

Sorted in Schools, Te whai hua – kia ora 2020/21 evaluation report

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2020/21 evaluation report

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Key highlights

Introduction

Sorted in Schools, Te whai hua – kia ora is a financial capability programme for secondary school students in English-medium (EME) and Māori-medium (MME) education settings. The programme is led by Te Ara Ahunga Ora Retirement Commission (formerly the Commission for Financial Capability). The programme aims to equip all young New Zealanders for their financial future. The first resources were piloted in 2018. Schools and kura started to use the Years 9 and 10 resources in 2019. Senior secondary resources for Years 11–13 were launched in June 2020.

This report presents findings from Phase 2 of the evaluation of Sorted in Schools, Te whai hua – kia ora,¹ undertaken by the New Zealand Council for Educational Research (NZCER). The Phase 2 evaluation took place from January to August 2021. The evaluation had three overarching questions:

1. Is the programme being implemented well?
2. Are there elements Te Ara Ahunga Ora Retirement Commission should be changing?
3. Is the programme having an impact?

This report brings together data from multiple sources to evaluate the implementation and early outcomes of Sorted in Schools, Te whai hua – kia ora:

- a short survey of kaiako engaging with Te whai hua – kia ora
- interviews with kaiako, ākongā, and whānau in one kura using Te whai hua – kia ora
- web analytics and registration data for Te whai hua – kia ora
- interviews with the project team and others working with kaiako using Te whai hua – kia ora
- a survey of teachers registered on the Sorted in Schools website
- a survey of students whose teachers were registered on the Sorted in Schools website.

The evaluation combined these multiple sources of data and used an evaluative rubric to judge the Sorted in Schools, Te whai hua – kia ora programme overall, as well as against each criterion in the evaluation framework (see Appendix A).

Overall findings

Overall, we rated the implementation and early outcomes of Sorted in Schools, Te whai hua – kia ora as **very good**. More information on the evaluation rubric is provided in the full report on page 8. A summary of key findings for each evaluative criterion is given below.

Developing and sustaining a credible research-based programme

Te whai hua – kia ora has strong foundational Māori values and enables learning within contexts relevant to ākongā Māori. The programme has the right products and services to achieve its long-term

¹ In this report, Sorted in Schools, Te whai hua – kia ora is used when referring to the programme as a whole, Sorted in Schools is used when referring to the EME programme, and Te whai hua – kia ora when referring to the MME programme.

goals and these aspects of the programme have been well received by ākonga and kaiako. There are new resources in the pipeline, and an ongoing commitment to support kura in the way they want to be supported. Kaiako and ākonga see themselves in the programme, and the resources recognise and build on the circumstances, strengths, needs, and aspirations of ākonga, kaiako, and whānau.

Sorted in Schools is highly valued and trusted by teachers. High ratings reported in Phase 1 are sustained in Phase 2. The programme engages and resonates with many students. The programme has been responsive to evaluation findings from Phase 1, including initiating research to put a Pacific lens on the programme.

Rating: **very good**

Engaging with kura and schools

Across Sorted in Schools, Te whai hua – kia ora engagement with schools and kura has sought to maximise participation in the programme. The roles of kaitakawaenga and kaikōkiri for Te whai hua – kia ora continue to be essential for building and sustaining relationships in the Māori-medium sector, with individual kura and with both Ngā Kura a-iwi and Te Rūnanganui o Ngā Kura Kaupapa Māori. In MME, 75% of kura targeted were registered with the programme.

In EME, two-thirds of schools continue to use the programme. There is good evidence that schools are using the programme more than last year. Teachers are deepening their use of Sorted in Schools in the classroom, giving students greater access to financial capability teaching and learning opportunities.

Rating: **very good**

Building financial literacy and capability

There is good evidence that Sorted in Schools is improving teachers' understanding and confidence to teach financial capability. Many teachers are also beginning to see changes in their students' knowledge and attitudes about money. Students are also positive about what they are learning, with most agreeing with statements that show an improved financial "mindset". The Phase 2 evaluation did not aim to rate this criterion for Te whai hua – kia ora, but the kura case study describes the impact that the programme has had in one kura, successfully supporting the aspirations of whānau in terms of financial capability and wellbeing.

Rating: **very good (based on Sorted in Schools only)**

Enabling positive change in behaviour

As in 2020, there is some evidence that students are beginning to put what they learn about money into action, as a positive change in behaviour. We based our judgements on teachers' reported observations of students, and on students' self-reported behaviour change. The Phase 2 evaluation did not aim to rate this criterion for Te whai hua – kia ora, but the kura case study describes positive impacts the programme has had on ākonga.

Rating: **adequate (based on Sorted in Schools only)**

Answering the evaluation questions

Te whai hua – kia ora is developing and being implemented as intended and is well received

Te whai hua – kia ora is underpinned by te reo Māori, tikanga Māori, and mātauranga Māori. It has a strong focus on the collective long-term wellbeing of whānau. It was evident in the kura case study that kaiako and ākonga see themselves in the programme. Kaiako in other kura value the programme because it explains financial concepts in a useful and familiar way and focuses on whānau wellbeing. Where the programme is embedded in kura, it works really well and satisfaction is high. The roles of kaitakawaenga and kaikōkiri for Te whai hua – kia ora are essential for building and sustaining relationships in the Māori-medium sector. The programme is reliant on kanohi ki te kanohi visits to raise awareness of the programme and engage kaiako with it. This presents some challenges for sustainability.

Sorted in Schools has sustained its position as a valued financial capability programme

The 2021 teacher and student survey data confirm the earlier Phase 1 evaluation findings that teachers across different school settings value the programme, trust it, and are highly satisfied. An important finding this year is that there are multiple sources of evidence that point to use of Sorted in Schools increasing over time, and to teachers making deeper use of the programme. There are challenges beyond Sorted in Schools' control in embedding financial capability within a school. A positive step is the work Te Ara Ahunga Ora Retirement Commission has done on developing a sustainable professional learning and development (PLD) framework. The framework explicitly moves teachers through a progression of engagement with Sorted in Schools and focuses on teachers as leaders of financial capability.

The programme has a positive impact

Teachers continue to report that Sorted in Schools has improved their understanding and confidence to teach financial capability. Many teachers and students also say that, since learning about money at school, there have been changes in students' financial "mindset"—awareness, motivation, attitudes and beliefs, and knowledge of key messages. To a lesser extent, they report changes in behaviour. Within the limitations of the survey methodology used, it is positive to find emerging evidence that students now talk more about money and use what they learnt about it in some settings. The kura case study shows the impact that Te whai hua – kia ora has had in a kura, successfully supporting the aspirations of whānau in terms of financial capability and wellbeing.

The third evaluation question is addressed in "Looking ahead", below.

Looking ahead

The third evaluation question asked "Are there elements Te Ara Ahunga Ora Retirement Commission should be changing?" Here we bring together findings from throughout the report to suggest where the Sorted in Schools, Te whai hua – kia ora team could focus their attention for 2022 and beyond.

Keep focusing on:

- fostering relationships with Te Rūnanga Nui o ngā Kura Kaupapa Māori and Ngā Kura ā-Iwi to support kura engagement with Te whai hua – kia ora
- investing in PLD by implementing the Te whai hua – kia ora, Sorted in Schools PLD framework developed in 2021
- supporting schools to deepen their use of Sorted of Schools and embed financial capability, giving more students more opportunities to learn
- implementing the product development strategy for Te whai hua – kia ora with learning content that resonates with Māori, developed by Māori
- continuously improving website navigation.

Focus **less** on:

- reaching all schools and kura (a target of 77% is in place for 2021/22).

Start focusing on:

- developing more resources for Te whai hua – kia ora that reflect suggestions from kaiako made in Chapter 3 of this report
- the sustainability of the Te whai hua – kia ora model that relies on kanohi ki te kanohi support from the kaitakawaenga and kaikōkiri
- engaging more directly with students to understand what they think about Sorted in Schools, and how it could be even better for them
- what additional support teachers need in assessing students' learning in the junior curriculum (this could be addressed through the PLD framework)
- developing planners for teachers to embed financial capability from Year 9 to Year 13 resources (this could be addressed through the PLD framework)
- gaining a deeper understanding of resource usage.

Chapter 1: Introduction

The programme

Sorted in Schools, Te whai hua – kia ora is a financial capability programme for secondary school students in English-medium (EME) and Māori-medium (MME) education settings. The programme aims to equip all young New Zealanders for their financial future. The first resources were piloted in 2018. Schools and kura started to use the Years 9 and 10 resources in 2019. Senior secondary resources for Years 11–13 were launched in June 2020.

The programme is led by Te Ara Ahunga Ora Retirement Commission (formerly the Commission for Financial Capability, the CFFC). CORE Education developed the resources with teachers, kaiako, and the CFFC. The Open Polytechnic also partnered with Sorted in Schools to create two interactive scenarios.

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 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

Evaluation of the Sorted in Schools, Te whai hua – kia ora programme is an essential workstream. The New Zealand Council for Educational Research (NZCER) began evaluating the implementation and early outcomes of the programme in 2019. A Phase 1 report was published in late 2020.

The Phase 2 evaluation took place from January to August 2021. Appendix A of this report contains a summary of the evaluation questions, evaluative criteria, and sources of evidence for the whole

evaluation. Tables 1 and 2 in the Methodology chapter (Chapter 2), and Appendix B give more detail about each type of data gathered in this phase.

Building on the Phase 1 findings, in Phase 2 the focus of evaluation has been different for MME and EME. Therefore, we treat Te whai hua – kia ora and Sorted in Schools as two separate strands within the evaluation.

Overarching questions

Is the programme being implemented well?

Are there elements Te Ara Ahunga Ora Retirement Commission should be changing?

Is the programme having an impact?

Evaluating Te whai hua – kia ora in 2021

The Phase 1 evaluation report identified that Te whai hua – kia ora had a slower start than Sorted in Schools, but made a good start and showed strong potential. That report also discussed the systemic challenges that kura experience, including teacher recruitment and retention, resourcing, difficulty in getting relievers, remote settings, and access to digital devices. The Phase 2 evaluation data collection took account of the context within which Te whai hua – kia ora operates. The evaluation design maximised opportunities to collect data from kaiako when they engaged with the programme.

The Phase 2 evaluation of Te whai hua – kia ora focused on evaluative criteria 1 and 2:

1. Develop and sustain a credible, research-based programme that attracts, engages, and resonates with kaiako and ākongā
2. Engage with kura to maximise participation in the programme.

Specific questions of interest in this Phase 2 evaluation were:

- Does the programme have the right products and model?
- To what extent does the programme resonate with kaiako and ākongā?
- What are the barriers for kaiako and kura to using the programme?
- How could the programme develop in the future?

In mid-2021 we gathered data about Te whai hua – kia ora use in Māori-medium kura via interviews with key stakeholders, a short online survey, and a case study with a kura kaupapa Māori. On 18 August 2021, Aotearoa went into a Level 4 lockdown because of community cases of the Covid 19 Delta variant. Prior to this, we had planned additional interviews with up to three kaiako; however, once in lockdown we made the call to work with the data already collected.

Evaluating Sorted in Schools in 2021

In EME, the primary focus for the Phase 2 evaluation was understanding the programme's use and perceived impact after a further year of implementation. The 2020 teacher and student surveys were repeated, with some modifications and refinements to prioritise key information and reflect that Sorted in Schools now operates in senior secondary. These surveys provided evidence for all four evaluative criteria:

1. Develop and sustain a credible, research-based programme that attracts, engages, and resonates with kaiako and ākongā
2. Engage with kura to maximise participation in the programme
3. Build capability to teach and learn about financial literacy and capability
4. Enable positive change in behaviour.

Chapter 2: Methodology

Data

The evaluation is designed as a mixed-methods adaptive evaluation. The MME strand is underpinned by a Kaupapa Māori methodology. The Phase 1 report provides more information about how we use these methodologies.

Tables 1 and 2 below provide an outline of data analysed for this report. For further information on the data collection and analysis approach, see Appendix B.

TABLE 1 An outline of data analysed for this report (Te whai hua – kia ora)

Data type	Summary
Short kaiako survey	17 kaiako from at least 10 kura. ²
Kura case study	In August 2021 we conducted a case study with a kura kaupapa Māori where we interviewed two kaiako, four ākonga in Years 9–11, three ākonga in Year 12, and three whānau members. One whānau member who could not be there in person provided written answers to the interview questions.
Interviews with the project team and others working with kaiako	Three interviews.

TABLE 2 An outline of data analysed for this report (Sorted in Schools)

Data type	Summary
Teacher survey	177 teachers from 103 schools; data collected in April and May 2021.
Student survey	39 students from 11 schools; data collected in April, May, and August 2021. Most students were in Years 11–13.

² Not all kaiako provided their kura name.

Analysis

Thematic analysis identified key themes in the qualitative data from interviews and the open questions in the surveys. Analysis of quantitative data from the surveys produced descriptive statistics. Correlational analyses (Pearson) and tests of statistical significance (One-way ANOVA and Z-tests of proportions) helped further explore whether different groups of students and teachers experienced the programme differently. Further details about the results of these tests are included in Appendix B.

