

Sorted in Schools, Te whai hua – kia ora

2021/22 evaluation report

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Contents

| | |
|---|----|
| Acknowledgements | ii |
| Key highlights | 1 |
| Introduction | 1 |
| Overall findings | 1 |
| Answering the evaluation questions | 3 |
| 1. Introduction | 5 |
| The programme | 5 |
| The evaluation | 5 |
| 2. Methodology | 7 |
| Data | 7 |
| Analysis | 7 |
| Key limitations | 8 |
| 3. The new evaluation framework | 10 |
| Background | 10 |
| Developing new evaluative criteria | 10 |
| Redesigning the programme logic | 11 |
| 4. Findings for Te whai hua – kia ora | 12 |
| Develop and sustain a credible programme | 12 |
| Engage with kura to maximise participation in the programme | 15 |
| Build capability to grow financial literacy and capability so the programme is a success for learners | 19 |
| Decolonise thinking about financial capability | 20 |
| 5. Findings for Sorted in Schools | 22 |
| Develop and sustain a credible programme | 22 |
| Engage with schools to maximise participation in the programme | 25 |
| Build capability to grow financial literacy and capability so the programme is a success for learners | 28 |
| Influence thinking about financial capability | 30 |
| 6. Responding to the evaluation questions | 33 |
| The programme is very well implemented | 33 |
| Teachers and kaiako are confident the programme makes a positive impact | 34 |
| The programme is a high-quality, valued programme | 34 |
| Improvements and innovation: Are there elements Te Ara Ahunga Ora Retirement Commission should be changing? | 34 |
| Concluding statement | 35 |
| References | 36 |

Appendices

| | |
|--|----|
| Appendix A: Evaluation framework | 37 |
| Appendix B: Detailed explanation of data collection and analysis | 44 |
| Appendix C: Data tables | 49 |

Tables

| | | |
|----------|--|----|
| Table 1 | Data analysed for this report (Te whai hua – kia ora) | 7 |
| Table 2 | Data analysed for this report (Sorted in Schools) | 7 |
| Table 3 | The 6-point Likert scale used in the teacher and student surveys | 8 |
| Table 4 | The evaluative rubric | 8 |
| Table 5 | EDM engagement information, Te whai hua – kia ora (August 2021–July 2022) | 17 |
| Table 6 | Downloads of rauemi, July 2021–June 2022 | 18 |
| Table 7 | Teachers’ responses to how they have used Sorted in Schools, 2020, 2021, 2022 | 26 |
| Table 8 | How well is the programme performing? | 33 |
| Table 9 | Improvements and innovation | 35 |
| Table A1 | An overview of the evaluation questions and criteria (updated June 2022) | 37 |
| Table A2 | A review of rauemi against the overarching criteria and evaluative criteria in September 2022 | 41 |
| Table B1 | MME data collection methods and the evaluation criteria they address | 44 |
| Table B2 | Teacher survey respondents (Region) | 46 |
| Table B3 | Teacher survey respondents (Location) | 46 |
| Table B4 | Teacher survey respondents (Years of teaching experience) | 47 |
| Table B5 | Teacher survey respondents (Role) | 47 |
| Table C1 | Comparing teachers’ High Agreement for statements about overall satisfaction in 2020 and 2021, 2021 and 2022 | 49 |
| Table C2 | Comparing teachers’ High Agreement for statements about the resources supporting learning in 2020 and 2021, 2021 and 2022 | 50 |
| Table C3 | Teachers’ responses to which parts of the programme they have used, comparing 2020, 2021, and 2022 | 51 |
| Table C4 | 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) | 52 |
| Table C5 | Comparing teachers’ High Agreement for statements about perceived impact on students’ financial literacy, 2020 and 2021; 2021 and 2022 | 53 |
| Table C6 | Comparing teachers’ High Agreement for statements about perceived impact on students’ financial capability, 2020 and 2021; 2021 and 2022 | 53 |

