.



**Aligned
Whakakotahi**

Resources and programmes are aligned to the New Zealand Curriculum and qualifications system.



**Informed
Whaimōhio**

Programmes are grounded in financial and educational best practice, with regular review and evaluation to maintain quality.

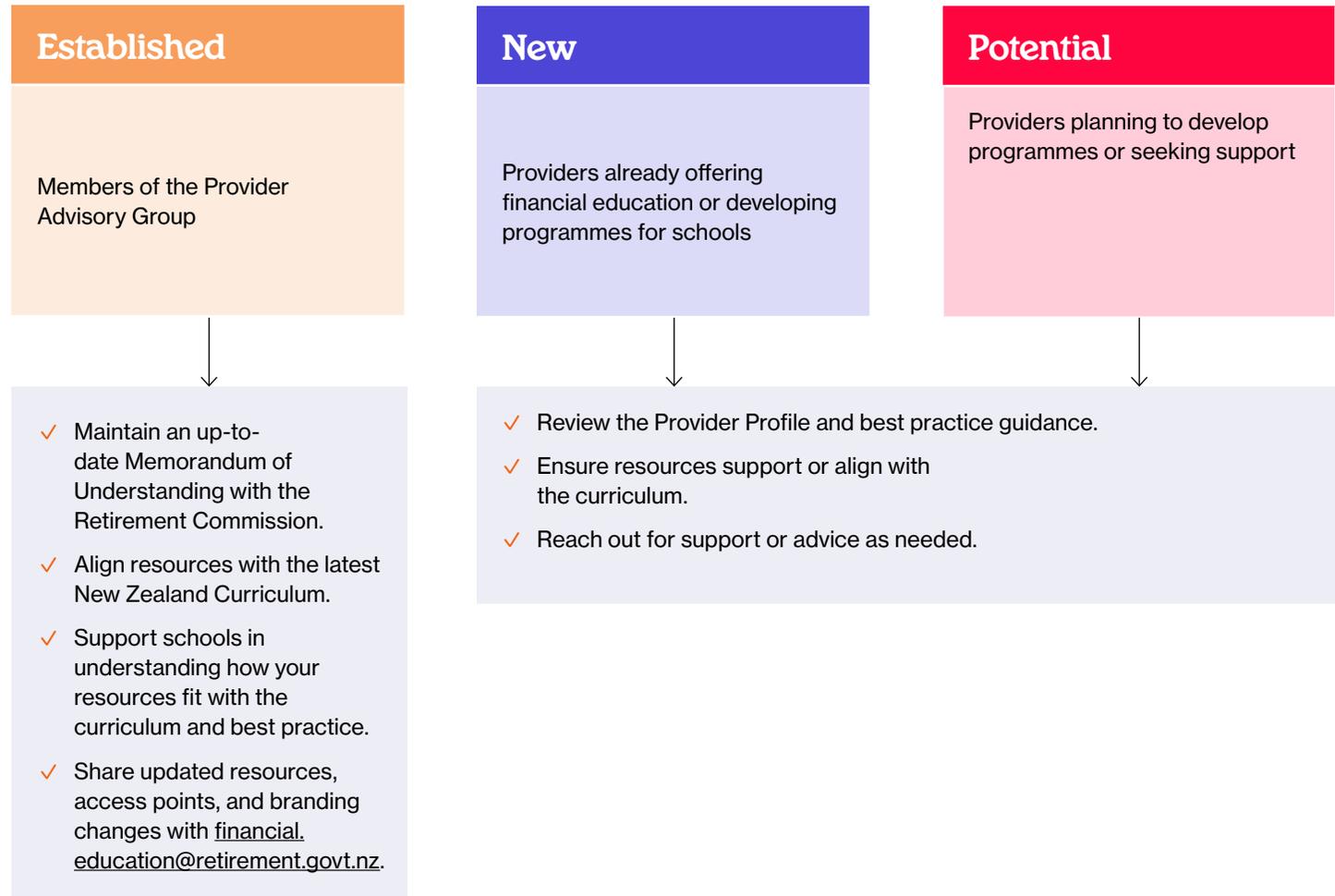


**Responsive
Whakatutu**

Programmes are responsive to the needs of students, schools, communities and the evolving financial and social landscape, and help schools fill in any resource gaps in the curriculum.

Being a provider

Types of the providers



The provider process

STEP 1: Categorise

What kind of provider are you?

To ensure the appropriate guidance we are grouping providers into the following categories:

Established
Existing members of the Provider Advisory Group
New
Providers already offering financial education or developing programmes for schools
Potential
Providers who are intending to develop programmes or would like support to do so.

