

Sorted in Schools, Te whai hua – kia ora

2022/23 evaluation report

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Acknowledgements

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About this report

This is the fourth annual evaluation report for the Sorted in Schools, Te whai hua – kia ora programme, a financial literacy programme for secondary school students and ākonga, led by Te Ara Ahunga Ora Retirement Commission.

In 2023, the evaluation focused on collecting data about key programme goals and reporting on the proportion of schools and kura that used Sorted in Schools, Te whai hua – kia ora in 2022/23. This short report presents findings from a survey of teachers and kaiako. We planned to work with a kura and write a case study of how they were implementing Te whai hua – kia ora. Unfortunately, this was not able to happen, which has limited the discussion of Te whai hua – kia ora in this report.

1. Introduction

The programme

Sorted in Schools, Te whai hua – kia ora is a financial education programme for secondary school students, led by Te Ara Ahunga Ora Retirement Commission. CORE Education developed the resources with teachers, kaiako, and the Te Ara Ahunga Ora Retirement Commission. The Open Polytechnic also partnered with Sorted in Schools to create two interactive scenarios. The programme aims to equip all young New Zealanders for their financial future. The programme is available for English-medium education (EME) schools and Māori-medium education (MME) kura. Schools and kura started to use the Year 9 and Year 10 resources in 2019. Senior secondary packages for Years 11–13 were launched in June 2020.

The intended features of the Sorted in Schools, Te whai hua – kia ora programme are:

- a foundational level of financial capability in eight topics built on over time
- digital and interactive tools and resources aimed at students in Years 9–13
- resources that support learning across the curriculum and relevant subject areas
- resources that recognise and build on the circumstances, strengths, needs, and aspirations of every student, including Māori learners and Pacific learners
- materials that embrace the intent of the curriculum and provide guidance for schools as they design and review their curriculum
- self-directed learning opportunities, including for students at Te Aho o Te Kura Pounamu
- support for teachers and school leaders, including advice about how to integrate financial capability, and professional learning and development opportunities.

The evaluation

The New Zealand Council for Educational Research (NZCER) began evaluating the programme in July 2019. Two research projects have also been undertaken as part of the suite of work. Reports are published on the Te Ara Ahunga Ora website¹ and NZCER's website.²

This is the fourth year of evaluation. The overarching evaluation framework with evaluation questions and criteria is in Appendix A. The four overarching questions are:

1. *Implementation: Is the programme being implemented well?*
2. *Impact: Is the programme having an impact?*
3. *Intrinsic value: To what extent is the programme a high-quality, valued programme?*
4. *Improvement and innovation: Are there elements Te Ara Ahunga Ora Retirement Commission should be changing?*

In 2023, the evaluation expected to focus on collecting trend data about key programme goals, focusing on *Criterion 4: Decolonising thinking about financial capability through a kura case study, and reporting on the proportion of schools and kura that use Sorted in Schools, Te whai hua – kia ora.*

1 <https://retirement.govt.nz/financial-capability/research/sorted-in-schools-research/>

2 <https://www.nzcer.org.nz/research/financial-capability-in-aotearoa>

2. Our approach

Overarching approach

The first evaluation report gives more information about our mixed-methods adaptive approach to the evaluation, and the kaupapa Māori approach to the evaluation of Te whai hua – kia ora.

Te whai hua – kia ora and Sorted in Schools are two strands within the same programme. The He Awa Whiria model (Macfarlane & Macfarlane, 2019), based on the metaphor of braided rivers that represent Māori and Western streams of knowledge, has informed our thinking about the evaluation framework, analysis, and reporting. We present data and key findings from EME and MME separately but weave the findings together in a conclusion.

The participants

Sorted in Schools programme in English-medium schools

The sample was all teachers in New Zealand secondary educational settings, whether they had used Sorted in Schools or not. This year, we promoted the survey via open links to increase the response rate and to reach a wider audience (see Table 2). The conclusions in this report are only drawn on the responses we received. We caution against generalising findings from this report to all other teachers. The Sorted in Schools survey received 176³ responses.

Te whai hua – kia ora programme in Māori-medium kura

The Te whai hua – kia ora survey was designed to be completed by all kaiako in kura, whether they were using the programme or not. It was expected that it would be more challenging to reach kaiako and to encourage them to complete a survey, especially as the programme, and the topic of financial capability, are still gaining visibility within kura. Again, the online survey link was disseminated and promoted in multiple ways (see Table 2).