A set of questions in all surveys asked respondents about the extent to which they agreed or disagreed with a series of statements, using a 6-point Likert scale. In our analysis we have combined agree and strongly agree into “High Agreement”, and strongly disagree and disagree into “High Disagreement” (see Table 3). We have not combined 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 student surveys

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

Making evaluative judgements

We used an evaluative rubric to help in making transparent the evaluative judgements about the programme’s implementation and early outcomes to date. Table 4 shows the ratings and descriptors of performance used. For each of the evaluative criteria, we focused on:

- What is going well?
- What is not going so well?
- Are there any new unanticipated things starting to happen?

TABLE 4 The evaluative rubric

Rating	Description
Excellent	Clear example of excellent performance across all aspects; no weaknesses
Very good	Very good performance on virtually all aspects; a few exceptions or very minor weaknesses of no real consequence
Good	Good performance overall; might have a few weaknesses of minimal consequence
Adequate	Some evidence that this is happening
Poor	Evidence of unsatisfactory functioning; serious weaknesses of real consequence
Insufficient	Not enough evidence to judge

Key limitations

In EME, we used self-report data from a self-selecting group of teachers and students to draw conclusions on engagement with, and impact of, Sorted in Schools. The key limitations of these data were:

- Teachers responding to the survey were more likely to be NZ European Pākehā (75%, compared with 14% Māori, 11% Asian, 10% Pacific). They were more likely to be from mid-decile schools (46.9%) than low (25.6%) or high (27.5%) decile schools.
- Students responding to the survey came from only 11 schools and nearly all were in a main urban area.

We do not have data that tell us what people's attitudes, beliefs, knowledge, or actions were *before* they engaged with Sorted in Schools, Te whai hua – kia ora. However, by triangulating the self-report data across respondent groups, and across different sources of data, we can reach valid conclusions about the perceived impact of the programme at this stage of implementation.

In MME, we have rich qualitative data from one kura using Te whai hua – kia ora. To supplement this, we have lighter information from kaiako in other kura using the programme. As we highlighted in the Phase 1 evaluation report, ongoing systemic challenges make it difficult for kaiako to participate in external evaluation activities such as this.

Chapter 3: Findings for Te whai hua – kia ora

For Te whai hua – kia ora, we prioritised collecting evidence for Criteria 1: Develop and sustain a credible, research-based programme that attracts, engages, and resonates with kaiako and ākonga, and Criteria 2: Engage with kura to maximise participation in the programme.

Phase 2 of the evaluation focused on answering four questions about Te whai hua – kia ora:

1. Does the programme have the right products and model?
2. To what extent does the programme resonate with kaiako and ākonga?
3. What are the barriers for kaiako and kura to using the programme?
4. How could the programme develop in the future?

The findings for questions 1, 3, and 4 are based on evidence from all data sources, while question 2 relies on the case study data.

Does the programme have the right products and model?

Te whai hua – kia ora is a financial capability programme for ākonga in Year 9 through to Year 13 in kura Māori. The resources are linked to National Certificate of Educational Achievement (NCEA) Levels 1, 2, and 3 unit standards. The programme offers a website, free teaching and learning resources, and face-to-face support. Learning resources include the Kete Tīmatanga starter pack for ākonga in Years 9–10 which aims to build entry level knowledge about financial capability.

FIGURE 1 Kete Tīmatanga



Interactive tools have recently been added to the suite of learning resources. The *Kaihoko Hokomaha—Supermarket Shopper* helps ākonga identify needs and wants within a set budget. The *Mahere Pāti—Party Planner* asks ākonga to plan and budget for an event such as a waka ama celebration or a leaving party for a kaiako. The tool can be used to plan and budget for an actual event.

FIGURE 2 Mahere Pāti



There is also a kupu taka that provides explanations for potentially unfamiliar financial terms.

The kaitakawaenga and kaikōkiri have spent a lot of time building relationships with organisations outside of kura with an interest in financial capability, including Te Rūnanga o Ngā Kura Kaupapa Māori and Ngā Kura ā-iwi. From interactions with kura, they believe this approach helped increase awareness about financial capability and encouraged kaiako to use the programme.

As the programme has evolved, Te whai hua – kia ora has remained true to its underpinning kaupapa. The kaupapa reflects te ao Māori, te reo Māori, tikanga Māori, and mātauranga Māori.

Reactions from kaiako to the model and products have been positive, as shown by the following comments from a kaiako. Kaiako expressed their appreciation for there being resources in te reo Māori that include meaningful contexts for Māori.

He miharo ngā rauemi nei. Ko te painga kē atu, he rauemi reo Māori, ka tahi. Ka rua, ko te horopaki e hāngai ana ki tērā o ngā atua Māori, a Māui. E taea ana te hono atu i ngā āhuratanga rerekē o Māui i roto i ngā mahi a akomanga. (Kaiako, survey response)

Kaiako who responded to the survey agreed that they use, or plan to use Te whai hua – kia ora because the resources:

- explain financial concepts in a useful way (14 responses)
- are about everyday situations that are familiar to my students (12 responses)
- focus on the wellbeing of the whole whānau (11 responses)
- are in te reo Māori (10 responses)
- are free (10 responses)
- include Māori traditions and stories (8 responses).

Almost all kaiako surveyed or interviewed said that Te whai hua – kia ora offered the right support for their kura and was very useful.

Awesome for my students at Year 11. (Kaiako, survey response)

The resources have helped the students to get more than 'achieved'. (Kaiako, survey response)

E kore e mutu aku mihi ki a koutou mō tēnei rauemi. (Kaiako, survey response)

To what extent does the programme resonate with kaiako and ākonga?: A kura kaupapa Māori case study

During her interactions with kura all over the country, the kaikōkiri has observed that kura are using Te whai hua – kia ora in different ways to support the vision of the kura and grow the knowledge of kaiako and ākonga. The following case study provides rich data about how one kura has been using Te whai hua – kia ora and the resulting changes and benefits for ākonga and whānau that they are seeing as a result.

The case study with a kura kaupapa Māori focused on ākonga, kaiako, and whānau experiences of the financial capability teaching and learning linked to Te whai hua – kia ora.

Ākonga: Tau 9–11

Two ākonga in Year 9, one in Year 10, and one in Year 11 were interviewed together. They spoke about their experiences of using Unit Standard 28089 4: Whakaatu māramatanga ki te ahumoni whaiaro me te whakatau whāinga and Unit Standard 28090 3: Whakaatu māramatanga ki ngā penapena ahumoni whaiaro me ngā kōwhiringa haumi mō ētahi tauri.

The ākonga (and their kaiako) liked that Te whai hua – kia ora is based on a Māori world view because it made it easy to learn about financial capability. Traditional Māori knowledges such as pūrākau help them to unpack financial capability concepts, explained from their own world view.

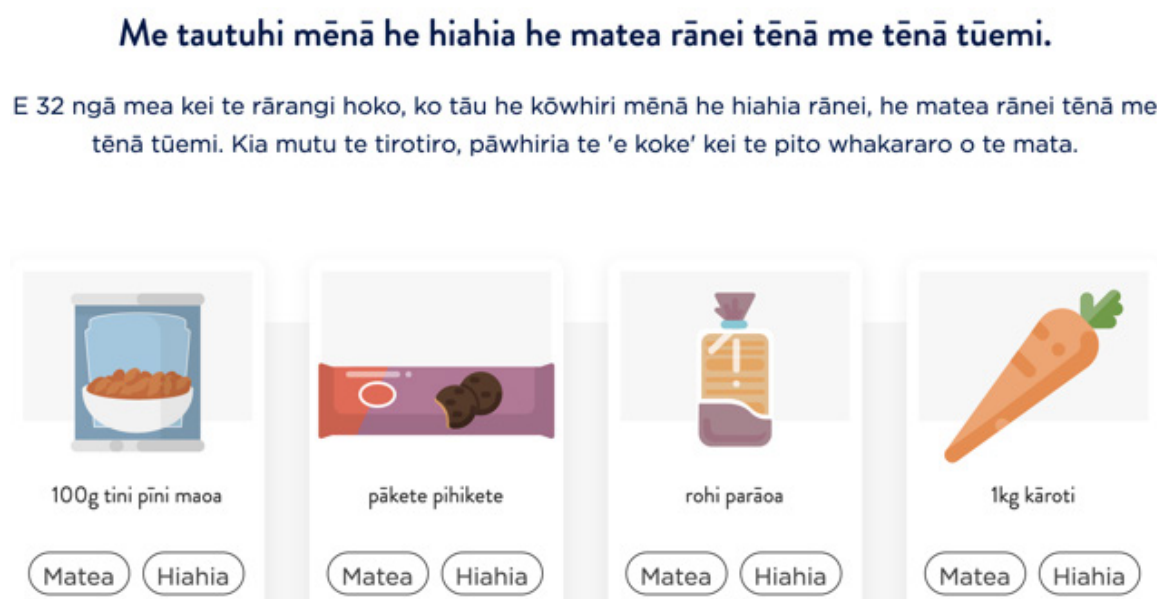
I a mātou i matapaki i te pūrākau, he ngāwari noa. E hāngai ki o mātou ao. (Ākonga)

All the ākonga felt it was very important to learn about financial capability. When asked to rate how useful it was to learn about money through Te whai hua – kia ora on a scale of 1 to 5 (with 5 being extremely useful), all ākonga chose either "4" or "5". They were glad they had started to learn about financial capability in 2021. One ākonga talked about how this early start meant they might be an expert in financial capability by the time they went on to wharekura. Ākonga liked learning about money and saw the value in knowing how to save and pay bills.

Kei te tino rata ahau ki te ako i te moni, me pēhea ki te pena pena, te utu hoki. Ka taea te mahi pāngarau. Pai hoki mātou ki te penapena moni. (Ākonga group, Years 9–11)

As a result of their learning through Te whai hua – kia ora, these rangatahi had conversations with their whānau members about financial capability. For example, after using the *Kaihoko Hokomaha* interactive tool, ākonga had discussions with parents and siblings about ngā matea me ngā hiahia—"needs" (e.g., bread and butter) versus "wants" (e.g., chocolate).

FIGURE 3 Kaihoko Hokomaha interactive tool



Ākongā also felt that their learning enabled them to help their whānau with mixed abilities in terms of financial capability. One spoke about advising members of their whānau about how to open bank accounts and about GST.

Ētahi i roto i taku whānau kāore i te mōhio pea ki te tūwhera he pēke moni, ētahi kāore i te mōhio he aha te GST, he aha te tikanga mō te GST. Nō reira he pai mōku ki te whāngai mātauranga ki a rātou, kia mārama rātou kē. (Ākongā)

The ākongā also noticed when their whānau members were very good at managing money, talking about how they would budget for essentials first before distributing the rest.

He pai rāua ki te taha pūtea. Ka waiho ētahi ki te pīki pūtea, ērā moni toenga ka horahia. Ka utua ngā pire i te tuatahi, te electricity, te Waiwhai, te Nētewhiriki, te Spotify, te Disney Plus. (Ākongā)

All four ākongā agreed that they had learnt new things about money. Ākongā understood more about how their whānau dealt with money, and they used what they had learnt about saving and budgeting. Three ākongā felt more comfortable talking about money with friends or whānau, and two knew how to find answers to questions they had about money, and had shared what they had learnt with others.

He mea nui tērā te manaaki tangata. Kia kite ngā tamariki i te āhua o te manaaki, i tōna kainga, i te kura, i te marae. A tōna wā kia tū rātou ki te awahina i ngā mahi manaaki.

(Te Aho Matua 5.7, 2008)

Ākongā: Tau 12

A second group of ākongā, all three of whom were in Year 12, were interviewed together. Through Te whai hua – kia ora they said they learnt about a range of new financial capability concepts and money management skills including house insurance, LIM reports, lawyers' fees, students loans for university, KiwiSaver, interest, taxes, and mortgages.

The three ākonga had created their own locally based business to meet the requirements for NCEA assessments for business studies and also to “make some money”. They put their learning from Te whai hua – kia ora to practical use in setting up their company, and securing funding for it.

Ka whai pānga Te whai hua – kia ora ki a mātou mahi mō te pākihi. Nā te whai pūtea, i tū te kamupene. (Ākonga)

These ākonga thought it was useful to learn about financial capability at kura because it helped them prepare for their lives after kura, at tertiary institutions. Without that learning, they felt they might run into problems.

Kua tino whai pānga—me tīmata mātou te whai whakaaro mō te whare wānanga ... Ki te kore ngā akoranga o te Ahu Moni i konei, ka tino raru mātou hei te wā ka tīmata ki te whare wānanga ... he wā pai tēnei kia tīmata mātou te ako. (Ākonga)

Ākonga had not enjoyed finding out about the pitfalls of using loans and credit cards. They saw credit cards as a waste of time because they encouraged people to spend money too quickly and incur high rates of interest.

Kia kaua e hoko i ngā credit cards, maumau. Ko tētahi raru o ērā momo kāri, ka tere pau te pūtea. Te nui o te huamoni. (Ākonga)

When asked to rate the importance of learning about money at kura, all ākonga felt it was important, but did not rate it quite as highly as the younger ākonga who were interviewed. The older ākonga also thought it was important for their teina to be taught about money, and all felt that learning about money through Te whai hua – kia ora was extremely useful.