STEP 2: Setting up

Established

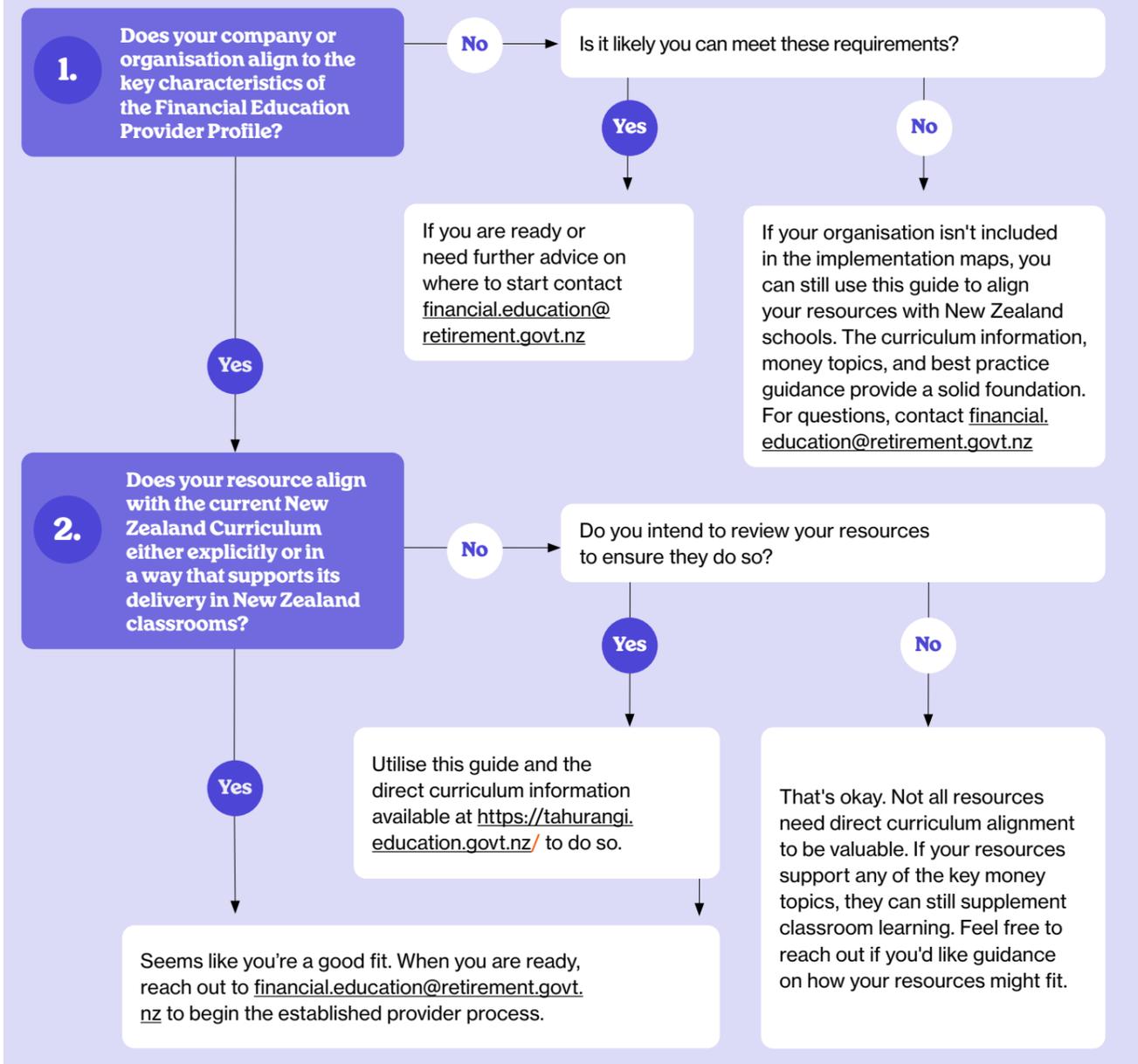
Provider Advisory Group

Established in 2024 and led by the Retirement Commission, this group works to encourage collaboration between the financial services and education sectors. It serves as a platform to coordinate efforts and provide support for both providers and the education sector. This group will meet on a needs basis and will include all providers with resources featured in and suitable for the implementation guides.

Established providers need to ensure they have resources and processes established to follow the steps that follow:

New

Providers who are new, or not yet part of the Provider Advisory Group should follow the following steps to identify where their service best sits within the financial education landscape.



STEP 2: Setting up

Potential	
If you're an existing education provider thinking of branching into financial education or you're entirely new to the space, follow these steps to best ensure your resources support financial education in the New Zealand classroom.	
Requirement	Action/support
Curriculum alignment	<p>Ensuring you are explicitly aligned to or supportive of the most current New Zealand Curriculum is a must.</p> <p>For an understanding of the contents of the The New Zealand Curriculum Te Mātaiaho: tahurangi.education.govt.nz</p> <p>For support with alignment and development reach out to: financial.education@retirement.govt.nz</p>
Provider Profile	Check out the Provider Profile on page 16 of this guide to ensure your organisation or company meets the requirements of being a provider.
Best practice	This guide gives comprehensive guidance on what best practice looks like for design and delivery of financial education in the New Zealand setting. Check out the detailed section on page 12 underlining what this may look like in your programme.
Financial information	<p>Staying up-to-date with current financial trends and patterns, both internationally and as they relate to the financial education landscape in New Zealand is important.</p> <p>The National Strategy for Financial Capability unites more than 1,000 partners across the finance sector to work together on delivering meaningful financial outcomes for New Zealanders. To sign up to the National Strategy for Financial Capability reach out to national.strategy@retirement.govt.nz</p> <p>More information on this important initiative can be found at: The National Strategy for Financial Capability Te Ara Ahunga Ora Retirement Commission</p>

Want to be on the implementation maps?

You need to ensure you fit the Provider Profile and meet the requirements outlined under the established provider section of this infographic. To get started as a new provider follow the steps on page 18.

STEP 3: Action planning

1.

Where do you fit?

2.

Where do you want to be within the New Zealand financial education landscape?

3.

What support do you need to get there?

4.

Where will you get it?

Just want to help?

Reach out to financial.education@retirement.govt.nz to see how your service, proposed resource or funding could support effective financial education in New Zealand schools.



Key components of your programme

A wide range of providers and resources are already available to support financial education in schools, as outlined in the implementation maps within this guide. This diversity is valuable – each provider brings a unique approach to resource development, with different audiences and delivery methods in mind.

To help schools identify which provider(s) best meet their needs, we've highlighted six key components that define a strong financial education programme or resource. These components are explained in detail on page 27.

As a financial education provider, we invite you to:

- Review the six key components to ensure your offerings align with what schools are looking for.
- Reflect on your programme's strengths and how they meet the diverse needs of ākongā and kaiako across Aotearoa New Zealand.



Let's work together to empower schools with high-quality, inclusive financial education that makes a real difference.



Part 3

Working with schools

Empowering school leadership

Empowering schools means working alongside them as partners, not just as resource providers. Schools know their students, communities and unique challenges best. As a financial education provider, your role is to support schools so they can confidently deliver programmes that meet their learners' needs.

Building relationships

Start by understanding each school's environment. Take time to learn about their community, values, and priorities. Ask school leaders and teachers about their goals for financial education and any challenges they face. Respect that schools have autonomy and will make decisions based on what works for their learners.

Building strong relationships is essential. Begin by listening to what schools need, rather than assuming what will help. Make yourself available for questions and feedback and respond promptly and respectfully. When you offer resources, provide clear information about how they fit with the New Zealand Curriculum, using plain language and avoiding jargon.

Practical support is highly valued. Adapt your resources to suit different school environments, year levels, and learning needs. Offer training and professional development for teachers, helping them feel confident using your resources. Design your materials for teachers' busy schedules—make

them easy to find, understand, and use. Include step-by-step instructions, lesson plans and examples, and ensure resources are accessible online.

Schools building a programme

Use the infographic below from the schools' implementation guide to work with schools to choose the best path for their environment, teachers and students.

Schools can build financial education programmes in different ways. The three main options are:

1. Build your own

For confident teachers who want to create resources from scratch.

2. Hybrid

For teachers who want to use a mix of either their own work with various provider resources.

3. Order-in

For those who want a full programme from a provider.



Key actions for supporting schools

- Understand each school's context and priorities.
- Build relationships by listening and being available.
- Collaborate for ongoing improvement.
- Ensure resources are inclusive and culturally responsive.

Empowering schools is about partnership, flexibility, and ongoing support. By focusing on these areas, you help schools deliver financial education that truly meets the needs of their learners.

Schools building a programme

Start here

SCANNING *your environment*

Below is an exploration exercise to be used before embarking on building a financial education programme. It will help to examine the needs of your students, community, school and staff.

BUILDING *the scaffold*

Now you have scanned the environment. You need to break down the core requirements, restrictions and opportunities in front of you. Use the following questions to build the scaffold for your financial education programme, no matter how big or small.