The MME survey received 18 responses. These kaiako came from 15 different kura in seven regions (see Table 1).

3 Some responses were from primary and intermediate teachers. These responses have not been included in the school use analysis reported in the next section but have been included in other analyses. Of note is that kaiako from five Māori-medium kura completed the Sorted in Schools survey. They have been included in all analyses.

TABLE 1 Number of respondents to the Te whai hua – kia ora survey, by region

Number of respondents	Region
2	Waikato
3	Taranaki/Whanganui/Manawatū
1	Te Whanganui a-Tara
6	Wairariki
1	Tai Tokerau
1	Tairāwhiti
1	Ōtakou/Murihiku

Table 2 summarises all data collected from the surveys.

TABLE 2 Data collected for the evaluation, 2022/23

Data type	Measures	Number of participants
Kaiako survey (Te whai hua – kia ora)	Available for kaiako to complete between 10 May and 30 August 2023	18 teachers from 15 kura
Teacher survey (Sorted in Schools)	Available for teachers to complete between 23 February 2023 and 12 July 2023.	176 teachers from 132 schools

The surveys

The surveys were developed by NZCER with feedback from Te Ara Ahunga Ora. We began with the 2021/22 questions and items. These were reviewed to keep the surveys as short as possible, prioritising key information needs. Both surveys had questions about programme use, and three core items about value, confidence, and satisfaction with the programme. Any other questions were specific to each programme.

There were two versions of the Te whai hua – kia ora survey—a reo Māori-only version and a bilingual version. In total, 18 kaiako responded to this survey. Fifteen respondents filled in the reo Māori version and three filled in the bilingual version.

Reaching teachers and kaiako

The surveys were available for teachers and kaiako to complete for longer than previous years, with the aim of enhancing response rates. The Sorted in Schools survey was online between 23 February 2023 and 12 July 2023 and the Te whai hua – kia ora survey was online between 10 May 2023 and 30 August 2023.⁴

NZCER worked with Te Ara Ahunga Ora to promote the surveys via various channels, including social media and organisational newsletters. The survey links were continuously available and prominent on

⁴ The later start was due to a longer development period and time for translation. This was mitigated in some way by remaining open for longer.

both organisations' websites. During this period, three personalised online survey links were emailed to over 1,000 teachers and kura who had previously registered on the Sorted in Schools website, and three reminders were sent by Te Ara Ahunga Ora.

Both surveys were also promoted when the learning specialist or kaikōkiri visited schools and kura, or at engagement opportunities such as professional learning and development (PLD) events.

In addition, the Te whai hua – kia ora team promoted the survey through the Te whai hua – kia ora webpage and newsletter, during visits with kaiako, and at conferences. NZCER developed a bilingual printable flyer with the two survey QR codes for the Te whai hua – kia ora team to distribute whenever the opportunity arose.

Data analysis

In both surveys, a set of questions asked respondents about the extent to which they agreed or disagreed with a series of statements, using a 6-point Likert scale. As in previous years, we combined “agree” and “strongly agree” into High Agreement, and “strongly disagree” and “disagree” into High Disagreement (see Table 3). We did not combine “somewhat disagree” and “somewhat agree” as we wanted to avoid creating a Neutral category. We also wanted to allow reporting of overall agreement (combining “somewhat agree”, “agree”, and “strongly agree”) or overall disagreement (combining “somewhat disagree”, “disagree”, and “strongly disagree”).

TABLE 3 The 6-point Likert scale used in the teacher and kaiako survey

High Disagreement		Weak Disagreement	Weak Agreement	High Agreement	
Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Somewhat agree (4)	Agree (5)	Strongly agree (6)

Analysis of the responses to the Likert scale questions produced descriptive statistics. We explored possible differences in the extent of teachers' agreement on items between 2021 and 2022, 2022 and 2023, and 2020 and 2023 using Z-tests of proportion. For the school and kura use data, a margin of error was calculated to check the precision and generalisability of the achieved sample. Thematic analysis identified key themes in the open questions in the surveys.

Key limitations

As noted above, this year, we promoted the survey via open links to increase the response rate and to reach a wider audience. In both surveys, we used self-report data from a self-selecting group of teachers to draw conclusions.