As a result of using Te whai hua – kia ora, all felt more comfortable talking about money with their friends or whānau, knew how to find answers to questions they have about money, and had learnt new things about money. Ākonga also understood more about how their whānau dealt with money. Although they had conversations with their whānau about money, ākonga did not always feel comfortable doing so.

Ki tāku e matapai nei, engari ehara i te mea ka kaha kōrero koe ki tō whānau mō ērā momo mea, he āhua taboo, ko ōu mātua, kei taumata anō rātou kāore koe i te pīrangi ki te whakahōhā i a rātou pea. (Ākonga group Year 12)

Kaiako

Two kaiako were interviewed together, one of whom had used Te whai hua – kia ora, and one who knew of it but had not used it.

The kaiako who had used Te whai hua – kia ora liked the resources, especially because they had been written in Māori, and were not translations of the English-medium materials. They liked the familiarity of the pūrākau, and the ease of connecting the materials to te ao Māori.

Ko te painga o te rauemi ehara i te mea he whakamāori noa, nā te Māori te rauemi. He pai ngā pūrakau, mōhiotia whānuitia ngā kōrero mō Māui, ngā ariā hoki. (Kaiako, case study)

This kaiako had begun to link Te whai hua – kia ora resources to all of the marau within Te Marautanga o Aotearoa, with the kaupapa of the marau being the priority. They felt that, as long as a kaiako knew their marau well, it was easy to then link in the aromatawai.

Assessments fall out of the kaupapa, not the other way round. (Kaiako)

The kaiako, whose own child was in their class, noted that prior to using the resources they had mistakenly thought their child had already learnt about the difference between credit cards and

other types of cards at home “mā te osmosis te ako”. They were surprised to find that their child was learning about these things “for the first time” through Te whai hua – kia ora at kura.

Both kaiako would recommend Te whai hua – kia ora to other kaiako because they view financial capability as an essential skill for life that young people have the right to learn. They suggested tamariki should start learning about financial capability from as young as 5 years old.

Being competent financially is essential in life, so you’re not under financial pressure ... it’s a right that they (ākonga) should learn it, when you think about how many young people get exploited ... it (financial capability) should be regarded as part of being healthy. (Kaiako)

One of the kaiako talked about the links the programme will have to Aotearoa New Zealand’s Histories which becomes compulsory next year. The kaiako suggested that people having a better understanding that Māori have always been financially capable would be useful in breaking down negative stereotypes that some people hold about Māori and money.

Whānau

Three whānau members from the kura were interviewed together and one who could not be there in person sent in a written response. While not familiar with Te whai hua – kia ora, all had strong views and values about financial capability and thought it was very useful for their tamariki to learn about financial capability while at kura.

It teaches practical real-life skills to prepare kids for life in regards to money, how to use it, and the impact of financial decisions—spending, saving. (Whānau)

Two of the parents talked about how having financial capability skills when they were growing up would have helped them avoid pitfalls such as credit card debt.

Parents wanted their tamariki to learn important values and ideas they associated with financial capability which included contributing to the wellbeing of others as well as themselves, and recognising that money is not the only focus:

- being humble, and being thoughtful of others not as fortunate as them
- having a strong work ethic, to work hard for your money, but also to work for your marae without expectation of being paid
- contributing and not having everything handed to them on a plate
- understanding that not everything has a monetary value (e.g., koha)
- understanding the impact of spending money on material things that don’t really matter in life, compared with spending money on things that generate more money.

They also wanted their tamariki to learn about a range of financial capability concepts around managing money and planning for the future:

- financial terminology (e.g., KiwiSaver, investment)
- koha
- the disadvantages of credit cards
- online shopping and afterpay
- the dangers of hacking
- retirement planning
- how to invest money to make money
- property investment, interest rates, insurance
- setting financial goals and targets and making sacrifices to further your wealth
- the potential for combining resources for future business opportunities.

Whānau had noticed the difference that financial capability learning had made to how their tamariki thought about managing money. For example, in one whānau a parent was giving money to their child without restrictions while the other set boundaries around amounts of money given for different purposes. The whānau member who talked about this gave an example of a recent change she had noticed in her son's way of managing money that she attributed to his financial capability learning.

His father was just giving him money. Now he says, 'No, it's all right Dad, I've still got money.' He's not just going out spending it. It has changed his way of thinking and spending money. He needed a shirt for an event, and decided to get one from the hokohoko, then decided to borrow one from his uncle. (Whānau)

Another parent told us that her son wanted to own his own plumbing business, and knew that he needed to know more about managing his money. They had recently had a conversation about the financial consequences of buying a car, including the cost of getting a WOF and new tyres.

He understands he has to work for his money. He knows he has to clean the bathroom, clean his room etc. If he wants extra then he has to bargain, negotiate a price, then I go to him 'What are you prepared to do?' So he knows he has to work out how to get extra money. (Whānau)

One parent said that as a whānau they had open conversations about money to help develop awareness about money. They take their children along with them as they investigate investments and mortgages, and will negotiate how much they will contribute to things their child wants to buy such as a new phone. For this whānau it is important to make money real. Thinking about the most useful thing their child had learnt about money at kura, the parent said:

She has learnt the meaning of money in life such as insurance, loans, mortgage interest and mortgage repayments. She has also prepared herself for her future goals and achievements, financial and non-financial. (Whānau)

Commentary

Ākongā felt empowered from what they learnt through Te whai hua – kia ora and applied their learning to real-life current and future scenarios that require them to make informed financial decisions for themselves and their whānau. The programme clearly resonates with ākongā and kaiako, and all involved in the case study valued the financial capability learning support that Te whai hua – kia ora provides for kura.

While this phase of the evaluation focused on Criteria 1 and 2, the case study with this kura provided some evidence about *Criteria 3: Build capability to teach and learn about financial literacy and capability*. Ākongā have developed their financial literacy: "mindset"—awareness, motivation, attitudes, and beliefs. This is seen in the stories they shared about how they applied their learning at kura and at home with whānau, and by the stories whānau shared about the changes they saw in their tamariki as a result of financial capability learning.

These stories also provide some evidence about *Criteria 4: Enable positive change in behaviour (financial capability)*. Ākongā have learnt alternative ways of doing things and, as a result, were doing things differently, were finding information they needed, and sharing their learning with whānau members.

What are the barriers for kaiako and kura to using the programme?

New terminology

Financial capability is a new subject for many kaiako and brings with it some language challenges. Because many of the financial terms are new to kaiako in both Māori and English, kaiako suggested creating a dictionary of financial terms (in addition to, or as an extension to, the existing kupu taka) with words and explanations in Māori and English.

Understanding of te reo Māori and the marau

One of the kaiako we spoke with felt that it was easy to incorporate Te whai hua – kia ora resources including aromatawai, for those who knew their marau or curriculum well, but not easy for those without that knowledge. A few kura chose to use the English material from Sorted in Schools because they did not feel confident about the reo and the subject matter. The drawback to this approach, as noted by the kaikōkiri in conversations with kaiako, was that ākongā seemed to find it harder to relate to the examples in the English materials, so they did not access the full benefits of either programme.

Access

Kanohi ki te kanohi visits are essential in forming relationships, and promoting and engaging kura with Te whai hua – kia ora. However, there are limits to what the two team members can achieve, and they need more people to provide this initial support. For the most part, online access to Te whai hua – kia ora was not a problem for the kaiako and ākongā we heard from, but they did mention issues with getting some of the links and videos to work. In addition, one kaiako noted that the resources were easy for tamariki to access—which was the most important thing—but difficult for kaiako. They said that kaiako don't have time to carefully go through all the resources, and suggested that it would be helpful to set up a kāhui kaiako and online community so that kaiako could work together to make things easier.

Anecdotal evidence suggests that it continues to be difficult for kaiako in remote locations to access online support in general during the current Level 4 lockdown (August–September 2021), though this is a systemic equity issue rather than one that Te whai hua – kia ora can resolve.

How can the programme develop in the future?

From the perspective of the kaitakawaenga and kaikōkiri, the future focus for Te whai hua – kia ora is to make it sustainable within kura, with kura taking ownership of the kaupapa. This will be achieved when financial capability learning becomes an everyday part of kura life.

Ākongā, kaiako, whānau, the kaitakawaenga, and kaikōkiri all made specific suggestions for further developing the programme (see list below). Some of the suggested developments are already being progressed by the team.

In thinking about how to support kura who aren't yet able to use Te whai hua – kia ora, the kaitakawaenga and kaikōkiri wish to offer PLD to help kaiako understand the words, concepts, and Māori-centric and kura-centric nature of Te whai hua – kia ora so that it becomes easier to relate the learning to their lives. They are considering what reo support to offer. The kaitakawaenga and kaikōkiri would also like to develop the programme further through connecting it more into whānau and communities, and to focus on rangatahi who use the resources to bring to life the mahi that is in the resources.

Suggestions to develop the programme

Develop resources

- Develop resources for primary school students as well as secondary.
- Develop resources for ākonga who have finished at kura.
- Make all downloadable exercises and NCEA standards PDF interactive.
- Provide an interactive version of aromatawai PDF.
- Provide hard copy and online versions of a Māori–English dictionary of financial capability terms.
- Provide planning templates.
- Develop a taxation resource to support business and/or entrepreneurial aspirations.*
- Develop more practical exercises for ākonga to simulate real-life experiences.
- Develop interactive games for ākonga who need extra learning support.

Ētahi pā hikohiko, te whakamātau, te rongo me pēhea te mahi i tētahi.

He mea pata pātai.

He rauemi mō te wā kei te puta i te kura.

(Ākonga, Year 12)

Develop achievement standards

- Develop achievement standards instead of unit standards, so that NCEA grades will be recognised at tertiary level.

Create support communities

- Create online support and face-to-face support communities for kaiako.
- Create an online space ākonga can go to and ask questions.

Reo Māori promotions

- Hold a “Money Jam” competition in te reo Māori.

Improve the website

- Ensure all links and videos on the website work.*
- Further develop the website to make it easier to navigate and engage with.

* Suggestions that have already been implemented or are in the course of being implemented.

He whakariterite i ētahi atu kēmu “interactive” mō te hunga me whai tautoko nui i roto i ngā akomanga. Pēnei i ngā tauira hauā, autistic, ORS etc. He tokorua kē o taku akomanga e rata pī ana ki te kemu whakariterite kai me te whakariterite pāti anō hoki (ko te whakahaere moni te aronga matua), heoi kua oti i ēnei ngohe kia 3 ngā wā inaiane, he hiahia nō raua te wherawhera ētahi atu momo rauemi pērā. (Kaiako)

Considering the evaluative criteria in relation to Te whai hua – kia ora

The final section of this chapter considers the performance of Te whai hua – kia ora for each of the evaluative criteria in focus for the Phase 2 evaluation:

1. Develop and sustain a credible, research-based programme that attracts, engages, and resonates with teachers/kaiako and ākonga/students
2. Engage with kura and schools to maximise participation in the programme.

Develop and sustain a credible research-based programme

This section covers the first evaluative criterion “developing and sustaining a credible, research-based programme that attracts, engages, and resonates with kaiako and ākonga”. The programme has continued to develop over time, building on a solid foundation. As in the Phase 1 evaluation, we again rated performance on this criterion as **very good** for Te whai hua – kia ora.

The programme has the right products, services, and models to achieve its long-term goals.

The programme has the right products, services, and models to achieve its long-term goals and these aspects of the programme were well received by ākonga and kaiako. There are new resources in the pipeline, and an ongoing commitment to support kura in the way they want to be supported.

Kaiako and ākonga see themselves in the programme

Kaiako and ākonga see themselves in the programme, and the resources recognise and build on the circumstances, strengths, needs, and aspirations of ākonga, kaiako, and whānau.

The programme is cohesive, responsive, inclusive, and accessible

The programme is cohesive and is further supported by development of the Te whai hua – kia ora PLD framework. This PLD framework clarified the underpinning kaupapa of the programme: mana ake, whakapapa, mātauranga ā-whānau, ā-iwi, whakawhanaungatanga me te mahi tahi, and kanohi kitea. More resources have also been developed (or are being developed) in response to kaiako needs. As seen in the kura case study, the programme is culturally responsive and inclusive of Māori.

There are some issues in terms of accessibility. Based on feedback from kaiako, the kaikōkiri and kaitakawaenga would like to further develop the website to make it easier for Māori-medium users to navigate the site and access rauemi Māori. Some kaiako also need further support with the reo associated with financial capability, both in Māori and English, to engage fully with the programme resources.