DESIGNING *teaching and learning*

Now you know your needs and requirements and have your scaffold, there are several ways you can go about building a programme.

	Your students	Who are my students? Consider: life experiences, skills and knowledge already gained, gaps to fill.
	Your community	What do I know about my community? Consider: experiences of the financial world and system, people available to support my programme and school with financial education.
	Your school	What do I need to consider about my school? Consider: constraints and enablers, timetabling, resourcing, curriculum.
	Your staff	What do I know about their financial capability? Consider: the financial knowledge, understanding and skills they have and may need before choosing how to go about designing learning.
		What is their money story? Consider: giving time for exploration of own financial beliefs, attitudes and behaviours and how this may impact learning design and delivery.

Question	Considerations
Who is this for?	<ul style="list-style-type: none"> ✓ Year levels ✓ Ability levels ✓ Pastoral and academic needs
When will it happen?	<ul style="list-style-type: none"> ✓ Time of year ✓ Amount of teaching time allocated
Where will it happen?	<ul style="list-style-type: none"> ✓ As part of another unit or stand alone? ✓ Subject area e.g. mathematics, inquiry block
What curriculum will be covered?	<ul style="list-style-type: none"> ✓ Learning area, knowledge and practices ✓ Opportunities to reinforce other learning and make connections across subject areas and skills

	 Why is this option best for me?	 Things to consider	 Useful tools
Option 1 Build your own	You may need flexibility and already feel confident creating financial education resources and teaching plans for your school.	Check on the breadth of your teachers' own knowledge and support systems. Ensuring they are aware of their own biases in this situation is critical to inclusive learning.	<ul style="list-style-type: none"> ✓ Implementation maps including developmental considerations for best practices and money topics. ✓ Teacher networks and professional learning.
Option 2 Hybrid	There may be a range of things you want to do and cover, or you may want to utilise a mix of ready-made resources for differentiation.	Focus on variety and multiple opportunities for learning. Ensure the programme is well planned out to cover the content comprehensively. Again, check teacher biases to ensure financial education is responsive to the needs of students.	<ul style="list-style-type: none"> ✓ Implementation maps including developmental considerations for best practice and money topics. ✓ Teacher networks and professional learning.
Option 3 Order-in	Your school and teachers may be time-poor or lacking confidence when teaching an unfamiliar subject. Ordering in a full programme could be the comprehensive approach you need to cover the curriculum and empower teachers and students.	Ensure the programmes adequately cover the curriculum. Encourage teachers to use the time to learn alongside their students and build their own capability. It is within these rich conversations that students will make sense of the financial landscape.	<ul style="list-style-type: none"> ✓ Implementation maps including developmental considerations for best practice and money topics. ✓ Adult financial capability resources such as sorted.org.nz.

Empowering teachers

Building teacher capability

Supporting teacher capability is a key part of empowering schools. Help teachers understand financial concepts by providing background information and practical examples. Encourage teachers to reflect on their own financial attitudes and experiences, which helps them teach with empathy and understanding. Offer ongoing support, such as follow-up sessions or troubleshooting help, after your resources are in use.

Collaboration leads to continuous improvement. Invite schools to share feedback about what works and what doesn't and use their insights to improve your resources. Share success stories from schools that have used your resources effectively, so others can see what's possible. Keep your resources up-to-date with curriculum changes and new best practices.

Finally, respect diversity and inclusion by recognising that students come from a range of backgrounds. Make sure your resources are inclusive and relevant for Māori, Pacific, and other communities. Use correct te reo Māori with macrons and provide explanations where needed.



Key actions for supporting teachers

- Offer practical, adaptable support and training.
- Make resources easy to use and accessible.
- Support teacher capability and reflection.



Part 4

Curriculum & Resource Implementation Maps

Provider overview

Why use external providers?

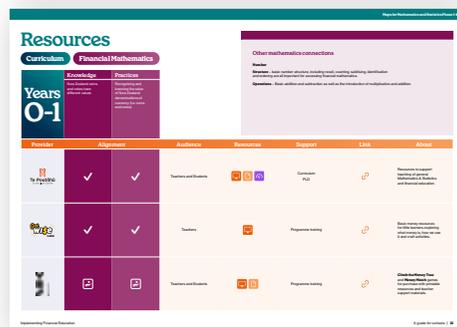
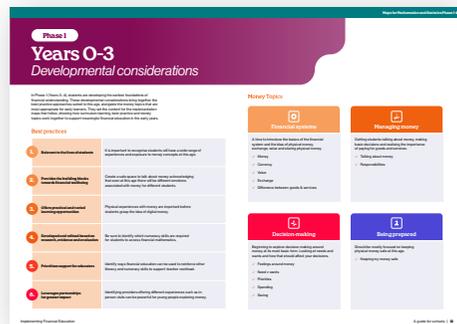
External financial education providers play an important role in supporting schools to deliver high-quality, curriculum aligned financial education. They bring specialised expertise, real world financial knowledge, and a range of resources that complement classroom teaching. By drawing on these providers, schools can access practical tools, engaging learning experiences, and additional support that enhances the consistency and impact of financial education programmes.

The Retirement Commission works closely with providers as part of its role leading the National Strategy for Financial Capability and delivering Sorted in Schools. Through this partnership approach, teachers and learners benefit from resources that are impartial, evidence based, designed with best practice in mind, and aligned with the curriculum.

 <p>Te Poutāhū Curriculum Centre</p>	<p>The Ministry of Education's Curriculum Centre – Te Poutāhū provides resources and support for schools and teachers implementing financial education into their programmes. Here you will find curriculum support and teacher packs to support the explicit teaching of financial education.</p>
 <p>Te whai hua - kia ora sorted in schools</p>	<p>The Retirement Commission's Sorted in Schools programme offers resources and professional learning to support the embedding of financial education in both English Medium Education and Māori Medium Education. They have worked in partnership with the Ministry of Education on these guides and will continue to produce resources explicitly aligned to the curriculum from Phase 4.</p>
 <p>Get Wise ASB</p>	<p>ASB GetWise is a free programme delivered by trained facilitators that supports students to grow money confidence through fun and interactive workshops for Years 3–8. Their wide range of digital resources for Years 0–8 can also be used as part of lesson plans to build on the key learning outcomes.</p>
 <p>BANQER Championed by Kiwibank</p>	<p>Banqer is a digital learning platform that builds knowledge and fosters positive relationships with money through experiential learning. Its online simulations and supporting resources create rich tasks that allow students to explore a range of concepts explicitly linked to the new curriculum.</p>
 <p>MoneyTime</p>	<p>MoneyTime is an online financial education programme that is self-taught and focused on Years 6–10 students. It combines fun interactive lessons with regular assessment and a fun money management game for experiential learning.</p>
 <p>Young Enterprise</p>	<p>Young Enterprise runs programmes and provides resources for business, innovation, entrepreneurship and financial education. The financial education resources cater for years 1–13.</p>
 <p>SavY</p>	<p>SavY aims to promote good financial habits in all youth, regardless of their background and aspirations. To do this, they run free, hour-long financial education workshops for years 7–13. The workshops are fun, interactive and presented by two trained young facilitators from universities all over the country. SavY then aims to provide continuing support to the students through their website and social media pages.</p>
 <p>LIFE EDUCATION TRUST NZ</p>	<p>Life Education Trust's vision is to inspire tamariki and rangatahi to make positive choices that support their health and wellbeing, including financial decision-making. Their SMART\$ theatre-in-education programme is performed live in secondary schools and uses workshop elements to provoke thinking about everyday financial decisions. SMART\$ online modules contain short videos and quizzes on key topics: debt, savings, credit cards, KiwiSaver, budgeting, banking and insurance.</p>
 <p>MYM TOGETHER GREATER</p>	<p>MYM (Managing Your Money) is an in-person financial education programme for Years 9–13, delivered by trained Westpac staff. The workshops support students to build financial capability through practical, real world learning that develops confidence, essential life skills, and long-term financial wellbeing.</p>