Figures

| | | |
|-----------|---|----|
| Figure 1 | Te whai hua – kia ora—Te whai tāke kia tika—tax modules | 13 |
| Figure 2 | Teachers’ level of agreement with statements about overall satisfaction | 23 |
| Figure 3 | Teachers’ level of agreement with statements about the resources supporting learning | 24 |
| Figure 4 | Teachers’ level of agreement with statements about their confidence | 28 |
| Figure 5 | Teachers’ level of agreement with statements about perceived impact on students’ financial literacy | 29 |
| Figure 6 | Teachers’ level of agreement with statements about perceived impact on student learning | 32 |
| Figure A1 | Revised programme logic (finalised August 2022) | 40 |

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 3 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 3 evaluation took place from March to September 2022. The evaluation had four overarching questions:

1. Is the programme being implemented well?
2. Is the programme having an impact?
3. To what extent is the programme a high-quality, valued programme? (added in 2022)
4. Are there elements Te Ara Ahunga Ora Retirement Commission should be changing?

The evaluation combines data from multiple sources and uses 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 performance of Sorted in Schools, Te whai hua – kia ora as **very good** in 2022. More information on the evaluation rubric is provided on page 8. There was an increase in performance rating on some individual criteria as the programme has been responsive to evaluation findings from previous phases and continues to develop and grow.

A summary of key findings for each evaluative criterion is given below.

Develop and sustain a credible programme

Sorted in Schools, Te whai hua – kia ora has continued to develop to ensure the programme has the right products, services, and models to achieve its goals. In MME, the team has trialled a new approach by adapting English language resources, contextualising the resources to fit with te ao Māori, overlaying them with the whare tapa whā lens, identifying the benefits for whānau in using the resource, then translating them into te reo Māori. This showed a commitment to get rauemi to kura more quickly, although it was still very time intensive. Mapping all rauemi against the new evaluative criteria confirmed that Te whai hua – kia ora is a high-quality, credible programme that addresses all programme goals and desired outcomes. We have earlier evidence from the evaluation that it engages and resonates with ākonga and kaiako. In EME, there is clear and sustained evidence that the

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.

programme is highly valued and trusted by teachers. Teachers are also confident that the programme is valued by students. New Pacific resources for students have been launched. These demonstrate the programme's commitment to taking a holistic approach to financial capability.

Rating: **Excellent**

Engage with kura and schools to maximise participation

The number of kura and schools using the programme has been maintained, in what has been a challenging year for the education sector. In MME, the programme is reaching kura that the team has not visited kanohi ki te kanohi, a sign of good visibility and awareness. In EME, many teachers are using the programme as a complete course or module on financial capability, and in a variety of other ways, again highlighting the flexibility of the programme. There is potential for more kaiako and teachers to deepen use and for the evaluation to get better evidence of whether kura and schools are embedding the programme into their marau-a-kura or curriculum.

Rating: **Very good**

Build capability to grow financial literacy and capability so the programme is a success for learners

This criterion recognises the importance of kaiako/teachers being confident to deliver financial literacy learning opportunities and ākonga/students learning about and growing their financial literacy with a focus on awareness, motivation, attitudes, and beliefs. In EME, teachers are confidently using the programme, and nearly all agreed with statements about students' developing and growing financial literacy. We need better data about whether schools and kura use the programme to support their own goals and aspirations for financial capability. This criterion has been less of a focus for the MME evaluation this year.

Rating: **Very good** (Sorted in Schools) / **Adequate** (Te whai hua – kia ora)

Decolonise thinking about financial capability

Decolonising thinking about financial capability is a new criterion for 2022. This criterion is intended to directly address the negative impacts of colonisation that whānau continue to experience in relation to financial capability. The review of rauemi showed a clear and strong focus on decolonising thinking about financial capability. Participants in the resource development workshop agreed that the rauemi help them: understand the connection between mātauranga Māori and financial capability; recognise and value their own mātauranga Māori; and understand how financial literacy and capability can support whānau wellbeing now and in the future.

Rating: **Good** (Te whai hua – kia ora)

Influence thinking about financial capability

In EME, the new criterion is about influencing thinking about financial capability, a shift from a narrower focus on enabling behavioural change in the previous evaluation framework. This criterion also focuses on what students understand about financial capability as a result of the programme. Teacher data provide some evidence of the programme influencing students' thinking and understanding about financial capability, but in future phases of evaluation, more questions could be asked on this area, and, ideally, data would be collected from students.