We have found in the past that surveys about Te whai hua – kia ora tend to have low response rates, and that was the case again in 2023. If surveys are used in future, we suggest they are offered to participants as part of PLD sessions and kura visits, rather than as a standalone activity. The intention this year was to conduct another kura case study. The Te whai hua – kia ora team tried hard to find a kura willing to be involved. However, they found that kura were under too much pressure for various reasons and could not commit to participating this year. This has limited the discussion of kaiako views about Te whai hua – kia ora in this report.

3. Findings

School and kura use exceeds SPE requirements

Early in both surveys, two filter questions asked teachers and kaiako if they had used Sorted in Schools, Te whai hua – kia ora in Term 1 or Term 2 this year, or if they had used the programme in Term 3 or Term 4 last year. This provided evidence for the Statement of Performance Expectation (SPE) “maintain 65% of secondary schools and kura using Sorted in Schools”.

The data on school use of Sorted in Schools, Te whai hua – kia ora came from two sources:

- the teacher/kaiako survey: where more than one response was received from a school or kura, only one teacher/ kaiako needed to say they used the programme for a school or kura to be counted as using the programme
- administrative data provided by Te Ara Ahunga Ora (e.g., from registration forms for PLD, or requests for support from the learning specialist or kaikōkiri).

73% of schools and kura are using or have used Sorted in Schools, Te whai hua – kia ora in the past 12 months.

In total, this provided data from 184 secondary and composite schools and kura about their use of Sorted in Schools, Te whai hua – kia ora. This is 32.1% of the total population of 573 secondary and composite schools and kura in Aotearoa New Zealand. Of these 184, 134 (72.8%) are using or have used Sorted in Schools, Te whai hua – kia ora in the past 12 months. The margin of error is 5.3% (at the 95% confidence level).

Teachers’ views about using Sorted in Schools

This section presents data from the 95 teachers who had used Sorted in Schools and continued with the rest of the survey.

Teachers continue to be highly satisfied with the programme

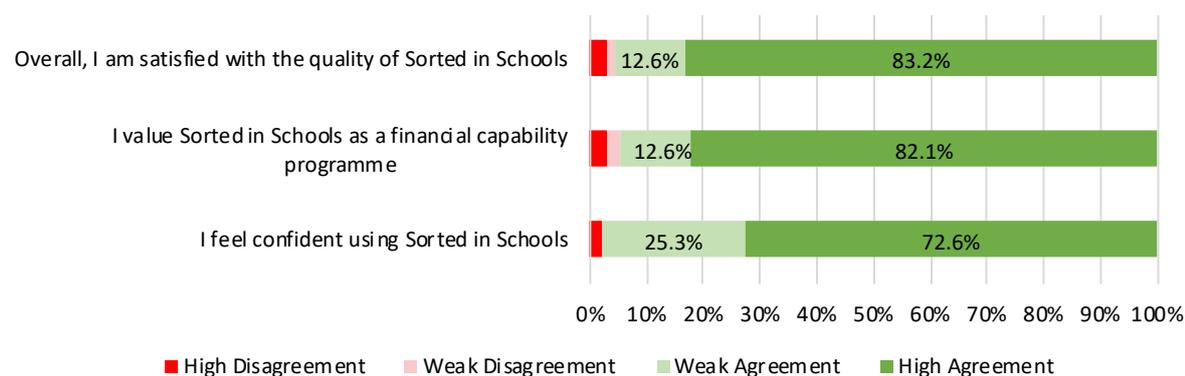
The first question included the three core items about overall opinions of the programme. Figure 1 shows that teachers’ satisfaction is high:

Excellent, tailor-made resources. Very useful and teachers and students love it.

- 95.8% of teachers agreed that they are satisfied with the quality of Sorted in Schools (83.2% High Agreement)
- 94.7% of teachers agreed that they value Sorted in Schools as a financial capability programme (82.1% High Agreement).

In addition, nearly all (97.9%) agreed that they feel confident using Sorted in Schools, although one-quarter selected “somewhat agree” rather than “agree” or “strongly agree”.

FIGURE 1 Teachers' level of agreement with statements about overall satisfaction (N = 95)



These three items have been asked for all four years of the evaluation, which allows comparison of teachers' responses over time. Table 4 shows that there have been no statistically significant differences.