Reading the implementation maps

The implementation maps show how financial education is embedded across different learning areas and stages of the curriculum. Each map includes developmental considerations for a curriculum phase (for example, Phase 1: Years 0–3), outlining best practice approaches and the key money topics appropriate for that age group. For each year level, the maps link to resources that are either explicitly aligned to the curriculum or support it, providing a clear, side-by-side view of how resources connect to curriculum expectations. They help you quickly understand what is taught, why it's taught at that stage, and which resources can support your programme.



What each part of the map shows

Developmental considerations

- Explains what effective financial education looks like at that age and stage.
- Highlights best practice approaches and the money topics most appropriate for learners at that level.
- Helps you understand the context behind the teaching – not just what to teach, but how learning should develop.

Resources

- Shows which external provider programmes and resources align with that part of the curriculum, including whether they are for teachers, students or both and the intensity of programmes.
- Helps teachers choose the right resource based on six components:
 - **Curriculum alignment**
 - **Audience** (teacher, student-facing or both)
 - **Resource types** (digital, physical, online learning, in-person etc.)
 - **Support** (PLD, planning help, programme training)
 - A **link** directly to the provider site and/or resources
 - A **description** of the specific offerings by the provider for those curriculum statements and year level.

Together, these components make it easy for schools to select resources that are **fit-for-purpose**, **aligned** to the curriculum, and **appropriate** for their learners.

Shared understanding

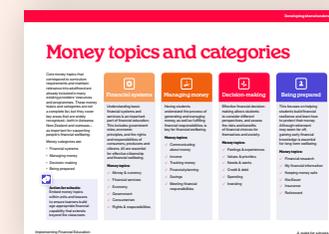
To ensure financial education is consistent and resources are developed in line with the curriculum and what is best for schools, teachers and learners, shared understandings have been developed for both schools and providers. For a detailed overview of the developmental considerations including information on their pedagogical base please see the following sections of the guide:



Common language



Best practices for financial education



Money topics

Resource Mapping

Learning statements

These knowledge and practice statements are pulled directly from The New Zealand Curriculum | Te Mātaiaho.

1. Alignment

Some programmes and resources explicitly cover curriculum outcomes, and some are supportive of wider learning around the curriculum. In the implementation maps these have been labelled as:

-  Explicit
-  Supporting

2. Audience

Some programmes and resources are ready for use by the student and others are aimed at teacher delivery. In the implementation maps these have been identified as:

- Teacher-facing
- Student-facing
- Both

Maps for Mathematics and Statistics Phase 1-4

Resources

Curriculum Financial Mathematics

Years	Knowledge	Practices	Provider	Alignment	Audience	Resources	Support	Link	About
0-1	New Zealand coins and notes have different values	Recognising and knowing the value of New Zealand denominations of currency (i.e. coins and notes)	Te Poutāhū	✓	Teachers and Students		Curriculum PLD		Resources to support teaching of general Mathematics & Statistics and financial education.
			Wise	✓	Teachers		Programme training		Basic money resources for little learners exploring what money is, how we use it and craft activities.
			SMILY		Teachers and Students		Programme training		Climb the Money Tree and Money Match games for purchase with printable resources and teacher support materials.

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3. Resources

Resources vary in format and suitability for your school. To keep it as simple as possible, resources have been sorted into the following categories:



Online learning – such as an interactive website or learning platform.



Digital resources – resources and programmes that are used digitally.



Physical resources – such as resources you order, or resources produced in a format that can be printed.



In-person sessions – workshops run by providers in your school or offsite.



Assessment – resources are included to assess the learning of your students.

Other connections

Other sections of the same learning area listed as relevant. They mention other content from the particular learning area where the knowledge and practices are useful for foundational or supplementary learning of financial concepts.

4. Support

This category describes the level of support offered to teachers and schools using this programme and/or resources.

Planning support – Support implementing the resources into lesson and unit planning

Programme training – Support in the use of the specific programme or resources chosen

Teacher PLD – Focuses on teachers' own financial capability and confidence in delivering it effectively

Maps for Mathematics and Statistics

Phases 1-4

Overview

These maps show how financial mathematics builds across the early phases of the Mathematics and Statistics learning area. They outline the curriculum statements relating to financial education, highlight key connections to other parts of Mathematics and Statistics, and provide teaching guidance that supports age appropriate delivery.

Financial mathematics

Financial mathematics is an explicit strand of 'Number' in the Mathematics and Statistics learning area. It identifies key knowledge and practices explicitly related to financial education between phases 1 – 4.

Other connections

Many other elements of Mathematics and Statistics support, reinforce or extend financial learning. These connections are included to help teachers see where existing learning can strengthen understanding of money concepts.

Teaching guidance for financial mathematics

The New Zealand Curriculum gives guidance for developing and delivering quality learning to cover all learning areas. Above and beyond the best practices included in this guide, the following information is summarised particularly in reference to teaching Mathematics and Statistics in financial education.

Explicit teaching

A structured and carefully sequenced approach is key. Work needs to be broken down into simple steps for students and new knowledge built on what they already know. Explicit teaching is strongly interactive and involves rich discussions between teachers and students. Using materials and visual representations will help support students to develop their understanding.

Positive relationships with Mathematics and Statistics

- ✓ Increased scaffolding of tasks will ease cognitive load.
- ✓ Mistakes should be valued as a part of the learning journey.
- ✓ Use financial mathematics as a way for students to make sense of their world.

Rich tasks

Rich tasks are meaningful problem-solving investigation experiences designed to evoke curiosity and engagement. These can be used to bring financial mathematics to life using contexts relevant to students and their communities.