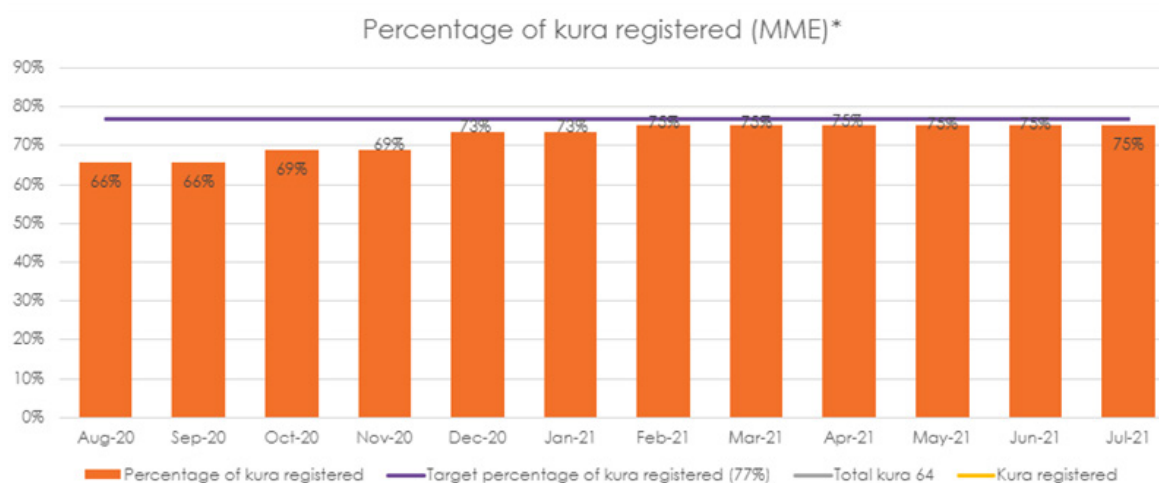
Engaging with kura to maximise participation

The second evaluative criterion is “engaging with kura to maximise participation in the programme”. We rated performance on this criterion as **very good** for Te whai hua – kia ora.

Kaiako engagement with Te whai hua – kia ora

A critical measure for Te Ara Ahunga Ora Retirement Commission is the proportion of kura using Te whai hua – kia ora. Since 2020, there have been some changes to how they classify the data they collect, leading to an adjustment in kura numbers. Immersion units within English-medium schools are no longer counted in the MME data. There was the potential to count a school twice (e.g., one school could potentially be registered with both Te whai hua – kia ora and Sorted in Schools). Only kura kaupapa Māori under Te Aho Matua and kura-ā-iwi are now included in the MME count for Te whai hua – kia ora. Figure 4 shows that, in July 2021, 75% of kura (48 of 64 kura targeted) were registered with the programme.

FIGURE 4 Kura registered with Te whai hua – kia ora (August 2020–July 2021)



An ongoing challenge in evaluating the use of Te whai hua – kia ora in kura is the difficulty in identifying how many kaiako use the programme, as registration is voluntary. However, based on many visits to kura and conversations with kaiako, the kaikōkiri believes that more kaiako use the programme than just those who have registered online.

Another measure of engagement with the programme is website use. From September 2020 to mid-August 2021 there were 3,783 total unique views of the Te whai hua – kia ora site. Table 5 shows the pages that had highest number of unique pageviews.

TABLE 5 Pageviews for Te whai hua – kia ora web pages (September 2020–mid-August 2021)

Page on website visited	Unique pageviews
Te whai hua – kia ora home page	1,490
Te whai hua – kia ora Rauemi page	605
Te whai hua – kia ora Wāhi Pouako page	632
Te whai hua – kia ora Pātaka Ako page	451
	Unique downloads
Te whai hua – kia ora site	76

From October 2020 to August 2021, the team visited 13 kura and spoke with 16 kaiako to promote awareness and support the implementation of the Te whai hua – kia ora resources. The team also offered five workshops, both in the regions and at national events, reaching 77 kaiako from 16 kura.

The approach taken this year responded to the invitation of kura to facilitate workshops in locations and times that suited them, with delivery tailored to the local curriculum. Within these workshops, kaiako were encouraged to draw on their own personal experience to bring understanding to Te whai hua – kia ora and how to apply the resources in their akomanga.

The learning specialist roles support and drive engagement and uptake

The roles of kaitakawaenga and kaikōkiri for Te whai hua – kia ora are essential for building and sustaining relationships in the Māori-medium sector. Currently, the success of raising awareness about and engagement with the programme depends on kanohi ki te kanohi visits from the kaikōkiri and kaitakawaenga to kura. However, visits are time intensive and there is too much work for only two people.

The team continues to grow and strengthen relationships with both Ngā Kura a-iwi and Te Rūnanga Nui o Ngā Kura Kaupapa Māori. They have been responsive to the way in which kura engage in PLD opportunities by ensuring there is a strong, trustworthy relationship established with kura and the kura collective with ongoing conversations to determine how PLD can be designed and delivered.

The programme is being accessed equitably by kura

The provision of the programme is equitable as it is a programme specifically developed for Māori from an ao Māori point of view. In terms of access, kura can access support but some have to wait for a visit because of the small team available. Digital access continues to be an issue for kura in rural areas.

Chapter 4: Findings for Sorted in Schools

This chapter presents key findings for Sorted in Schools in EME. It discusses each of the evaluative criteria in turn. We highlight key findings for each criterion and make an evaluative judgement about performance. The four criteria are:

- Develop and sustain a credible, research-based programme that attracts, engages, and resonates with teachers and students
- Engage with schools to maximise participation in the programme
- Build capability to teach and learn about financial literacy and capability
- Enable positive change in behaviour.

Overall, this year’s findings are similar to those reported in the Phase 1 evaluation report in 2020. The evaluation presents a positive story of a programme that has sustained its position as a valued financial capability programme. There is renewed evidence that teachers across different school settings value the programme, trust it, and are highly satisfied with it. This year, an important finding is that multiple sources of evidence point to the use of Sorted in Schools increasing over time and of teachers making deeper use of the programme.

Developing and sustaining a credible programme

This section covers the first evaluative criterion “developing and sustaining a credible, research-based programme that attracts, engages, and resonates with teachers and students”. In 2021, we rated performance on this criterion as **very good** because the programme is highly valued and trusted by teachers. High ratings on value and satisfaction items were sustained. The programme also engages and resonates with many students. The programme has responded to evaluation findings from Phase 1, and, in particular, has put a Pacific lens on the material developed to ensure Sorted in Schools resonates with Pacific students.

Sorted in Schools is highly valued by teachers

99.2% of teachers trust the information provided in the Sorted in Schools resources.

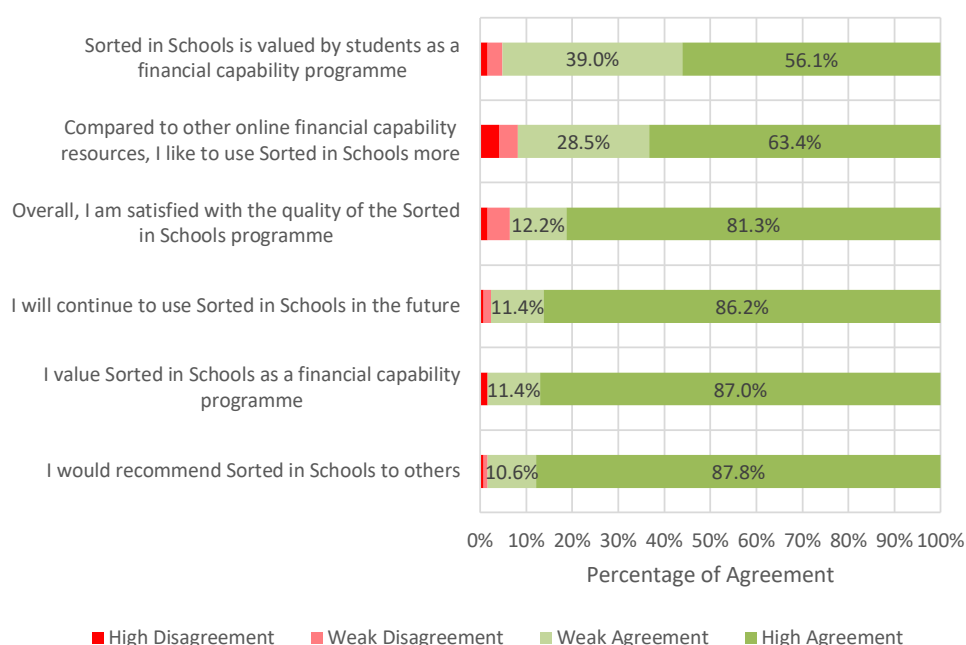
In both 2020 and 2021 we included statements in the survey to elicit teachers’ overall opinion of Sorted in Schools. Two new statements were added in 2021, about the extent to which teachers value the programme and the extent to which they believe it is valued by students. The results confirm that Sorted in Schools is highly valued:

- 98.4% of teachers agreed that they value Sorted in Schools as a financial capability programme (87% high agreement)
- 95.1% of teachers agreed that Sorted in Schools is valued by students as a financial capability programme (56.1% high agreement).

Sorted in Schools’ Net Promoter Score is 97 out of 100.

Consistent with our finding in 2020,³ Figure 5 shows that satisfaction with the programme continues to be high. Nearly all teachers would recommend Sorted in Schools to others⁴ and will continue to use the programme in the future.

FIGURE 5 Teachers' level of agreement with statements about overall satisfaction (n=123)



There were no statistically significant associations between how positively a teacher rated Sorted in Schools and how much they used the programme (hours), subject taught, role, school size, school location (urban/rural) or decile.⁵ This suggests that the programme is well received across different settings and patterns of use.

Other financial capability education resources are available to teachers. As in 2020, just over two-thirds of teachers responding to the survey used other financial capability resources besides Sorted in Schools. Over 90% agreed that they liked using Sorted in Schools more.

Teachers agree the resources support students' learning

In 2020, we reported that most teachers agreed the resources support Māori and Pacific students' learning, support the overall wellbeing of whānau, and are about familiar everyday situations. The picture is the same in 2021: over 90% of teachers agreed that the resources support Māori and Pacific students' learning.⁶

³ To look for any change between 2020 and 2021 we focused on the proportion of teachers who highly agreed with each statement. No items showed any significant change. See Table C1 in Appendix C.

⁴ We used this item to measure Sorted in Schools' Net Promoter Score (NPS). The NPS is a metric used for customer experience. It is reported with a number from -100 to +100, and a higher score is desirable. See What is Net Promoter Score? (Updated 2020) | Qualtrics AU

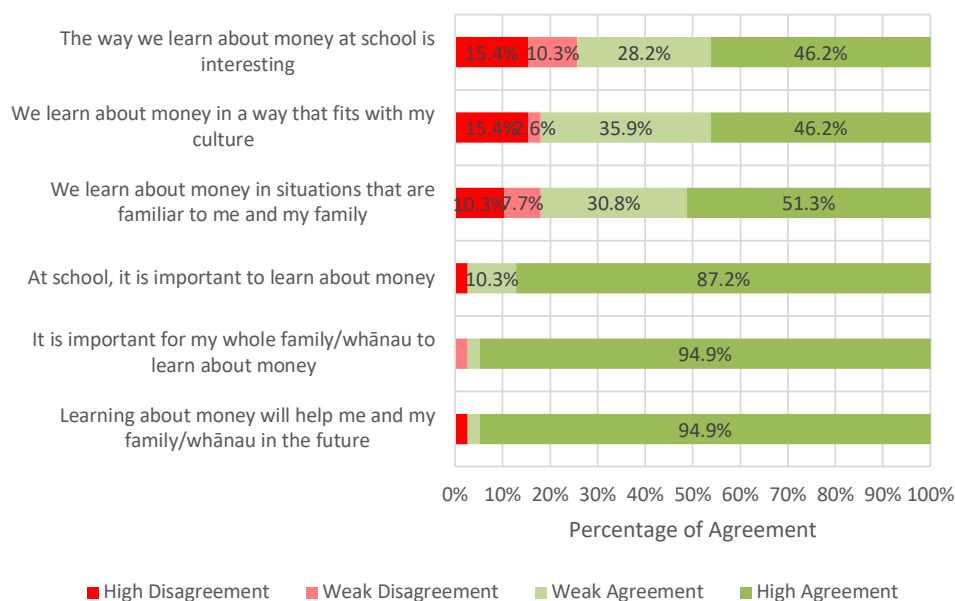
⁵ Pearson correlation analysis. See Appendix B for more information.

⁶ Tables C2 and C3 in Appendix C show the full responses to this question in 2021 and a comparison with 2020 (no items showed any significant change).

Students value learning about money but it could be more engaging

Last year we reported that students value learning about money, but it could be more engaging for them. The story is similar this year.⁷ Nearly all students value learning about money at school, but there is a sizeable minority (10%–15%) who indicated not learning about money in a way that is interesting to them, fits with their culture, or in situations that are familiar to them and their family (see Figure 6). This warrants further investigation through qualitative research.

FIGURE 6 Students' level of agreement with statements about learning about money (n=39)



The programme has been responsive to Pacific teachers and students

The small sample size means we have not analysed the student data by subgroup such as ethnicity. Therefore, we do not know if, for example, Pacific students were less likely than non-Pacific students to agree that they learn about money in a way that fits with their culture. The Phase 1 evaluation concluded that there was potential for the programme resources to be more aligned with Pacific worldviews and values and recommended that Te Ara Ahunga Ora Retirement Commission work with Pacific teachers and students to put a Pacific lens on the programme; make existing resources that resonate with Pacific people more visible; and consider developing new resources that align with Pacific values. This recommendation led to a small research project undertaken in the first half of 2021 that addressed three questions through talanoa methodology with Pacific teachers and students.

- What are the big ideas that Pacific students need to learn about financial capability?
- How can Sorted in Schools help students navigate the space between Pacific values of communality and generosity and more individualistic money values?
- How have you used and adapted the Sorted in Schools resources for your Pacific students?