Rating: **Good** (Sorted in Schools)

Answering the evaluation questions

The programme is very well implemented

Sorted in Schools, Te whai hua – kia ora is being implemented very well by Te Ara Ahunga Ora. The programme has the right products, services, models, and personnel. The programme continues to grow its products in response to evaluation findings. The number of kura and schools using the programme in the 2021/22 year has been sustained—an achievement in the challenging year the education sector has had. Feedback from kaiako and teachers shows there is still demand for professional learning and development (PLD) and support from Te Ara Ahunga Ora for those who are new or experienced at using the programme. There is potential for more kaiako and teachers to deepen use and for the evaluation to get better evidence of whether kura and schools are embedding the programme into their marau ā-kura or curriculum.

Teachers and kaiako are confident the programme makes a positive impact

In EME, we have good data from teachers to infer that the programme is a success for their learners. Nearly all teachers agreed students have developed financial literacy, and that students are interested in how dealing with money can support them and their family or whānau. Most also agreed that students have changed how they think about money (e.g., saving, budgeting) with the future in mind. In MME, last year the kura case study showed the impact that Te whai hua – kia ora had in a kura, successfully supporting aspirations of whānau. This year, the focus was on kaiako. All kaiako participating in a workshop agreed that the resources help them understand the connection between mātauranga Māori and financial capability, help them recognise and value their own mātauranga Māori—existing financial capability knowledge, and help them understand how financial literacy and capability can support whānau wellbeing now and in the future. These outcomes are decolonising thinking about financial capability which is aimed at directly addressing the negative impacts of colonisation.

The programme is a high-quality, valued programme

Sorted in Schools is highly valued and trusted by teachers for the third year in a row. High ratings across items were sustained. Teachers were also confident that the programme is valued by students. In MME, over the past 3 years, the evaluation team has worked closely with the Te whai hua – kia ora team to document the foundations for the programme and its subsequent development. It has been clear from its inception that Te whai hua – kia ora is underpinned by te reo Māori, tikanga Māori, and mātauranga Māori, using te ao Māori perspectives and values. The programme has a strong holistic focus on the collective long-term wellbeing of whānau in terms of taha hinengaro, taha tinana, taha wairua, and taha whānau (Durie, 1994). Anecdotally, kaiako who have used it want to keep using it. This is also reflected in the sustained number of kura using the programme and the “travel” of the programme beyond those kura directly visited by the Te Ara Ahunga Ora team.

Improvements and innovation

The fourth evaluation question asked “Are there elements Te Ara Ahunga Ora Retirement Commission should be changing?” To focus on improving and innovating, NZCER and the Sorted in Schools, Te whai hua – kia ora team workshopped the evaluation findings to consider what they should keep focusing on, stop focusing on (or focus less on), and start focusing on in 2023 and beyond.

Keep focusing on:

- evaluating the programme, with a refreshed focus and approach for 2022/23
- maintaining the current strong level of school and kura use
- investing in PLD and product development in both MME and EME
- maximising opportunities to advocate for the programme within the education sector and beyond
- expanding communications with kaiako and teachers
- continuing the product development process in EME, which includes an inclusive focus (i.e., individual/collective)
- maintaining existing good relationships within the Māori medium sector as well as fostering new relationships.

Focus **less** on:

- resources that are not being used by teachers, after analysis of website data.

Start focusing on:

- maximising the data available for programme and evaluation use
- developing resources that maximise the success of the programme for Māori students in EME
- developing teacher profiles that seek to understand different models of product use.

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 is an essential workstream. The New Zealand Council for Educational Research (NZCER) began evaluating the implementation and early outcomes of the programme in 2019.² Two reports have already been published on Te Ara Ahunga Ora website.³

Te whai hua – kia ora and Sorted in Schools are treated as two separate strands within the same evaluation. This is manifest in this report by the way we present data and key findings in separate sections but weave the findings together in a conclusion to answer the overarching evaluation questions across the programme as a whole. As part of this phase of the evaluation in 2022, the evaluation framework was reviewed, which led to refreshed evaluation questions, revised evaluative criteria, and a new programme logic. More information is provided in Section 3.