Communication

Effective discussions build knowledge through sharing, active listening or critiquing, questioning and extending thinking and reasoning. These rich interactions make students' learning visible, enabling teachers to see how well students are developing their understandings.

Resources key



Online



Digital



Physical



In-person



Assessment

Phase 1

Years 0-3

Developmental considerations

In Phase 1 (Years 0–3), students are developing the earliest foundations of financial understanding. These developmental considerations bring together the best practice approaches suited to this age, alongside the money topics that are most appropriate for early learners. They set the context for the implementation maps that follow, showing how curriculum learning, best practice and money topics work together to support meaningful financial education in the early years.

Best practices

1. Relevant to the lives of students	It is important to recognise students will have a wide range of experiences and exposure to money concepts at this age.
2. Provides the building blocks towards financial wellbeing	Create a safe space to talk about money acknowledging that even at this age there will be different emotions associated with money for different students.
3. Offers practical and varied learning opportunities	Physical experiences with money are important before students grasp the idea of digital money.
4. Developed and refined based on research, evidence and evaluation	Be sure to identify which numeracy skills are required for students to access financial mathematics.
5. Prioritises support for educators	Identify ways financial education can be used to reinforce other literacy and numeracy skills to support teacher workload.
6. Leverages partnerships for greater impact	Identifying providers offering different experiences such as in-person visits can be powerful for young people exploring money.

Money categories and topics



Financial systems

A time to introduce the basics of the financial system and the idea of physical money, exchange, value and storing physical money.

- ✓ Money
- ✓ Currency
- ✓ Value
- ✓ Exchange
- ✓ Difference between goods & services



Managing money

Getting students talking about money, making basic decisions and realising the importance of paying for goods and services.

- ✓ Talking about money
- ✓ Responsibilities



Decision-making

Beginning to explore decision-making around money at its most basic form. Looking at needs and wants and how that should affect your decisions.

- ✓ Feelings around money
- ✓ Need v wants
- ✓ Priorities
- ✓ Spending
- ✓ Saving



Being prepared

Should be mostly focused on keeping physical money safe at this age.

- ✓ Keeping my money safe

Resources

Curriculum

Financial Mathematics

<h2>Years 0-1</h2>	Knowledge New Zealand coins and notes have different values	Practices Recognising and knowing the value of New Zealand denominations of currency (i.e. coins and notes)

Other mathematics connections

Number

Structure – basic number structure, including recall, counting, subitising, identification and ordering are all important for accessing financial mathematics.

Operations – Basic addition and subtraction as well as the introduction of multiplication and addition.

Provider	Alignment	Audience	Resources	Support	Link	About
	✓	✓	Teachers and Students 	Curriculum PLD		Resources to support teaching of general Mathematics & Statistics and financial education.
	✓	✓	Teachers 	Programme training		Basic money resources for little learners exploring what money is and how we use it. Resources include craft activities.
	✓	✓	Teachers and Students 	Programme training		Climb the Money Tree and Money Match games for purchase with printable resources and teacher support materials.

Resources

Curriculum

Financial Mathematics

<h2>Year 2</h2>	Knowledge	Practices	
	New Zealand coins and notes can be ordered and grouped to find the total value	Recognising and ordering New Zealand denominations according to their value, making groups of 'like' denominations, and calculating their value	Combining denominations of currency (either all notes or all coins) to make a particular value

Other mathematics connections

Number

Structure – basic number structure, including recall, counting, subitising, identification and ordering continue. The place value of digits also comes in at this age. This, along with rounding and sequencing are all important for when students begin to count using combinations of currency.

Operations – basic number operations are strengthened. Skip counting complements familiarisation with notes and coins.

Provider	Alignment			Audience	Resources	Support	Link	About
	✓	✓	✓	Teachers and Students	  	Curriculum PLD		Resources to support teaching of general Mathematics & Statistics and financial education.
	✓	✓	✓	Teachers		Programme training		Basic money resources for little learners exploring what money is and how we use it. Resources include craft activities.
	✓	✓	✓	Teachers and Students	 	Programme training		Climb the Money Tree, Success Saver and Money Match games for purchase with printable resources and teacher support materials.

Resources

Curriculum

Financial Mathematics

<h2>Year 3</h2>	Knowledge		Practices		
	New Zealand currency is a decimal system of dollars made up of 100 cents	Finding the total cost and giving change with money involves addition and subtraction	Representing currency values of mixed dollars and cents without using decimal notation (e.g. \$2 and 50 cents)	Making amounts of money using one- and two-dollar coins and 5-, 10-, 20-, 50-, and 100-dollar notes	Using addition and subtraction to give change.

Other mathematics connections

Number

Structure – basic number structure continues with increased value and complexity.

Operations – students begin to solve multi-step addition and subtraction problems which will become necessary for understanding value, exchange and budgeting.

Rational numbers – exploring the relationship between part and whole numbers.

Provider	Alignment					Audience	Resources	Support	Link	About
	✓	✓	✓	✓	✓	Teachers and Students	  	Curriculum PLD		Resources to support teaching of general Mathematics & Statistics and financial education.
	✓	✓	✓	✓	✓	Teachers and Students	 	Programme training		Coach Cash in-person workshop as well as downloadable resources looking at spending, earning and growing money confidence.
		✓	✓	✓	✓	Teachers and Students	 	Programme training		Climb the Money Tree, Success Saver and Money Match games for purchase with printable resources and teacher support materials.

Phase 2

Years 4-6

Developmental considerations

In Phase 2 (Years 4–6), students are becoming more independent and increasingly aware of the financial systems and experiences around them. These developmental considerations bring together the best practice approaches suited to learners at this stage, alongside the money topics that deepen their understanding of value, exchange, planning and decision-making. They set the context for the implementation maps that follow, showing how curriculum learning, best practice and money topics connect to support meaningful financial education as students begin to think more critically about money and their own financial choices.

Best practices

1. Relevant to the lives of students	Students are becoming more independent and aware of their surroundings at this age. It may be a good time to expose them to the idea of value, consumption and exchange through investigating real-life experiences.
2. Provides the building blocks towards financial wellbeing	Students may find it easier to explore their own values by this age and therefore be able to express feelings and ideas around money.
3. Offers practical and varied learning opportunities	Students should have a grasp of the basics of physical money by now. Reinforcing this knowledge will be important for it to stick.
4. Developed and refined based on research, evidence and evaluation	Identifying gaps in previous learning will be important to ensure foundational knowledge and skills have not been missed before moving on to more complex concepts.
5. Prioritises support for educators	Think about how other numeracy skills can be reinforced by using money, value and exchange as the context for learning.
6. Leverages partnerships for greater impact	More resources become available at this phase. Utilise the presence of digital resources to supplement or support hands-on learning.