The outcomes from this research will be seen in the future. Therefore, at this stage we judge Te Ara Ahunga Ora Retirement Commission's investment into research on this topic as evidence of being a responsive programme.

⁷ The small sample size means we have not compared 2020 and 2021 student data statistically.

Engaging with schools

The second evaluative criterion is “engaging with kura and schools to maximise participation in the programme”. As in 2021, we rated performance against this criterion as **very good**. School use of the programme has been maintained. There is good evidence that schools are using the programme more than last year, and that teachers are deepening their use of Sorted in Schools in the classroom, giving students access to financial capability teaching and learning opportunities.

Two-thirds of secondary schools have used the programme

An important measure for Te Ara Ahunga Ora Retirement Commission is the proportion of secondary schools using Sorted in Schools. The data on school use of Sorted in Schools come from two main sources:

- NZCER’s teacher survey. Where more than one response was received from a school, only one teacher needed to say they used the programme for a school to be counted as using the programme.
- Data from registration forms for professional learning and development provided by Te Ara Ahunga Ora Retirement Commission. On the registration form, attendees were asked to indicate if they were using the programme.

In total, these sources provide data from 224⁸ distinct schools about their use of Sorted in Schools. Of these 224, 149 schools (66.5%) are using or have used Sorted in Schools in the past 12 months. This compared with 62% in 2020, a slight increase, although the difference in proportions is not statistically significant.

Teachers’ use of Sorted in Schools is increasing and deepening

Multiple sources of data from the teacher survey indicate that teacher use of Sorted in Schools is increasing and deepening.

Seven in 10 teachers (70%) agreed that “Compared with last year, our school is using Sorted in Schools more”.⁹ In another question, teachers also described a pattern of increased use over the years. Of the 123 teachers who were using or had used Sorted in Schools:

- 75.6% used (or planned to use) the programme in 2021
- 68.3% used the programme in 2020
- 33.3% used the programme in 2019
- 53.7% reported using Sorted in Schools for more than one school year.

Depth of use has also increased in 2021. Over half of teachers have now used Sorted in Schools for more than 11 hours, compared with 35% in 2020.¹⁰ The variety of uses reported by teachers attests to the versatility of Sorted in Schools as a programme accommodating different teaching and learning needs or approaches. In 2021, more teachers reported they used Sorted in Schools as a complete block-course, short programme, unit, or module on financial capability (39.8%, compared with 25.3% in 2020). There also appears to be a small increase in teachers using the programme as a student-led resource for students to work at their own pace (35%).¹¹

8 The 224 schools for which we have data about use are representative of the overall target population of 533 secondary and composite schools in terms of geographical spread (region) and the range of school size. It slightly over-represents larger and mid decile schools, but differences in proportions between the sample and the overall population are less than 9%, suggesting small or minor discrepancies only.

9 See Table C4 in Appendix C for the full responses to this question.

10 See Table C5 in Appendix C for the full responses to this question.

11 See Table C6 in Appendix C for the full responses to the question about how teachers are using the programme, comparing 2020 and 2021.

Teachers are making greater use of many of the Sorted in Schools programme resources and supports

Teachers' responses overall in 2021 show a pattern of similar or increased engagement with the Sorted in Schools programme resources and supports compared with 2020 (see Table 6). Most notable increases were of downloadable student resources, videos, the Starter Pack, and direct engagement with the Sorted in Schools team.

TABLE 6 Teachers' responses to which parts of the programme they have used, 2020 and 2021

Feature	2020 %	2021 %
Downloadable student resources	67.1	81.3
Teacher guides and/or tools	67.1	65.9
General information from the Sorted in Schools website	60.2	61.8
Interactive student resources	40.5	47.2
Videos	31.6	47.2
Starter Pack	21.5	35.8
A PLD workshop	20.3	27.6
The Sorted in Schools team (visit or conversation)	11.4	22.0
Pathways for teachers or students	10.1	12.2

Note: Teachers could select more than one option, so percentages do not sum to 100.

Teachers' responses give insight into "where next" to support schools

A survey question asked all teachers (users and non-users of the programme) what would support them to use Sorted in Schools, or to use it more.

The top responses from existing users of Sorted in Schools were:

- needing more time generally (39.8%)
- wanting more resources that reflect our community (39%)
- support with planning and implementation of Sorted in Schools (36.6%)
- attending a PLD workshop about Sorted in Schools (37.4%)
- support with moderating unit and achievement standard assessment resources (30.9%).

Teacher

I would like to see Sorted in Schools more widespread.

These responses tell a similar story to 2020, although it is notable that there is an increase in teachers who say they would use the programme more if there were resources that "reflect our students and community" (39%, compared with 25% in 2020). Survey data cannot provide insights into what teachers mean by this, but they may be referring to their Pacific communities (which would be consistent with last year's evaluation finding), Māori communities, or other sociocultural contexts.

The top responses from teachers who do not currently use Sorted in Schools were:

- wanting PLD (45.9%, up from 36.2% in 2020)
- needing more time generally (32.4%)
- support with planning and implementation of Sorted in Schools (35.1%)
- support with moderating unit and achievement standard assessment resources (32.4%)
- wanting more resources that reflect our students and community (27%).

Nineteen teachers (12%) wrote their own “other” response to the question about what would support them to use Sorted in Schools more. A main theme in these responses was teachers wanting more resources that are interactive and engage their students, particularly those with lower literacy (nine teachers). Three teachers used this opportunity to say they wanted more unit and achievement standards covered, and were waiting for Level 3 resources. One teacher said they would like to be able to reach family and whānau with the programme. In the 2020 report we highlighted comments from teachers of subjects that have not traditionally taught financial literacy and were finding it hard to incorporate the programme. This theme was not evident in the open response data this year.

We make a connection here with the PLD framework developed collaboratively by NZCER and the Sorted in Schools team as part of the 2020/21 research and evaluation work. This framework, when implemented, will address many of these needs identified by teachers. The explicit progression recognises that teachers new to teaching financial capability have different PLD needs from those who are “underway”. And those leading financial capability in their school and seeking to embed it within their local curriculum have different needs again.

Further insights into the challenges of increasing the use of Sorted in Schools came from the open question at the end of the survey. A strong theme came from teachers who wanted to embed the programme more in their school but were prevented by structural barriers such as curriculum silos, perceived status, and competition with other non-compulsory areas.

I used it more last year as I created a block unit on it for our mentoring programme—this is on a 2- or 3-year cycle so it will come around again in another year.

We are using it less this year as our mentoring programme is on a 2- or 3-year rotation.

It is becoming increasingly important for students, but senior leaders, parents, and students don't perceive it to be a serious stand-alone subject.

I think Financial Capability should be a compulsory subject. Sorted in Schools has wonderful, relatable resources which are much appreciated.

Schools still don't offer enough for students' benefit, as it is not available to all students at our school.

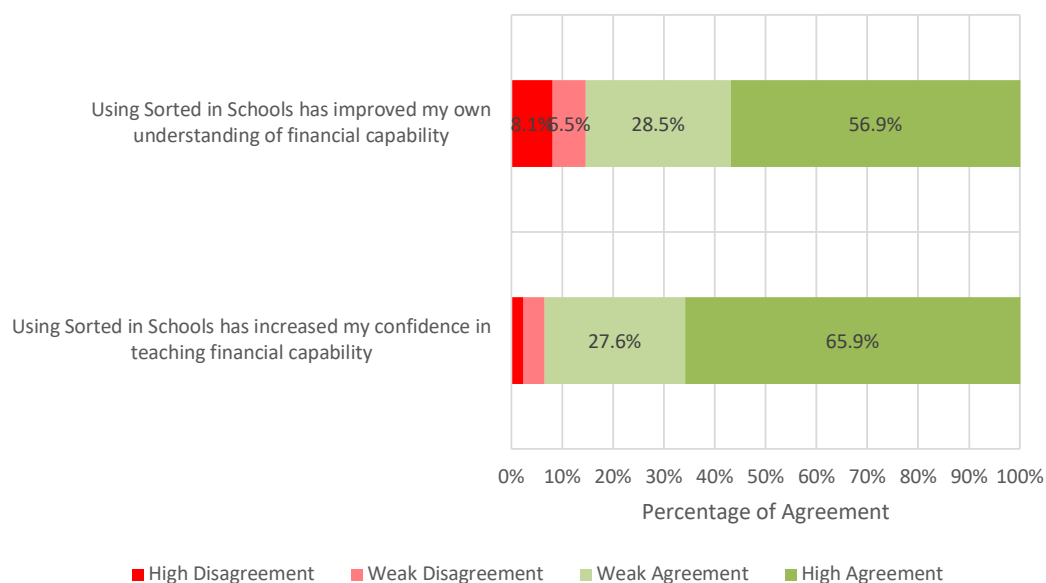
Building financial literacy and capability

This criterion is two-fold. It recognises the importance of teachers being confident and competent to deliver financial literacy learning opportunities. It is also about students developing financial literacy with a focus on awareness, motivation, attitudes and beliefs, and knowledge of key messages. As in 2020, in 2021 we rated performance against this criterion as **very good**.

Teachers continue to report that Sorted in Schools has improved their understanding and confidence to teach financial capability

In 2020, we reported that Sorted in Schools improved teachers' understanding and confidence. The picture is the same in 2021 (see Figure 7).¹²

FIGURE 7 Teachers' level of agreement with statements about impact on their own understanding and confidence (n=123)



Teachers continue to report that they see changes in students' knowledge and attitudes towards money

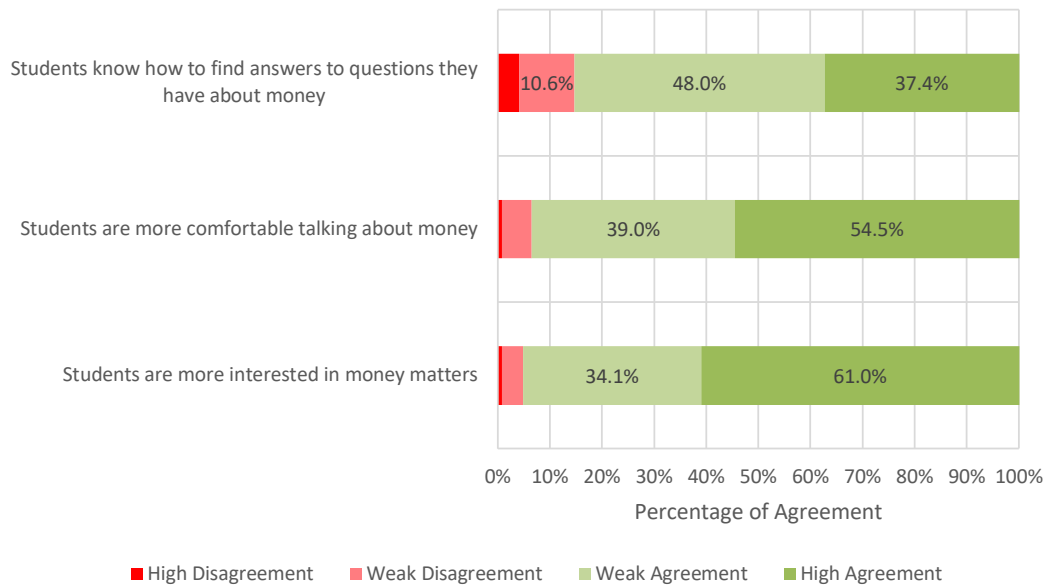
Many teachers reported changes in their students that relate to the Sorted in Schools programme:¹³

- 95.1% of teachers agreed that students are more interested in money matters (61% highly agreed and 34.1% somewhat agreed)
- 93.5% agreed that students are more comfortable talking about money (54.5% high agreement)
- 85.4% of teachers agreed that students know how to find answers to questions they have about money (37.4% high agreement). This item was also the lowest rated of the three in 2020. It may be harder for teachers to observe this in a classroom setting.

¹² Table C8 in Appendix C gives a comparison with 2020 (no items showed any significant change).

¹³ Table C9 in Appendix C gives a comparison with 2020 (no items showed any significant change).