Overarching questions

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

² Evaluation Associates evaluated the start-up phase in late 2018.

³ <https://retirement.govt.nz/financial-capability/research/sorted-in-schools-research/>

Evaluating Te whai hua – kia ora in 2022

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. Te whai hua – kia ora faced the additional challenges of having to create all new content appropriate for Māori medium and bring the kaupapa of financial literacy and capability to the attention of kura. The first 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 evaluation design maximises opportunities to collect data from kaiako when they engage with the programme.

The Phase 3 evaluation focused on the new evaluative criteria, and the extent to which Te whai hua – kia ora rauemi aligned with the criteria. A major evaluation activity involved documenting the two rauemi development processes used and mapping all programme rauemi against the criteria.

We have taken every opportunity to gather data and conduct evaluative activities (outside of kura) to support the ongoing development of the programme. The refresh of the evaluation framework April–June 2022 has informed our evaluation planning and design. We have made good use of the data collection methods that we have used in the past, along with a new method to collect data from participants in the resource development hui through the Teams recordings and evaluation forms.

Evaluating Sorted in Schools in 2022

In EME, the focus was on understanding the programme's use, value, and impact after a further year of implementation. As in previous years, the main method was a survey of teachers. The previous teacher survey was repeated, with some modifications and refinements to prioritise key information. The survey data provided evidence for all four evaluative criteria, collecting data about:

- use of Sorted in Schools
- opinions about Sorted in Schools including satisfaction
- the difference the programme is making for students.

We did not survey students this year. It is challenging to get a good response rate for an online student survey, particularly during the current environment of pressures on students and teachers. The suite of research and evaluation projects NZCER is undertaking for Te Ara Ahunga Ora this year includes a student voice project. This will garner richer and more useful information from young people. The teacher survey also asks about teachers' perceptions of the impact of the programme on students. These questions have provided useful information in the first 2 years of the evaluation and do so again this year.

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.

Table 1 and Table 2 below provide an outline of data analysed for this report. Appendix B has more information on the data collection and analysis approach.

TABLE 1 Data analysed for this report (Te whai hua – kia ora)

| Data type | Summary |
|---------------------|---|
| Short kaiako survey | Four short evaluation forms collected from kaiako at the end of a resource development workshop |
| Review of rauemi | Mapping all Te whai hua – kia ora rauemi against the evaluative criteria |
| Administrative data | Analysis of website analytics, and information about number of kura visited provided by Te Ara Ahunga Ora |
| Interview | Interview with the kaitakawaenga and kaikōkiri |

TABLE 2 Data analysed for this report (Sorted in Schools)

| Data type | Summary |
|----------------|---|
| Teacher survey | 84 ⁴ teachers from 63 schools; data collected from 14 June–8 August 2022 |

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. Tests of statistical significance were restricted to Z-tests of proportions due to sample size constraints. Further details about the results of these tests are included in Appendix B.

A set of questions asked respondents about the extent to which they agreed or disagreed with a series of statements, using a 6-point Likert scale. 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

⁴ There were seven invalid teacher surveys (90% or more missing data and/or incorrect survey scoring) that were discarded prior to the main analyses.

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 the same evaluative rubric as in previous years to help make transparent the evaluative judgements about the programme’s performance. 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 overall; 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 to draw conclusions on engagement with, and impact of, Sorted in Schools. The key limitations of these data were as follows.

Teachers responding to the survey were more likely to be NZ European Pākehā (68.8%, compared with 10.4% Māori, 10.4% Asian, 7.8% Pacific). They were more likely to be from mid-decile schools (51.9%) than low (18.2%) or high (22.1%) decile schools.

Due to the smaller sample of teacher respondents this year, we were unable to undertake the same statistical tests used in previous evaluation years (e.g., one-way between-group analysis of variance, Pearson’s coefficient analysis). Instead, and where possible, we explored possible differences in the extent of teachers’ agreement on items between 2021 and 2022 using Z-test of proportion.