Money categories and topics

 Financial systems	 Managing money
<p>The idea of different types of money and currency can be introduced as well as broadening the concepts of value and exchange.</p> <ul style="list-style-type: none"> ✓ Digital and physical money ✓ Currency ✓ Value ✓ Exchange ✓ Types of goods and services ✓ Banking and financial services ✓ Business basics 	<p>Students should be able to start verbalising money management and understanding others. Very simple financial planning to reach a goal can also be investigated.</p> <ul style="list-style-type: none"> ✓ Earning money ✓ Communication ✓ Sources of money ✓ Financial planning
 Decision-making	 Being prepared
<p>Needs and wants can be explored more deeply with an emphasis different values and perspectives around money. How money is distributed to meet responsibilities is also important.</p> <ul style="list-style-type: none"> ✓ Needs vs wants ✓ Goal setting ✓ Spending choices ✓ Ways of savings ✓ Borrowing money ✓ Helping others 	<p>Students should be starting to identify places to gather financial information. As well as this, broadening the ideas of keeping money safe and introducing the idea of being prepared for risk can begin.</p> <ul style="list-style-type: none"> ✓ Identifying types of risks ✓ Keeping my money safe

Resources

Curriculum

Financial Mathematics

<h2>Year 4</h2>	Knowledge	Practices	
	New Zealand currency is a decimal system of dollars made up of 100 cents	Calculating the total cost of several items costing whole-dollar amounts and with different prices, or of multiples of the same item, including giving change	Representing amounts of currency using different combinations of denominations (e.g. making \$5 and 80 cents in multiple ways using play money)

Other mathematics connections

Number

Structure – basic number structure continues with increased value and complexity, particularly regarding rounding and estimation. Negative numbers are also introduced. These are all relevant for financial mathematics.

Operations – mentally carrying out number operations such as addition and subtraction will be put to use when exploring exchange and cost.

Rational numbers – working with more complexity in decimal place systems and percentages.

Statistics

Collecting numerical data and developing and reading data visualisations can be explored easily with a money lens.

Provider	Alignment			Audience	Resources	Support	Link	About
	✓	✓	✓	Teachers and Students	  	Curriculum PLD		Resources to support teaching of general Mathematics & Statistics and financial education.
	✓	✓	✓	Teachers and Students	 	Programme training		Coach Cash in-person workshop as well as downloadable resources looking at spending, earning and growing money confidence.
	✓	✓	✓	Teachers and Students	   	Planning support Programme training		Free, curriculum-aligned financial education platform to explore money and decision-making through real world simulations.
	✓	✓		Teachers and Students	 	Programme training		Balance Builder boardgame available for purchase. Includes downloadable resources and teacher support.

Resources

Curriculum

Financial Mathematics

<h2>Year 5</h2>	Knowledge	Practices		
	<p>Money uses our decimal place-value system to two decimal places*</p> <p><i>*Same across years 5-6</i></p>	Calculating the total cost of items costing dollars and cents and the change from the nearest 10 dollars	Representing currency values of mixed dollars and cents using decimal notation	Rounding money amounts to the nearest dollar

Other mathematics connections

Number

Structure – basic number structure continues with increased value and complexity including engagement with percentages.

Operations – applying mental strategies and number facts. Useful in real-life money contexts.

Rational numbers – percentages to compare quantities and conversion of percentages into decimals. Very relevant with money as the context.

Statistics

Organisation and detail of numerical data including rounding. Financial contexts continue to be beneficial to strengthen both domains.

Provider	Alignment				Audience	Resources	Support	Link	About
	✓	✓	✓	✓	Teachers and Students	  	Curriculum PLD		Resources to support teaching of general Mathematics & Statistics and financial education.
	✓	✓	✓		Teachers and Students	 	Programme training		SaveWise and EarnWise in-person workshops as well as downloadable resources for teachers and students.
	✓	✓	✓	✓	Teachers and Students	   	Planning support Programme training		Free, curriculum-aligned financial education platform to explore money and decision-making through real world simulations.
	✓	✓			Teachers and Students	 	Programme training		Balance Builder and The Budgeting boardgames available for purchase. Includes downloadable resources and teacher support.

Resources

Curriculum

Financial Mathematics

<h2>Year 6</h2>	Knowledge	Practices	
	<p>Money uses our decimal place-value system to two decimal places</p> <p><i>*Same across years 5-6</i></p>	<p>Calculating 10%, 25%, and 50% of whole dollar amounts (e.g. 50% of \$280)</p>	<p>Investigating questions involving purchases (e.g. ensuring there's enough money)</p>

Other mathematics connections

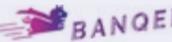
Number

Structure – basic number structure continues with increased value and complexity including using percentages to compare value.

Operations - strengthening of understanding of division with a focus on decimal places, whole numbers and fractions.

Statistics

Creating appropriate data visualisations could be used in a financial context. Interpreting data visualisations can be done with those relevant to the financial world.

Provider	Alignment			Audience	Resources	Support	Link	About
 <p>Te Poutāhū Curriculum Centre</p>	✓	✓	✓	Teachers and Students	  	Curriculum PLD		Resources to support teaching of general Mathematics & Statistics and financial education.
 <p>Get Wise ASB</p>	✓		✓	Teachers and Students	 	Programme training		SpendWise, ScanWise, FutureWise and Holiday . In-person workshops focused on money. Downloadable resources to supplement workshops.
 <p>BANQER</p> <p>Championed by </p>	✓	✓	✓	Teachers and Students	   	Planning support Programme training		Free, curriculum-aligned financial education platform to explore money and decision-making through real world simulations.
 <p>MoneyTime</p>			✓	Teachers and Students	  	Programme training		Funded, self-directed learning online with comprehensive lessons and gamification for experiential learning.
 <p>SMB</p>	✓	✓	✓	Teachers and Students	 	Programme training		Balance Builder and The Budgeting boardgames available for purchase. Includes downloadable resources and teacher support.

Phase 3

Years 7-8

Developmental considerations

In Phase 3 (Years 7–8), students are beginning to think more independently, question information, and explore their own identities, values and priorities. These developmental considerations bring together the best practice approaches suited to early adolescents, alongside the money topics that help them analyse financial decisions, understand systems, and engage critically with financial information. They set the context for the implementation maps that follow, showing how curriculum learning, best practice and money topics connect to support meaningful financial education as students deepen their understanding of money in both personal and wider societal contexts.