FIGURE 8 Teachers' level of agreement with statements about perceived impact on student learning (n=123)



The 2021 data confirm that most students think they are improving their financial literacy “mindset”

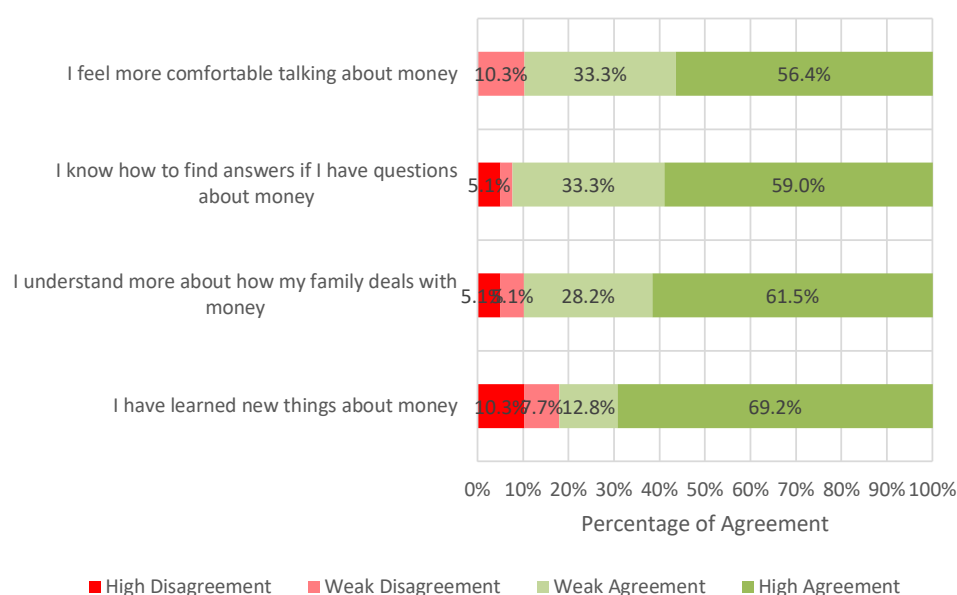
We asked students about the extent to which they agreed or disagreed with a series of statements aimed at exploring if they were developing a financial literacy “mindset” from learning about money at school. We used the phrase “learning about money” in case teachers had not specifically used the term “Sorted in Schools” with their students. However, we deduce that changes because of learning about money at school are at least in part due to engagement with Sorted in Schools resources.¹⁴

Figure 9 shows that, from learning about money at school:

- Many students highly agreed (69.2%) that they have learnt new things. Three in five students (61.5%) highly agreed that they understand more about how their family deals with money; and that they know how to find answers if they have questions about money (59%). These responses indicate perceived changes in knowledge.
- Over half of students (56.4%) highly agreed that they feel more comfortable talking about money, indicating a possible shift in their attitudes about money.

¹⁴ In another question we asked students if they recognised the Sorted in Schools logo: 51.3% of students indicated that they recognised the logo.

FIGURE 9 Students' level of agreement with statements about the impact of learning about money at school (n=39)



In the survey, some students provided an open response about the most useful thing they had learnt about money. Key themes included aspects of financial capability such as budgeting, saving, retirement, future-focus, debt, and insurance. Here are some of the students' responses, in their own words.

I have learned about money ... that most people don't learn about it until they leave home. (Samoan/Niuean student)

How to make and use a budget, this can help my family save money for important things. (Māori/Pākehā student)

That budgets will definitely help later on in life and that money is an important resource. (Samoan/Niuean student)

Understanding how money works and how to use it wisely and understand everything to do with it e.g., payslips. (NZ European/Pākehā student)

I have learnt how to save money and how to learn about needs and wants. (Korean student)

How to budget money and how to maintain or monitor so I'll be able to reach my goal. (Samoan student)

I've learnt about KiwiSaver and how it automatically saves money so you can use it in the future to buy a house or when you're older and heading towards retirement you can use that money. (NZ European/Pākehā student)

We have learnt how to use our money in a valuable way. (Samoan student)

Money allows people to obtain what they need to live. (Māori student)

The lower number of students responding to the survey this year means we have not made statistical comparisons between 2020 and 2021. However, a similarly positive picture emerges in the 2021 and 2020 student data. Therefore, we conclude that learning about money at school leads to changes in awareness, motivation, attitudes and beliefs, and knowledge of key messages—developing a financial “mindset”.

Enabling positive change in behaviour

In addition to looking for evidence of changes in students’ knowledge and attitudes, we looked for evidence of behaviour changes. As in 2020, we expected that this would be emergent only, given:

- the amount of exposure that students had had to the programme and to financial capability education
- the time it takes to observe changes in behaviour
- not knowing what students’ behaviours were before they engaged with Sorted in Schools
- many students being too inexperienced with money to be able to put their knowledge and attitudes (their financial mindset) into action.

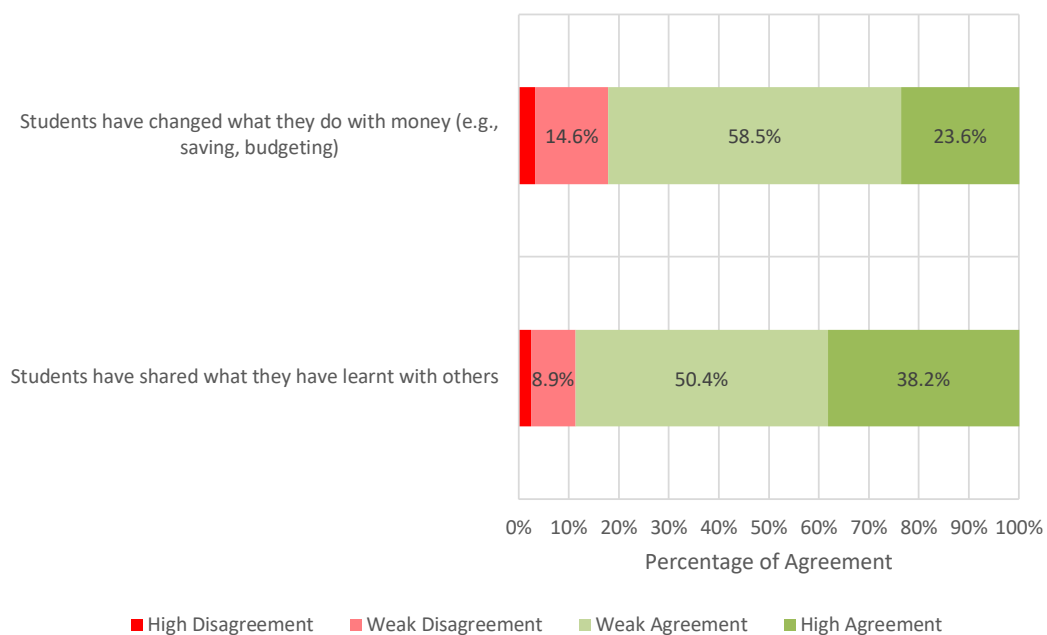
As in 2020, in 2021 we rated performance on this criterion as **adequate**, which is a positive finding still relatively early in the programme rollout.

The 2021 data confirm that learning about money at school is starting to make a difference for students

We asked teachers what kind of difference Sorted in Schools was making for their students. Most teachers agreed that students have changed what they do with money and have shared their learning with others. However, as in 2020, the proportion that *highly agreed* was lower than for items about knowledge and attitudes, reported in Figure 8. Teachers were more likely to “somewhat agree” with these items. Figure 10 shows that:

- 88.6% of teachers agreed that students have shared what they have learnt with others (38.2% high agreement)
- 82.1% of teachers agreed that students have changed what they do with money (23.6% high agreement).

FIGURE 10 Teachers’ level of agreement with statements about perceived impact on student learning (n=123)



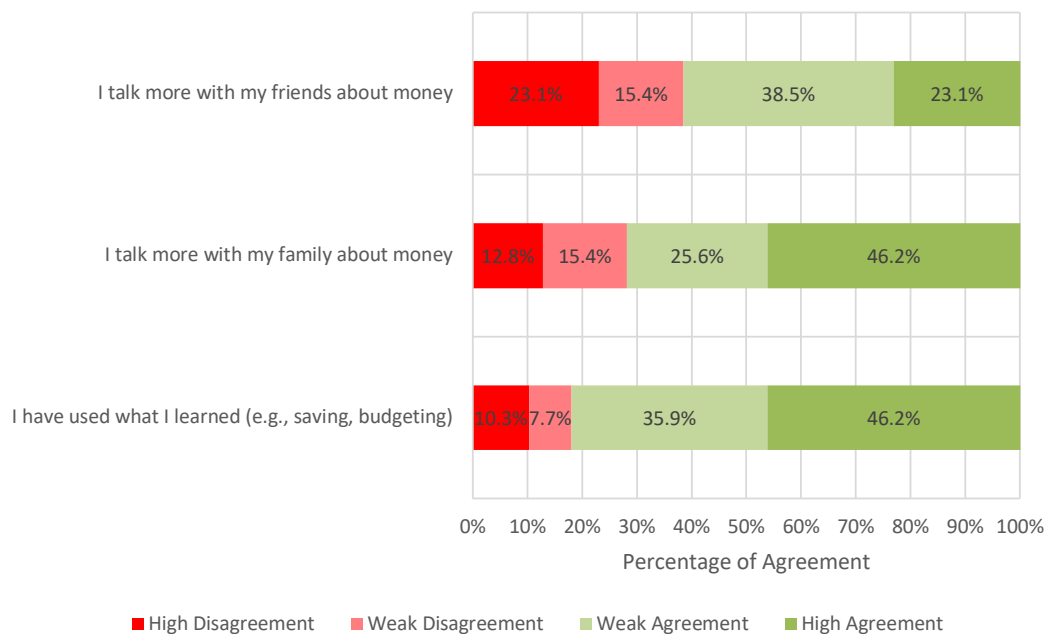
Comparing 2020 and 2021, although the overall level of agreement was similar, teachers in 2021 were more likely to have weak rather than high agreement with these statements. These items were the only items in the teacher survey where there was a statistically significant difference between the teachers who responded to the survey in 2020 and the teachers who responded to the survey in 2021 (see Table C10 in Appendix C). There is no obvious reason why this would be so. We could speculate that, for behaviours that teachers are not able to directly observe in students, they may be more likely to “somewhat agree” than “agree” or “strongly agree”. But that does not explain a drop from 2020 to 2021.

Importantly, students continue to report changes in their behaviour. As in 2020, there is a broader range of responses to impact questions than in the questions about knowledge and attitudes.

Overall, Figure 11 shows:

- 82.1% of students agreed that they have used what they learnt (46.2% high agreement)
- 71.8% of students agreed that they talk more with their family about money (46.2% high agreement)
- 61.6% of students agreed that they talk more with their friends about money (23.1% high agreement).

FIGURE 11 **Students’ level of agreement with statements about the impact of learning about money at school** (n=39)



The lower number of students responding to the survey this year means we are not making statistical comparisons between 2020 and 2021 data. However, a similarly positive picture emerges from the 2021 student data to the one reached from the 2020 student data. This allows us to conclude that learning about money at school does lead to changes in behaviour for some students.

Chapter 5: Responding to the evaluation questions

Overall, we rated the implementation and early outcomes of Sorted in Schools, Te whai hua – kia ora so far as **very good**. Table 7 summarises our judgement for how the programme is performing for each evaluative criterion.

TABLE 7 How well is the programme performing?

Criterion	EME	MME
Develop and sustain a credible, research-based programme that attracts, engages, and resonates with teachers/kaiako and ākonga/students	Very good	Very good
Engage with kura and schools to maximise participation in the programme	Very good	Very good
Build capability to teach and learn about financial literacy and capability	Very good	Not a focus in 2021 evaluation
Enable positive change in behaviour	Adequate	Not a focus in 2021 evaluation
Overall rating	Very good	Very good

The programme is well implemented

Te whai hua – kia ora is developing and being implemented as intended and is well received

Te whai hua – kia ora is underpinned by te reo Māori, tikanga Māori, and mātauranga Māori. It has a strong focus on the collective long-term wellbeing of whānau. Kaiako value the programme. It was evident in the kura case study that kaiako and ākonga see themselves in the programme. Where the programme is embedded in kura it works really well and satisfaction is high. The roles of kaitakawaenga and kaikōkiri for Te whai hua – kia ora are essential for building and sustaining relationships in the Māori-medium sector. There are some barriers to address before the programme can be fully implemented. Some barriers relate to programme resourcing and other barriers are systemic in nature. The programme is reliant on kanohi ki te kanohi visits to raise awareness and engage kaiako with it. However, visits to kura are time intensive and restricted by team resources.

Sorted in Schools has sustained its position as a valued financial capability programme

The 2021 teacher and student survey data confirm Phase 1 evaluation findings that teachers across different school settings value the programme, trust it, and are highly satisfied. An important finding this year is that multiple sources of evidence point to increased use of Sorted in Schools over time, and to teachers making deeper use of the programme.

There are challenges beyond Sorted in Schools' control in embedding financial capability within a school. The work Te Ara Ahunga Ora Retirement Commission has done on developing a sustainable PLD framework that explicitly moves teachers through a progression of engagement with Sorted in Schools and focuses on teachers as leaders of financial capability is a positive step.

The programme makes a positive impact

This second-year evaluation confirms that Sorted in Schools positively impacts on teacher confidence to teach financial literacy. The programme also positively impacts on students' awareness, motivation, attitudes and beliefs, and knowledge of key messages about money.

There is some evidence that students use what they have learnt about money, and are thinking and talking more about money. However, we do not wish to overclaim. We note it is challenging to evaluate the impact of financial education in terms of behaviour change, especially when a school-based programme relies on young people's acting on learning well into the future (O'Connell, 2009).¹⁵ However, the kura case study shows the impact that Te whai hua – kia ora has had in a kura, successfully supporting the aspirations of whānau in terms of financial capability and wellbeing.

Looking ahead

These findings confirm that Te Ara Ahunga Ora Retirement Commission should keep doing much of what they are doing. It also highlights some areas that could be given more attention in 2022 and beyond. We have brought these together in Table 8.¹⁶

¹⁵ O'Connell, A. (2009). "Evaluating the Effectiveness of Financial Education Programmes", *OECD Journal: General Papers*, vol. 2008/3, https://doi.org/10.1787/gen_papers-v2008-art17-en.

¹⁶ These areas emerged from findings presented in the report (page numbers are provided) and from a sense-making workshop with the Sorted in Schools, Te whai hua – kia ora team.