TABLE 4 Comparing teachers' High Agreement for statements about overall satisfaction in 2021 and 2022, 2022 and 2023

Item	High Agreement	High Agreement	High Agreement	High Agreement	Difference	
	2020 % N = 79	2021 % N = 123	2022 % N = 45	2023 % N = 95	2021 vs 2022	2022 vs 2023
Overall, I am satisfied with the quality of Sorted in Schools	82.3	81.3	80.0	83.2	No significant change	No significant change
I value Sorted in Schools as a financial capability programme	N/A	87.0	82.2	82.1	No significant change	No significant change
I feel confident using Sorted in Schools	N/A	N/A	80.0	72.6	N/A	No significant change

An open question in the short survey gave teachers the opportunity to write anything else they wanted to share about Sorted in Schools.⁵ As the high levels of satisfaction show, teachers are very positive about the programme and resources. The qualitative comments highlighted that the resources are interesting, high-quality, and relevant to students' lives. The support from the learning specialist is also valued.

It is an excellent resource for students to use and encourages students to improve their financial literacy while presenting information in a way that identifies relevance to everyday life skills.

5 Fifty-three teachers responded to this question. We have looked for themes in the qualitative data but have not quantified responses. Some of the themes may only have been mentioned by two or three teachers, but it may be that other teachers would share this view if they were asked directly about it.

3. Findings

These are a wonderful supplement to our financial capability programme ... They are interesting and up-to-date.

Thank you for the supportive staff. They went to great lengths to support me and my goals for my class. It was great working alongside them.

Please keep providing and fine-tuning your great resources.

The resources support students' learning

The next question asked teachers about the extent to which the resources supported Māori students and Pacific students' learning. These items have also been asked since 2020.

Figure 2 shows that nearly all (97.8%) teachers agreed that the resources support Māori students and Pacific students' learning. Their responses were equally distributed across weak agreement and high agreement.

Table 5 compares responses to these items over time. There are no statistically significant differences when comparing consecutive years (i.e., 2021 and 2022, 2022, and 2023). However, there is a trend of a decrease in the proportion of teachers who highly agreed that the resources support Māori students' learning, from 72.2% in 2020 to 50% in 2023. The same trend is evident in the proportion of teachers who highly agreed that the resources support Pacific students' learning, from 65.8% in 2020 to 47.8% in 2023. These differences are statistically significant. It is interesting and important to note that this pattern is not a decrease in the proportion of teachers who agreed **overall**. **For example, 97.5% of teachers agreed that the resources support Māori students' learning in 2020, and 97.8% of teachers agreed in 2023.** The pattern is that, over time, more teachers have selected "somewhat agree" (weak agreement) rather than "agree" or "strongly agree".

FIGURE 2 Teachers' level of agreement with statements about resources (N = 92)

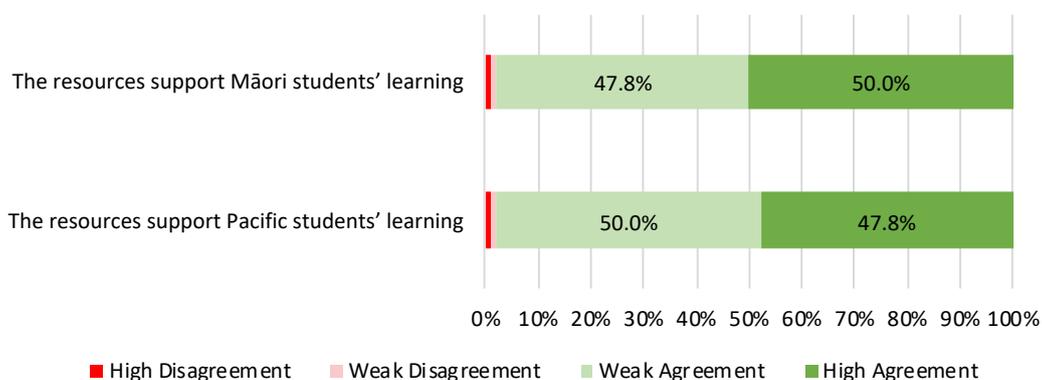


TABLE 5 Comparing teachers' high agreement for statements about the resources supporting learning in 2021 and 2022, 2022 and 2023, 2020 and 2023

Item	High Agreement	High Agreement	High Agreement	High Agreement	Difference		
	2020 % N = 79	2021 % N = 123	2022 % N = 45	2023 % N = 92	2021 vs 2022	2022 vs 2023	2020 vs 2023
The resources support Māori students' learning	72.2	64.2	60.0	50.0	No significant change	No significant change	Significant change (P<.005)
The resources support Pacific students' learning	65.8	59.3	60.0	47.8	No significant change	No significant change	Significant change (P<.05)

I really appreciate the quality of the resources especially as they are now more targeted to different themes and relatable to diverse cultural experiences.