Best practices

1. Relevant to the lives of students	At this age students may have had the opportunity to be involved in financial decision-making for themselves or their families.
2. Provides the building blocks towards financial wellbeing	This age group is beginning to think about their future, including pathways to financial independence and responsibilities.
3. Offers practical and varied learning opportunities	At this age students should have had a few years utilising technology in their learning. Along with this, they have been using critical thinking for engaging with information online. Use online technology such as learning resources and adult tools to help them explore money concepts.
4. Developed and refined based on research, evidence and evaluation	Relationships are key, use these to help support the exploration of values, attitudes and beliefs around money on top of knowledge and skills.
5. Prioritises support for educators	Be careful and set clear rules when discussing money in class. It is important to recognise that this is a crucial emotional development stage, requiring more sensitivity when addressing financial topics as well as others.
6. Leverages partnerships for greater impact	There is a greater range and variety of resources available for this age including online learning platforms, simulations and larger programmes of learning.

Money categories and topics



Financial systems

Explore the concept of consumerism. Focus on the greater financial systems we operate in such as banking, government spending and the global economy.

- ✓ Digital money
- ✓ Banking services
- ✓ Currencies
- ✓ Government systems (budgets, tax)
- ✓ Value and inflation
- ✓ Consumer rights and responsibilities



Managing money

More detailed budgeting to meet goals and financial needs can be approached.

- ✓ Types of income
- ✓ Communication
- ✓ Responsibilities
- ✓ Income
- ✓ Planning
- ✓ Meeting financial responsibilities



Decision-making

Students should be able to explain how values and priorities effect financial decision-making. This can be looked at through local, national and global lenses.

- ✓ Needs vs wants
- ✓ Values and priorities
- ✓ Goal setting
- ✓ Saving
- ✓ Spending
- ✓ Credit and debt
- ✓ Helping others



Being prepared

Starting to critically engage with financial information online. Exploring reliability of sources and the basic understanding of impartial information about money.

- ✓ Financial information
- ✓ Scams and fraud
- ✓ Keeping my money safe

Resources

Curriculum

Financial Mathematics

<h2>Year 7</h2>	Knowledge		Practices	
	Solutions to problems involving New Zealand currency are rounded to two decimal places *Same across years 7-8	Cash payments in New Zealand are rounded up or down to the nearest 10 cents *Same across years 7-8	Calculating the total cost and change for a transaction involving any amount of money	Applying percentage discounts to whole dollar amounts (e.g. in a 20% off sale)

Other mathematics connections

Number

Structures & operations – rounding and estimation using benchmarks to support comparing numbers. Addition and subtraction using decimals. Division with the outcome being decimals. Finding percentages of whole numbers. Using negative numbers to solve problems in contexts such as finance.

Statistics

Using data to collect, interpret, and visualise information strongly supports exploring financial contexts.

Provider	Alignment				Audience	Resources	Support	Link	About
	✓	✓	✓	✓	Teachers and Students	  	Curriculum PLD		Resources to support teaching of general Mathematics & Statistics and financial education.
	✓	✓	✓	✓	Teachers and Students	 	Programme training		SpendWise, ScamWise, FutureWise and Holiday . In-person workshops focused on money. Downloadable resources to supplement workshops.
	✓	✓	✓	✓	Teachers and Students	   	Planning support Programme training		Free, curriculum-aligned financial education platform to explore money and decision-making through real world simulations.
					Teachers and Students	  	Programme training		Online financial learning through play with lessons and activities that can be purchased for use across years 6-10.
					Student		N/A		In-person 1hr workshops in Auckland and Wellington hosted by university students and based on money topics.
	✓		✓		Teachers and Students	 	Programme training		Balance Builder and The Budgeting boardgames available for purchase. Includes downloadable resources and teacher support.

Resources

Curriculum

Financial Mathematics

<h2>Year 8</h2>	Knowledge		Practices	
	Solutions to problems involving New Zealand currency are rounded to two decimal places <i>*Same across years 7-8</i>	Cash payments in New Zealand are rounded up or down to the nearest 10 cents <i>*Same across years 7-8</i>	Creating and comparing weekly, monthly, and yearly finance plans (e.g. for saving plans, phone plans, budgets, and 'buy now pay later' services)	Applying percentage discounts (e.g. a 35% discount on \$180 will give a new price of $\$180 - (0.35 \times \$180) = \$117$)

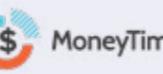
Other mathematics connections

Number

Structures & operations – continued work with percentages, fractions and decimals is important for access to financial mathematics and greater financial knowledge at this age. The extension of the number system as infinite, both negative and positive is important for exploring financial planning and budgets.

Statistics

Using data to collect, interpret, and visualise information strongly supports exploring financial contexts. By this age there is the ability to do so with more complexity e.g. wages, wealth distribution or school fees.

Provider	Alignment				Audience	Resources	Support	Link	About
	✓	✓	✓	✓	Teachers and Students	  	Curriculum PLD		Resources to support teaching of general Mathematics & Statistics and financial education.
	✓				Teachers and Students	 	Programme training		SpendWise, ScamWise and Holiday. In-person workshops focused on money. Downloadable resources to supplement workshops.
	✓	✓	✓	✓	Teachers and Students	   	Planning support Programme training		Free, curriculum-aligned financial education platform to explore money and decision-making through real world simulations.
					Teachers and Students	  	Programme training		Online financial learning through play with lessons and activities that can be purchased for use across years 6-10.
					Student		N/A		In-person 1hr workshops in Auckland and Wellington hosted by university students and based on money topics.
					Teachers and Students	 	Programme training		The Budgeting boardgame available for purchase. Includes downloadable resources and teacher support.

Phase 4

Years 9-10

Developmental considerations

In Phase 4 (Years 9–10), students are beginning to apply financial concepts to real world situations and draw on their own emerging financial experiences. These developmental considerations bring together the best practice approaches suited to this stage, alongside the money topics that help students analyse financial products, compare costs, understand financial systems and make informed decisions. They set the context for the implementation maps that follow, showing how curriculum learning, best practice and money topics work together to support meaningful financial education as students deepen their financial capability and prepare for future choices, responsibilities and pathways.

Best practices

1. Relevant to the lives of students	At this age students may have had experience earning or purchasing. Finding opportunities for them to apply the calculations to their own experiences is useful.
2. Provides the building blocks towards financial wellbeing	Utilising digital platforms like sorted.org.nz to extend learning opportunities provides learners with the opportunity to access tools that are safe and trusted, and return to this information at a later date. Providing opportunities in class to investigate current interest rates for borrowing and savings, ensures that the figures are up-to-date and that students understand how do this in the future.
3. Offers practical and varied learning opportunities	Giving opportunities to repeat and revisit calculations is key. Providing extension through application to individual scenarios of their choosing will help further solidify this learning.
4. Developed and refined based on research, evidence and evaluation	Utilise prior assessment and fill in critical gaps before digging into new financial maths knowledge and concepts. At this age it can be easy to assume exposure to financial knowledge or experiences. Be sure the learning allows time to check-in first.
5. Prioritises support for educators	Teacher confidence is key in dealing with everyday money situations covered in this area of the curriculum. Familiarising yourself with a variety of sources of impartial and trusted information will ensure relevant learning experiences.
6. Leverages partnerships for greater impact	Investigate what other mathematics knowledge and practices can be explored or revisited with this learning. Are there opportunities to connect with other curriculum areas to engage critical thinking about these money topics?