TABLE 8 Looking ahead

Keep focusing on	<ul style="list-style-type: none"> • fostering relationships with Te Rūnanga Nui o ngā Kura Kaupapa Māori and Ngā Kura ā-Iwi to support kura engagement with Te whai hua – kia ora (pages 11 and 21) • investing in PLD, implementing the Te whai hua – kia ora, Sorted in Schools PLD frameworks developed in 2021 (pages 19, 21, 26–27) • supporting schools and kura to deepen their use of Sorted of Schools and embed financial capability, giving more students and ākonga more opportunities to learn (pages 17–18, “Engaging with schools”, beginning page 25) • Te whai hua – kia ora product development strategy; learning content that resonates with Māori, developed by Māori (Chapter 3) • continuously improving website navigation (pages 18–19)
Stop focusing on	<ul style="list-style-type: none"> • reaching all schools and kura¹⁷
Start focusing on	<ul style="list-style-type: none"> • developing more resources for Te whai hua – kia ora that reflect suggestions from kaiako (Chapter 3) • the sustainability of the Te whai hua – kia ora model which currently relies on kanohi ki te kanohi support from the kaitakawaenga and kaikōkiri (Chapter 3) • engaging more directly with students to understand what they think about Sorted in Schools, and how it could be even better for them (page 24) • what additional support teachers need in assessing students’ learning in the junior curriculum (this could be addressed through the PLD framework) (pages 26–27) • developing planners for teachers to embed financial capability from Year 9 to Year 13 resources (this could be addressed through the PLD framework) (page 26) • gaining a deeper understanding of resource usage (pages 25–26)

Concluding statement

In 2021, Te Ara Ahunga Ora Retirement Commission sustained and grew the reach of Sorted in Schools, Te whai hua – kia ora from the strong foundations reported in the Phase 1 evaluation. The programme has been responsive to evaluation findings and feedback from stakeholders. The Phase 2 evaluation confirms that, overall, the programme has the right products and services. As the programme has reached this stage of maturity, it may be timely to revisit the programme logic and evaluation framework, to ensure they reflect what has been learnt from the evaluation so far. This includes (re)orienting Sorted in Schools, Te whai hua – kia ora as an education programme, rather than a behaviour change programme.

¹⁷ A target of 77% is in place for 2021/22.

APPENDIX A: An overview of evaluation questions and criteria

TABLE A1 An overview of the evaluation focus for 2020/21

Overarching evaluation questions			
<ul style="list-style-type: none"> • Is the programme being implemented well? • Are there elements Te Ara Ahunga Ora Retirement Commission should be changing? • Is the programme having an impact? 			
Overarching criteria	Evaluative criteria	Source of credible evidence	Mapping sub-evaluation questions
1 Develop and sustain a credible, research-based programme that attracts, engages, and resonates with teachers/kaiako and ākonga/students	<p>The programme is:</p> <ul style="list-style-type: none"> • cohesive • bicultural and culturally responsive • inclusive • accessible • responsive. <p>The programme has the right products, services, and models to achieve its long-term goals.</p> <p>People¹⁸ see themselves in the programme and the resources recognise and build on the circumstances, strengths, needs, and aspirations of every student, including Māori and Pacific.</p>	<p>In EME, survey of teachers¹⁹ who have registered with Sorted in Schools.</p> <p>In EME, survey of students who have participated in Sorted in Schools.</p> <p>In MME, data collection as agreed in the February 2021 proposal.</p>	<p>Are kura/school leaders, teachers, and students satisfied with the programme?</p> <p>What aspects of the programme have made a difference?</p> <p>To what extent does the programme address an identified need?</p>

¹⁸ Māori ākonga and kaiako in Māori-medium, Māori ākonga and kaiako in English-medium, Pacific teachers and learners, teachers and learners of diverse cultures.

¹⁹ We use teachers in a broad sense throughout this table to include heads of department/faculty, careers advisers, and deans.

<p>2 Engage with kura and schools to maximise participation in the programme</p>	<p>The programme has good visibility and awareness. Communication activities in MME and EME contexts drive engagement and uptake.</p> <p>The programme is being accessed equitably by kura and schools with ākonga/students for whom the programme could have the biggest impact (closing the gap in financial literacy) including Māori and Pacific.</p> <p>Kura and schools are implementing the programme that gives ākonga/students access to financial capability teaching and learning opportunities.</p> <p>Kura and schools are embedding the programme into their marau-a-kura/ curriculum.</p>	<p>Data from learning specialists (previously school and kura relationship managers).</p> <p>In EME, survey of teachers who have registered with Sorted in Schools.</p> <p>In EME, survey of students who have participated in Sorted in Schools.</p> <p>In MME, data collection as agreed in the February 2021 proposal.</p>	<p>Are school leaders, teachers, and students being reached as intended?</p> <p>Are school leaders, teachers, and students using the programme as intended?</p> <p>How is the programme being delivered?</p> <p>What aspects of the programme have made a difference?</p> <p>To what extent does the programme address an identified need?</p> <p>What were the unintended outcomes (positive and negative) of the programme?</p>
<p>3 Build capability to teach and learn about financial literacy and capability</p>	<p>Ākonga/students develop financial literacy (“mindset”—awareness, motivation, attitudes and beliefs, knowledge of key messages).</p> <p>Kaiako/teachers have confidence and competence to deliver financial literacy learning opportunities.</p>	<p>In EME, survey of teachers who have registered and used Sorted in Schools.</p> <p>In EME, survey of students who have participated in Sorted in Schools.</p> <p>In MME, data collection as agreed in the February 2021 proposal (not a main priority).</p>	<p>Did the programme produce or contribute to its short-, medium-, and long-term outcomes?²⁰</p> <p>What aspects of the programme have made a difference?</p>

²⁰ The focus is on short-term outcomes given the time frame for the evaluation.

4 Enable positive change in behaviour (financial capability)	As a result of the programme, people: <ul style="list-style-type: none">• believe they can do things differently• know what to do differently/how to find out• share what they know with others (the programme “travels”)• do things differently.	In EME, survey of teachers who have registered with Sorted in Schools. In EME, survey of students who have participated in Sorted in Schools. Not a focus in MME for 2020/21.	Did the programme produce or contribute to its short-, medium-, and long- term outcomes? What were the unintended outcomes (positive and negative) of the programme? What aspects of the programme have made a difference?
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APPENDIX B:

Detailed explanation of data collection and analysis

Before we began data collection, we gained ethics approval from the NZCER Ethics Committee for all Phase 2 evaluation activities.

Data collection in MME

In mid-2021 we gathered data about Te whai hua – kia ora use in Māori-medium via a case study with a kura kaupapa Māori, interviews with key stakeholders, and a short online survey. On 18 August 2021, Aotearoa went into a Level 4 lockdown because of community cases of the Covid 19 Delta variant. Prior to this, we had planned additional interviews with up to three kaiako via Zoom; however, once in lockdown we made the call to work with the data we had already collected.

Kaupapa

Five foundational kaupapa guide and shape the PLD approach of Te whai hua – kia ora: mana ake; whakapapa; mātauranga ā-whānau, ā-iwi; whakawhanaungatanga me te mahi tahi; and kanohi kitea. These kaupapa have also been applied to the evaluation context as explained below, focusing on the kura case study in particular.

Mana ake

Kura decide how and when they will engage with the PLD in ways that work for them. Often this means kanohi ki te kanohi support. PLD is based on a ground-up approach, which is more likely to embed and sustain PLD over time.

Evaluation: The kura were using Te whai hua – kia ora because the kura whānau had asked for financial capability teaching and learning for their tamariki. The whānau also controlled the process of engagement with kairangahau for the kura case study.

Whakapapa

The whakapapa of the programme within a kura refers to kura recording the experience of implementing the PLD in ways that fit their context. The mana for sustainability then remains with whānau for the future.

Evaluation: As a condition of participating in the evaluation, the kura required a report written in Māori to share the findings of the case study with the kura whānau, including the benefits and learnings from Te whai hua – kia ora.

Mātauranga ā-whānau, ā-iwi

Whānau and iwi already hold mātauranga about financial capability. It is important to acknowledge this and, when possible, incorporate it into PLD support.

Evaluation: Participants in the evaluation were asked about, and shared, their existing knowledge of financial capability as well as financial capability learnings from Te whai hua – kia ora.

Whakawhanaungatanga me te mahi tahi

Relationships are long term and built over time through working together with whānau to develop

what's wanted and needed at their kura, and through connecting kaiako with other kaiako, especially if they are isolated.

Evaluation: The process of engaging with kura in evaluation contexts requires time and effort to be put into building good relationships over time, and there must be clear benefits for the kura involved. This is an intensive, and necessary, process when working in Māori-medium.

The kaikōkiri and kaiwhakahaere had formed a long-term relationship with the kura involved in the case study, working with them to support their financial capability needs. Their relationship with the kura provided the entryway needed to approach the kura about participating in a case study. With their continued support, the kairangahau then attended a series of hui to build a relationship with the kura in the context of the evaluation before any evaluation activities occurred.

Kanohi kitea

Kanohi kitea is about spending time at kura so that you are seen and known by kura whānau which helps build good long-term relationships.

Evaluation: The kaikōkiri, kaiwhakahaere, and kairangahau spent time at the kura prior to the case study fieldwork to be seen by the kura whānau including the ākongā.

Kura case study

We were looking to explore the story of a kura that was using the programme.

Approach to the kura and informed consent

13 May 2021, 3.30pm: The kaikōkiri, kaiwhakahaere, and kairangahau visited the kura and met with the main contact for the kura—a kaiako who had been using Te whai hua – kia ora. The hui was in Māori, and the kaiako explained that for the kura to agree to participate we would need to first tono to the whānau for their agreement, and at the end of the project provide a standalone case study report for the kura in te reo Māori.

30 June, 7.30pm: The kaikōkiri and two kairangahau attended the whānau hui via Zoom and made the tono to whānau in Māori and English. The whānau agreed to participate.

9 July 6pm: The kaikōkiri, kaiwhakahaere, and two kairangahau attended the Matariki dine and cheese Art Exhibition event at the kura to be kanohi kitea—seen and known by the whānau.

Nicola then sent information letters, consent forms, and questionnaires to the kaiako who distributed them to kaiako, whānau, and ākongā, organised the collection of signed consent forms, and set the date for interviews.

Fieldwork

13 August, 9.00am–6.30pm: Two kairangahau conducted fieldwork at the kura assisted by the kaikōkiri. We conducted separate focus groups with two kaiako, four ākongā in Years 9–11, three ākongā in Year 12, and three whānau members. One whānau member who couldn't be there in person provided their written answers to the interview questions. Focus group interviews with ākongā were conducted in Māori, and interviews with kaiako and whānau were in a mix of Māori and English. Each focus group took 1 hour and were held at the kura at times that best suited the participants. Each participant was given a koha in thanks for their help in explaining the use and impact of Te whai hua – kia ora in their kura.

Reporting

A short seven-page case study report was written for the kura in Māori and in English. The kura received a draft copy of the report for them to check for accuracy before being finalised. An extended version of the case study was written for the Retirement Commission and is included in this report.

Short online survey

A short online survey was developed to be used at every opportunity where kaiako were engaging with Te whai hua – kia ora. Two versions of the survey were created, one in Māori only, and one in Māori and English, to give kaiako the option of filling in either version.

The survey asked kaiako where they were at with Te whai hua – kia ora (aware, just stated using, using, used in the past but not now); whether the programme offered the right kind of support for their kura; why they used or planned to use the resources; about access; and about usefulness.

The kaitakawaenga and kaikōkiri sent an eDM with the link to the survey to all those who had registered with Te whai hua – kia ora. They also encouraged individual kaiako to fill in the survey. Respondents were offered the chance to go into a draw for a \$50 voucher. Despite these efforts, the survey had a low response rate, as was also the case with the survey in Phase 1.

Seventeen kaiako responded to the short online survey. Respondents came from at least 10 different kura. Eight of the respondents had some experience with using Te whai hua – kia ora, seven were aware of the programme but hadn't used it, and two did not provide information about their familiarity with the programme.

Due to the small number of kaiako surveys, these have been analysed as qualitative data, with no statistical analysis.

Interviews with stakeholders

Stakeholder interviews were conducted with the Te whai hua – kia ora kaitakawaenga and kaikōkiri, and a programme/resource developer. We have also drawn on kōrero about the PLD framework for Te whai hua – kia ora.

Data collection in EME

The teacher survey

The survey was developed by NZCER with feedback from Te Ara Ahunga Ora Retirement Commission. We began with the 2020 questions and items. These were reviewed to keep the survey as short as possible, prioritising key information needs. New questions were added about the senior secondary resources. Questions were a combination of descriptive and attitudinal items.

The EME teacher survey collected data about:

- teacher demographics
- use of Sorted in Schools, including year levels, subjects, programme components, classroom use, and number of hours
- opinions about Sorted in Schools, including satisfaction
- the difference the programme is making for students.

The sample was all 1,237 teachers who had previously registered on the Sorted in Schools website (EME). These teachers were sent a personalised link to the online survey through SurveyMonkey.