In the open question, teachers said the resources now included more diverse cultural contexts. This may refer to the new Pacific resources, or to other resources recently developed.

Teachers wanted Te whai hua – kia ora to continue and grow, and alongside this wanted to see more English-medium resources in Sorted in Schools that explored financial literacy within Māori contexts.

The amount of text in some resources was highlighted by a few, as it has been in the past. There were others who commented on accessibility or wrote about how they were adapting resources to meet the needs of their students.

A lot of words. Many of my students see a chunk of text and won't read it. They have trouble more with the language.

I love the student workbooks. I have converted them into google docs that can be used on Google Classroom and typed into easily there—and cited that Sorted has created them.

They are accessible to students of different ability levels.

It would be great to have a .csv or similar of key concepts/vocabulary so I can quickly make up Kahoots/Blookets/Quizlets as my students often struggle with specific vocabulary and many have reading challenges.

Finally, videos are valued as a resource to support students' learning, but teachers want them to be refreshed to have more impact.

The videos that are available for the resource are too childish. No, young people don't dress up and talk like that. And they are not as dumb as the videos show. I'd put my hands up for Sorted to come to my school and use my students to create a series of videos with them which are more meaningful.

Kaiako views about Te whai hua – kia ora and financial capability in general

Kaiako who use Te whai hua – kia ora

The results from the Te whai hua – kia ora surveys showed that six kaiako had used Te whai hua – kia ora rauemi. Three of the six responded to further questions about the programme.

Of the three kaiako who responded to the survey question about the *value of the programme*, two agreed that they valued Te whai hua – kia ora as a financial capability programme and one somewhat disagreed. All three agreed that, overall, they are satisfied with the quality of Te whai hua – kia ora, and that Te whai hua – kia ora resources cover topics that are important to them and their kura. Two kaiako agreed that they can easily find what they want on the Te whai hua – kia ora website. Kaiako had found out about Te whai hua – kia ora via the website, word of mouth, or newsletter.

When asked about their *confidence using the programme*, one kaiako agreed that they feel confident using Te whai hua – kia ora, one somewhat agreed, and one strongly disagreed. Two respondents indicated that they would like PLD about Te whai hua – kia ora.

A kaiako who had been using the Te whai hua – kia ora rauemi, but had answered the Sorted in Schools survey, suggested that the Te whai hua – kia ora rauemi could be improved by being less text heavy.

There is too much writing in the printed booklets. I'm working on the reo ones. It should be shorter and sharper lessons with less, more broken up text for quick fire learning, not 1.5 hours of reading.

Kaiako views about financial capability in general

Kaiako were asked about their views of financial capability in general, regardless of whether or not they had used rauemi from Te whai hua – kia ora. Again, responses were varied. Six kaiako agreed that they were *confident in their own understanding of financial matters*. Four somewhat agreed, two disagreed, and one strongly disagreed. A comment from one of these kaiako implied that she wanted her tamariki to learn more about managing money than she had.

Kai te pīrangī whakaako atu i aku tamariki (5 ki te 7 tau ngā pakeke) ki tēnei mea te moni. Kia kua e rite ki a mā mā. Tahī au ka kite he mea reo Māori.

Six kaiako agreed that they feel *confident teaching financial capability* and two somewhat agreed. One kaiako somewhat disagreed, three disagreed, and one strongly disagreed. A kaiako talked about how important financial capability knowledge is for ākongā, while acknowledging that they did not know much about it themselves.

E mōhio ana au koia nei te ara whakamua mā ā tātou ākongā. Heoi ehara i te mea he nui ōku mōhio tanga ki tēnei kaupapa.

Six kaiako agreed and two somewhat agreed that they *know where to find financial capability resources* that are useful to them and their kura. One kaiako somewhat disagreed, two disagreed, and one strongly disagreed.