Money categories and topics

 Financial systems	 Managing money
<p>Students should have a basic understanding of financial systems and services. Look at these deeper in different settings. Begin to dig into the finer details of employer rights and responsibilities as employment begins.</p> <ul style="list-style-type: none"> ✓ Banking services ✓ Currencies ✓ Government systems ✓ Consumerism ✓ Consumer rights and responsibilities ✓ Employment and contracts 	<p>Managing money continues to look at aspects of planning, meeting responsibilities and sources of income.</p> <ul style="list-style-type: none"> ✓ Sources of income (including government support and superannuation) ✓ Meeting financial responsibilities (e.g. tax) ✓ Financial planning
 Decision-making	 Being prepared
<p>Communication and justifying financial decision making can be looked at individually and on a community, local or central government level. Exploration of longer term financial goals and investing is also age appropriate.</p> <ul style="list-style-type: none"> ✓ Needs vs wants ✓ Perspectives, values and priorities ✓ Financial goals ✓ Investing ✓ Credit and debt ✓ Helping others 	<p>Financial growth and resilience should frame the learning. Safe risk taking, critical financial research and ways to seek financial advice also become key. Planning for your future, protecting yourself and your financial information should also be a focus.</p> <ul style="list-style-type: none"> ✓ Financial growth ✓ Insurance ✓ Risk taking ✓ Financial research and advice ✓ KiwiSaver ✓ My financial information

Resources

Curriculum

Financial Mathematics

<h2>Year 9</h2>	Knowledge	Practices	
	<p>Percentages, ratios, rates, and proportions are often applied in financial situations</p> <p><i>*Same across years 9 - 10</i></p>	<p>Applying percentage mark-ups and discounts</p>	<p>Calculating simple interest and GST on dollar amounts (e.g. finding 15% GST on \$432)</p>

Other mathematics connections

Number

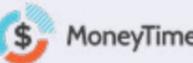
Structures & operations – the knowledge and practice statements in this sub-strand become more essential in accessing financial mathematics as the domain branches into complex numerical calculations.

Algebra

Understanding of simple algebraic equations. This becomes helpful in calculating simple interest and GST, letting you rearrange formulas and work out unknown values.

Statistics

Using statistics and data collection in financial contexts continues to be a good way to connect with this domain of Mathematics and Statistics. Exploring statistical data relating to money helps bring financial mathematics to life.

Provider	Alignment			Audience	Resources	Support	Link	About
 <p>Te Poutāhū Curriculum Centre</p>	✓	✓	✓	Teachers and Students	  	Curriculum PLD		Resources to support teaching of general Mathematics & Statistics and financial education.
 <p>Te whai hua - kia ora sorted in schools</p>	✓	✓	✓	Teachers and Students	  	Planning support Programme training		Free, ready-to-use Dollars & Sense workbook, teacher support materials and supplementary resources explicitly covering the curriculum.
 <p>BANQER Championed by Kiwi bank</p>	✓	✓	✓	Teachers and Students	   	Planning support Programme training		Curriculum-aligned platform supporting application of financial concepts in real-world contexts. Structured lessons & resources. Funding available.
 <p>LIFE EDUCATION TRUST NZ</p>				Student	 	Programme training		Smart\$ free theatre performance and online learning modules introduce key financial concepts and provoke thinking around financial decisions impacting young people.
 <p>MoneyTime</p>				Teachers and Students	  	Programme training		Online financial learning through play with lessons and activities that can be purchased for use across years 6-10.
 <p>Savvy</p>				Student		N/A		In-person 1hr workshops in Auckland and Wellington hosted by university students and based on money topics.
 <p>Cash Course</p>				Teachers and Students	 	Programme training		Cash Course student workbooks and The Budgeting boardgame available for purchase. Includes downloadable resources and teacher support.
 <p>TOGETHER GREATER</p>				Student	 	Programme training		In-person, 45–60 minute workshops delivered in schools, using practical money topics and interactive activities to support student learning.

Resources

Curriculum

Financial Mathematics

<h1>Year 10</h1>	Knowledge	Practices		
	<p>Percentages, ratios, rates, and proportions are often applied in financial situations</p> <p><i>*Same across years 9 - 10</i></p>	<p>Converting New Zealand dollars into other currencies and vice versa</p>	<p>Finding proportions of costs (e.g. the price of 400 grams of an item, given the cost per kilogram)</p>	<p>Calculating compound interest on dollar amounts, by calculating simple interest month by month for short time periods (e.g. How much do you have after 3 months if you invest \$100 at a 2.5%-per-month interest rate?)</p>

Other mathematics connections

Number

Structures & operations – the knowledge and practice statements in this sub-strand become more essential in accessing financial mathematics as the domain branches into complex numerical calculations.

Algebra

Extended understanding of algebraic equations. This becomes helpful in calculating compound interest on dollar amounts, letting you rearrange formulas and work out unknown values.

Statistics

Using statistics and data collection in financial contexts continues to be a good way to connect with this domain of Mathematics and Statistics. Exploring statistical data relating to money helps bring financial mathematics to life.

Provider	Alignment				Audience	Resources	Support	Link	About
	✓	✓	✓	✓	Teachers and Students	  	Curriculum PLD		Resources to support teaching of general Mathematics & Statistics and financial education.
	✓	✓	✓	✓	Teachers and Students	  	Planning support Programme training		Free, ready-to-use Money Matters workbook, teacher support materials and supplementary resources explicitly covering the curriculum.
	✓	✓	✓	✓	Teachers and Students	   	Planning support Programme training		Curriculum-aligned platform supporting application of financial concepts in real-world contexts. Structured lessons & resources. Funding available.
					Student	 	Programme training	 	Smart\$ free theatre performance and online learning modules introduce key financial concepts and provoke thinking around financial decisions impacting young people.
					Teachers and Students	  	Programme training		Online financial learning through play with lessons and activities that can be purchased for use across years 6-10.
					Student		N/A		In-person 1hr workshops in Auckland and Wellington hosted by university students and based on money topics.
					Teachers and Students	 	Programme training	 	Cash Course student workbooks and The Budgeting boardgame available for purchase. Includes downloadable resources and teacher support.
					Student	 	Programme training		In-person, 45–60 minute workshops delivered in schools, using practical money topics and interactive activities to support student learning.



sorted



**TE ARA
AHUNGA ORA**
Retirement Commission



**Te Tāhuhu o
te Mātauranga**
Ministry of Education