The teacher survey was open for teachers to complete for 6 weeks from 7 April to 17 May 2021. Reminders were sent, and a weekly prize draw was used to incentivise completion of the survey. In total, 177 teachers completed the survey, from 103 schools.²¹

An overview of responding teachers

Their schools

- Decile: Teachers were spread across low (25.6%), mid (46.9%), and high (27.5%) decile schools.
- School type: Many (82.1%) teacher respondents were teaching in co-educational schools, with 11.1% at single sex girls' schools, and 6.8% at single sex boys' schools.
- School size: Teachers responding to the survey came from schools ranging from fewer than 20 students to over 4,000 students. The average was 943 students.
- Region: Table B1 shows the spread across regions. Although it would be difficult to ascertain uptake or impact by region (given the relatively small number of teacher participants by region), this shows a spread of teachers from across the country.

TABLE B1 Teacher survey respondents (region) (n=162)

Region	Count	Percentage
Auckland	36	22.2
Canterbury	22	13.6
Bay of Plenty	18	11.1
Waikato	18	11.1
Wellington	17	10.5
Northland	12	7.4
Otago	9	5.6
Tasman	8	4.9
Manawatu–Wanganui	7	4.3
Hawke's Bay	6	3.7
Southland	4	2.5
Marlborough	2	1.2
Gisborne	1	0.6
Nelson	1	0.6
West Coast	1	0.6
Total	162	100.0

Note: Due to rounding, percentages may not sum to 100%.

²¹ There were 17 invalid teacher surveys (90% or more missing data and/or incorrect survey scoring) that were discarded prior to the main analyses.

Location

- Most teacher respondents (92.5%) were teaching in urban areas (Table B2).

TABLE B2 Teacher survey respondents (location) (n=162)

School area	Count	Percentage
Main urban area	102	63.8
Minor urban area	30	18.8
Secondary urban area	16	10.0
Rural area	12	7.5
Total	160	100

Note: Two teachers from schools with “non-applicable” school area also responded to the survey.

Teacher demographics

- Ethnicity: Most (75%) teacher respondents self-identified as NZ European/Pākehā, followed by Māori (14%), Asian (11%), and Pacific (10%).
- Teaching experience: Most (73.5%) teachers reported more than 10 years of teaching experience (Table B3).

TABLE B3 Teacher survey respondents (years of teaching experience) (n=162)

Years of teaching experience	Count	Percentage
0–2 years	9	5.6
3–5 years	11	6.8
6–10 years	23	14.2
11–19 years	53	32.7
20 years or more	66	40.7
Total	162	100

Role

- Respondents reported multiple roles within their organisations, with classroom teacher (51.2%) or head of department (34%) the most common (Table B4).

TABLE B4 Teacher survey respondents (role) (n=162)

Role	Count	Percentage
Teacher	83	51.2
Head of department	55	34.0
Careers adviser	19	11.7
Dean	19	11.7
Gateway co-ordinator	11	6.8
Other	11	6.8
Kaiako	10	6.2
Associate/Deputy principal	6	3.7
Principal	2	1.2
Teacher aide	1	0.6

Note. Total is greater than the number of respondents due to multiple selections.

The student survey

The survey was developed by NZCER with feedback from Te Ara Ahunga Ora Retirement Commission. We began with the 2020 questions and items. These were reviewed to keep the survey as short as possible, prioritising key information needs. Questions were a combination of descriptive and attitudinal items.

The EME student survey collected data about:

- learning about money at school
- changes in knowledge, attitudes, and behaviour.

The student survey was also available for 6 weeks in April and May (2 of these weeks were in the school holidays), and again for 2 weeks in August.²² The 1,237 teachers who had been sent the teacher survey were sent an email with a link to the student survey. We asked teachers to forward this link to any students from Years 9–13 with whom they had used the Sorted in Schools resources. We also asked teachers at the end of the teacher survey if they had students who we could invite to complete the survey. If they said yes, we sent these teachers a more personalised email.

We followed up directly with teachers and sent reminders for them to complete their surveys as well as remind their students to complete theirs. A weekly prize draw was used to incentivise completion of the survey.

An overview of responding students

Their schools

- Decile: Student respondents were spread across low (33.3%), mid (33.3%), and high (33.3%) decile schools.
- School type: Just over two-thirds (69.1%) of all students attended co-educational schools, and 30.8% attended single sex girls' schools.

²² Analysis and reporting were later than scheduled, so we had the opportunity to boost the response rate from students.

- School size: Students responding attended a range of schools by size (35.9% in schools with fewer than 500 roll, 30.8% of students were in schools with 500–1,000 roll, and 33.3% in schools with 1,000+ roll).
- Region: Students responding attended schools in nine regions of New Zealand, with 84.6% attending schools in Auckland, Waikato, or Wellington (Table B5).

TABLE B5 Student survey respondents (region) ($n=39$)

Region	Count	Percentage
Auckland	12	30.8
Waikato	11	28.2
Wellington	10	25.6
Canterbury	1	2.6
Bay of Plenty	1	2.6
Otago	1	2.6
Tasman	1	2.6
Manawatu–Wanganui	1	2.6
Nelson	1	2.6
Total	39	100

Note: Due to rounding, percentages may not sum to 100%.

Location

- Urban areas are over-represented in the sample, with all students attending schools in main or minor urban areas (Table B6).

TABLE B6 Student survey respondents (location) ($n=39$)

Area	Count	Percentage
Main urban area	36	92.3
Minor urban area	3	7.7
Total	39	100

Student demographics

- Gender: The majority of students responding (64.1%) self-identified as female.
- Ethnicity: The majority of students self-identified as Pacific (43.6%) or NZ European/Pākehā (41%), followed by Māori or Asian (17.9% each, see Table B7).

TABLE B7 Student survey respondents (ethnicity) (n=39)

Ethnicity	Count	Percentage
Pacific (10 Samoan, 2 Tongan, 2 Cook Island Māori, 2 Niuean, 1 Tokelauan)	17	43.6
NZ European/Pākehā	16	41.0
Māori	7	17.9
Asian (2 Chinese, 2 Filipino, 1 Japanese, 1 Korean, 1 Thai)	7	17.9
Other European	4	10.3
Other	2	5.1

Note. Total is greater than the number of respondents due to multiple selections.

Year level

- Nearly all students responding were senior students in Years 11–13. (see Table B8).

TABLE B8 Student survey respondents (year level) (n=39)

Year level	Count	Percentage
Year 9	1	2.6
Year 10	3	7.7
Year 11	8	20.5
Year 12	15	38.5
Year 13	12	30.8

Analysis

Quantitative analysis

Survey data were cleaned, and frequencies produced. Preliminary analyses were performed to ensure no violation of the assumptions of normality and linearity. Where appropriate, and sample size allowed, the following data analytical techniques were undertaken:

- A one-way between-groups analysis of variance test, to explore whether teacher responses varied with respect to major demographic variables. Where applicable, a Bonferroni correction was applied to account for Type 1 error across multiple tests.
- Pearson product-moment correlation coefficient analysis, to explore whether teacher responses were related to their responses in other questions in the survey.

Table B9 shows the results of these analyses for the teacher data.

TABLE B9 Statistical tests and results, EME teacher data

Data explored/analysed	Statistical tests used	Results
Associations between hours spent on Sorted in Schools and Likert item ratings	Pearson's <i>r</i> correlation	No statistically significant associations
Associations between school size and Likert item ratings	Pearson's <i>r</i> correlation	No statistically significant associations
Associations between school decile and Likert item ratings	Pearson's <i>r</i> correlation	No statistically significant associations
Differences in Likert item ratings between regular/heavy users of Sorted in Schools versus irregular/light users	One-way ANOVA	No statistically significant differences
Differences in Likert item ratings between users from different subjects or curricular areas	One-way ANOVA	No statistically significant differences
Differences in Likert item ratings between heads of departments and teachers	One-way ANOVA	No statistically significant differences
Differences in percentages of agreement between 2020 and 2021 Likert items	Z-test of proportions	No statistically significant differences except for two statements about perceived impact on student behaviour 2020 and 2021 (see Table C10)

Making evaluative judgements

After all data were analysed, the evaluation team met for a “pattern spotting” workshop. We discussed the following: In general, what are we seeing? What are the contradictions in the data? What are the puzzles in the data? What are the surprises in the data? Our findings emerged from this exercise. In the final cycle, we also applied the evaluation rubric to make an evaluative judgement of performance for each criterion.

APPENDIX C: Data tables

TABLE C1 Comparing teachers' high agreement for statements about overall satisfaction in 2020 and 2021

Overall ...	High Agreement 2020 %	High Agreement 2021 %	Difference
I would recommend Sorted in Schools to others	89.9	87.8	No significant change
I will continue to use Sorted in Schools in the future	92.4	86.2	No significant change
I am satisfied with the quality of the Sorted in Schools programme	82.3	81.3	No significant change
Compared to other online financial capability resources, I like to use Sorted in Schools more	70.9	63.4	No significant change

TABLE C2 Teachers' level of agreement with statements about the resources supporting learning (n=123)

Overall ...	High Disagreement %	Weak Disagreement %	Weak Agreement %	High Agreement %
The resources support Māori students' learning	0.8	4.1	30.9	64.2
The resources support Pacific students' learning	1.6	6.5	32.5	59.3
The Sorted in Schools programme supports the overall wellbeing of whānau/families	0.8	1.6	23.6	74
The resources and activities are about everyday situations that are familiar to my students	0.8	1.6	21.1	76.4

TABLE C3 Comparing teachers' high agreement for statements about the resources supporting learning in 2020 and 2021

Overall ...	High Agreement 2020 %	High Agreement 2021 %	Difference
The resources support Māori students' learning	72.2	64.2	No significant change
The resources support Pacific students' learning	65.8	59.3	No significant change
The Sorted in Schools programme supports the overall wellbeing of whānau/families	77.2	74.0	No significant change
The resources and activities are about everyday situations that are familiar to my students	86.1	76.4	No significant change

TABLE C4 Teachers' level of agreement with a statement about increased use (n=123)

	High Disagreement %	Weak Disagreement %	Weak Agreement %	High Agreement %
Compared with last year, our school is using Sorted in Schools more	12.2	17.1	26.8	43.9

TABLE C5 Teachers' reported hours spent using Sorted in Schools, comparing 2020 and 2021

Hours	2020 %	2021 %
Less than 11 hours	57.0	39.9
Between 11 and 30 hours	21.5	39.9
More than 30 hours	13.9	16.3
Did not specify	7.6	4.1
Total	100.0	100.0

Note: Due to rounding, percentages may not sum to 100%.

TABLE C6 Teachers' responses to how they have used Sorted in Schools, comparing 2020 and 2021

Pedagogical use	2020 %	2021 %
To supplement a programme/unit/module on financial capability that also uses other resources	60.8	61.8
For occasional one-off lessons	49.4	44.7
As a resource for students working at their own pace	27.8	35.0
As a complete block-course/short programme/unit/module on financial capability	25.3	39.8
To use money topics as a context to teach another curriculum area	16.5	19.5
For students' homework	10.1	5.7
For a reliever to teach	0.0	3.3

Note: Teachers could select more than one option, so percentages do not sum to 100.

TABLE C7 Teachers' responses to what would support them to use Sorted in Schools or to use it more (overall, users of the programme, and non-users)

	Overall (n=162)		Users (n=123)		Non-users (n=37)	
	n	%	n	%	n	%
PLD workshop about the Sorted in Schools programme	63	39.4	46	37.4	17	45.9
Having more time generally (e.g., a lighter workload)	61	38.1	49	39.8	12	32.4
Support with planning and implementation of Sorted in Schools	58	36.3	45	36.6	13	35.1
More resources that reflect our students and community	58	36.3	48	39.0	10	27.0
Support with moderating unit and achievement standard assessment resources	50	31.3	38	30.9	12	32.4
More time allocated in the school timetable	38	23.8	33	26.8	5	13.5
Support with integrating Sorted in Schools into different curriculum areas	31	19.4	24	19.5	7	18.9
More support from senior leaders	25	15.6	18	14.6	7	18.9
More support from other teachers	23	14.4	19	15.4	4	10.8
Help with understanding student learning progressions	16	10.0	14	11.4	2	5.4
None of the above—I am content with how we currently use Sorted in Schools	14	8.8	13	10.6	1	2.7

TABLE C8 Comparing high agreement for statements about impact on teachers' own understanding and confidence, 2020 and 2021

Overall ...	High Agreement 2020 %	High Agreement 2021 %	Difference
Using Sorted in Schools has increased my confidence in teaching financial capability	69.6	65.9	No significant change
Using Sorted in Schools has improved my own understanding of financial capability	62.0	56.9	No significant change

TABLE C9 Comparing teachers' high agreement for statements about perceived impact on student learning, 2020 and 2021

Overall ...	High Agreement 2020 %	High Agreement 2021 %	Difference
Students are more interested in money matters	68.4	61.0	No significant change
Students are more comfortable talking about money	60.8	54.5	No significant change
Students know how to find answers to questions they have about money	47.4	37.4	No significant change

TABLE C10 Comparing teachers' high agreement for statements about perceived impact on student behaviour, 2020 and 2021

Overall ...	High Agreement 2020 %	High Agreement 2021 %	Difference %
Students have shared what they have learnt with others	57.7	38.2	▼19.5
Students have changed what they do with money (e.g., saving, budgeting)	45.6	23.6	▼22.0