One of the kaiako made the comment that more resources are needed for early years in primary, and more resources should be free, noting that “KiwiBank Banquer is great but not free”. Another wanted to know how to tell which resources are better than others.

4. Conclusion

In this final section, we consider how this year's findings enable us to respond to the evaluation questions in 2023. In the past, we have looked more deeply at the evaluative criteria (see Appendix A) and have used a rubric to draw evaluative conclusions.⁶

In EME, we have good evidence to answer the evaluation question about intrinsic value: To what extent is the programme a high-quality, valued programme? Across all 4 years of the evaluation, teachers have been highly satisfied and have highly valued Sorted in Schools. We can also comment on implementation: Is the programme being implemented well by Te Ara Ahunga Ora? One measure of this is the proportion of schools and kura using the programme. This has increased in 2022/23 and exceeds the SPE. Teachers commented on the high-quality resources, and highlighted their relevance to students' lives, with more diverse contexts in newer resources. However, teachers continue to be less positive about the extent to which the resources support Māori students' and Pacific students' learning than they are about overall satisfaction and value of the programme. Across the 4 years of evaluation, there has been a decrease in the proportion of teachers who *highly agree that the resources support Māori students and Pacific students' learning*. Over time, more teachers have selected "somewhat agree" (weak agreement) rather than "agree" or "strongly agree". This is a pattern for Te Ara Ahunga Ora to consider.

With the low number of responses to the Te whai hua – kia ora survey, it is difficult to draw conclusions from these data. However, the varied responses across the agreement scale show that kaiako are in different places in their awareness and knowledge about Te whai hua – kia ora and financial capability, and we would expect to see this pattern if more kaiako had responded.

There are no substantial elements that Te Ara Ahunga Ora should be changing. In the qualitative data, there were some suggestions about how the programme could be developed. In EME, new resource development could prioritise mātauranga Māori. This is a call for resources within English medium that integrate contexts from te ao Māori so that kaiako and ākonga can see themselves and their culture. Teachers also referred to the programme aligning with the Curriculum Refresh.

Some of the other suggestions for improvement have been made in previous evaluation phases, but we include them again to show that these are still important for some teachers.

- Continuing to improve online connectivity (e.g., students being able to type into resources, teacher navigation of the website).
- Reducing the amount of text that students and ākonga need to read to enable learning.
- Refreshing videos.

6 This was not the plan for 2023.

Although school and kura use is now at 73%, the programme can still reach more teachers and kaiako. One teacher highlighted this. Their comment shows they were very pleased to have found Sorted in Schools.

I think there needs to be more promotion to schools! I only randomly stumbled across it recently and have been teaching for 3 years.

Overall, there continues to be evidence that the programme is high quality, and highly valued. In EME, where we have sufficient data to see trend data, this pattern has been consistent across all 4 years of the evaluation. Although we cannot draw new conclusions from the MME data in 2023, we know from anecdotal evidence and past evaluation reports that kaiako who use Te whai hua – kia ora value the programme.

Evaluation has played an important part in the development of the programme over the past 4 years. Te Ara Ahunga Ora and NZCER have already started to discuss how monitoring, evaluation, and research can contribute to the next phase of Sorted in Schools and Te whai hua – kia ora.

Reference

Macfarlane, A., & Macfarlane, S. (2019). Listen to culture: Māori scholars' plea to researchers. *Journal of the Royal Society of New Zealand*, 49(sup1), 48–57. <https://doi.org/10.1080/03036758.2019.1661855>

Appendix

Appendix A: Evaluation framework

TABLE A1 An overview of the evaluation questions and criteria (updated June 2022)

Overarching evaluation questions		
<i>Implementation:</i> Is the programme being implemented well?		
<i>Impact:</i> Is the programme having an impact?		
<i>Intrinsic value:</i> To what extent is the programme a high-quality, valued programme?		
<i>Improvement and innovation:</i> Are there elements Te Ara Ahunga Ora Retirement Commission should be changing?		
Overarching criteria	Evaluative criteria for MME	Evaluative criteria for EME
<p>1. Develop and sustain a credible, research-based programme that engages and resonates with kaiako/teachers and ākonga/students</p>	<p>The programme takes a holistic approach to financial capability.</p> <p>The programme is valued by key Māori stakeholder groups including Ngā Kura ā-iwi and Te Rūnanga nui o ngā kura kaupapa Māori, and kura.</p> <p>The learning from the programme is valued by kaiako, ākonga, and whānau.</p> <p>Ākonga and kaiako Māori see themselves in the programme. The resources recognise and build on the circumstances, strengths, needs, and aspirations of ākonga Māori and their whānau.</p> <p>The programme is:</p> <ul style="list-style-type: none"> · cohesive · culturally responsive · inclusive · accessible · responsive. <p>The programme has the right products, services, and models to achieve its long-term goals.</p>	<p>The programme takes a holistic approach to financial capability.</p> <p>The programme is valued by teachers, ākonga/students, whānau/parents, and communities.</p> <p>The learning from the programme is valued by teachers, ākonga/students, whānau/parents, and communities.</p> <p>Ākonga/students see themselves in the programme. The resources recognise and build on the circumstances, strengths, needs, and aspirations of ākonga/students and their whānau.</p> <p>The programme is:</p> <ul style="list-style-type: none"> · cohesive · bicultural · culturally responsive to a range of cultures · inclusive · accessible · responsive. <p>The programme has the right products, services, and models to achieve its long-term goals.</p>

<p>2. Engage with kura/schools to maximise participation in the programme</p>	<p>The programme has good visibility and awareness.</p> <p>Communication activities, particularly kanohi ki te kanohi, drive engagement and uptake.</p> <p>The programme is being accessed equitably by kura with ākonga, particularly those for whom the programme could have the most benefit or impact, supporting positive transformation.</p> <p>Kura are implementing the programme which gives ākonga access to financial capability teaching and learning opportunities.</p> <p>Kura are embedding the programme into their marau-a-kura.</p>	<p>The programme has good visibility and awareness.</p> <p>Communication activities in EME contexts drive engagement and uptake.</p> <p>The programme is being accessed equitably, by schools with ākonga/students, particularly those for whom the programme could have the most benefit or impact, supporting positive transformation—including for Māori and Pasifika.</p> <p>Schools are implementing the programme which gives ākonga/students access to financial capability teaching and learning opportunities.</p> <p>Schools are embedding the programme into their curriculum.</p>
<p>3. Build capability to grow financial literacy and capability so the programme is a success for learners</p>	<p>Kura use the programme to support their own aspirations and goals for financial capability.</p> <p>Kaiako have confidence and competence to deliver financial literacy learning opportunities to their learners.</p> <p>Ākonga are growing their financial literacy.</p> <p>As a result of learning about financial literacy, ākonga:</p> <ul style="list-style-type: none"> · have more knowledge to support their wellbeing and that of their whānau · develop a positive “mindset” (i.e., awareness, motivation, attitudes, and beliefs) · talk about money with their whānau and communities. 	<p>Schools use the programme to support their own aspirations and goals for financial capability.</p> <p>Teachers have confidence and competence to deliver financial literacy learning opportunities to their learners.</p> <p>Ākonga/students are growing their financial literacy.</p> <p>As a result of learning about financial literacy, ākonga/students:</p> <ul style="list-style-type: none"> · have more knowledge to support their wellbeing and that of their whānau · develop a positive “mindset” (i.e., awareness, motivation, attitudes, and beliefs) · talk about money with their whānau/families and communities.

**4. Decolonise thinking about financial capability (MME)/
Influence thinking about financial capability (EME)**

Decolonise thinking about financial capability

As a result of the programme, people:

- understand the connection between mātauranga Māori and financial capability
- recognise and value their own mātauranga Māori—their existing financial capability knowledge
- understand how financial literacy (i.e., the knowing) and capability (i.e., the doing) can support whānau wellbeing now and in the future
- use their financial capability confidently.

Influence different ways of thinking about what financial capability means to different people in Aotearoa

Financial capability resources resonate with all students of Aotearoa, specifically:

- Māori students who attend EME
- Pacific learners.

The programme is relevant for both individual and collective ways of viewing financial capability.

As a result of the programme, people:

- understand that there are different ways of thinking about financial capability based on your cultural background
- understand how financial literacy (i.e., the knowing) can lead to financial capability (i.e., the doing)
- understand how financial capability can support present and future wellbeing
- use their financial capability confidently.

FIGURE A1 Revised programme logic (August 2022)