A challenge we faced at the start of this cycle concerned having sufficient time for evaluative activities in Māori medium. The ongoing impact of COVID-19 continued to make it difficult to engage with people in kura kanohi ki te kanohi. These pressures on kura, and short staffing for Te whai hua – kia ora led the team to decide to reduce their visits to kura and focus more on rauemi development. The evaluation team likewise made the decision to focus more on the developmental aspects of Te whai hua – kia ora this year. There has also been a limited time frame for data collection this year. The limitation is that we have very limited kaiako voice, and no ākonga voice this year.

3. The new evaluation framework

Background

As the evaluation is now in its third year, NZCER and Te Ara Ahunga Ora agreed it was timely to revisit the evaluation framework to ensure it reflected the current programme and what has been learnt from the evaluation so far. The review included the evaluation questions and evaluative criteria, and the role of the programme logic in the evaluation.

Central to the review was recognising how the approach to evaluating Sorted in Schools and Te whai hua – kia ora has evolved into two strands within a single evaluation. The *He Awa Whiria* model (Macfarlane & Macfarlane, 2019) informed our thinking here. This uses the metaphor of streams of a river. It allows Sorted in Schools and Te whai hua – kia ora in the new framework to start together, run beside each other in equal strength, come together and move away, then come together again to create learning opportunities.

Developing new evaluative criteria

Multiple hui were held with Te Ara Ahunga Ora teams. The following areas and activities were covered:

- clarifying the current programme landscape and the future relationship between Te whai hua – kia ora and Sorted in Schools
- thinking about evaluation purpose and use of future evaluation findings and outputs
- reviewing current evaluation questions (one new question was added)
- revising evaluative criteria, considering: On what basis should we judge the success of the programme? What matters to Te Ara Ahunga Ora? To kaiako? To whānau? To ākonga? To other stakeholders? Which criteria can we keep/adapt from the previous framework? What's missing?

Early in this process it was decided that there should be distinct evaluative criteria for Te whai hua – kia ora and for Sorted in Schools. These criteria were developed for MME first, using the kaupapa Māori principles that underpin the Te whai hua – kia ora PLD approach, and perspectives from te ao Māori to guide discussions. Some of the original criteria were kept, but new criteria were developed to reflect the thinking and mātauranga that has been consolidated through the programme's development over the past 3 years.

The criteria for Sorted in Schools were then created using the MME criteria as a starting point. The end point was a single evaluation framework with two strands. The first two criterion have remained much the same for both programmes. Criterion 3 has minimal changes (in the detailed evaluative criteria), with more of an emphasis on the kura or school using the programme to fit their own aspirations.

Revised overarching criteria

1. Develop and sustain a credible, research-based programme that engages and resonates with kaiako/ teachers and ākonga/ students
2. Engage with kura/schools to maximise participation in the programme
3. Build capability to grow financial literacy and capability so the programme is a success for learners
4. Decolonise thinking about financial capability (MME)/ Influence thinking about financial capability (EME).

The biggest change from the previous evaluation framework is criterion 4. As we have noted in previous reports, 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). In 2022, Sorted in Schools, Te whai hua – kia ora has been (re)oriented as an education programme, rather than a behaviour change programme. Decolonising thinking about financial capability for MME is aimed at directly addressing the negative impacts of colonisation. In EME, the focus is on influencing thinking.

Appendix A (Table A1) shows the whole framework with more detailed descriptions for each of these overarching criteria.

Redesigning the programme logic

The final activity in the review of the evaluation framework was a redesign of the programme logic (see Figure A1, Appendix A). This now reflects previous evaluation findings and the new evaluative criteria (see Table A1, Appendix A). It also reflects the maturity of the programme, with a shift away from the original programme logic's focus on developing the resources, setting up key relationships, and raising awareness.

4. Findings for Te whai hua – kia ora

This section presents key findings for Te whai hua – kia ora in MME. It discusses each of the evaluative criteria in turn. We highlight key findings for each criterion and make an evaluative judgement about performance.

The evaluation documents the story of the ongoing development of a unique financial capability programme for Māori-medium kura. The learnings generated from the programme have the potential to inform the development of other programmes so that they better serve their users. In this phase of the evaluation, our main focus has been on resource development and understanding how well the rauemi for Te whai hua – kia ora currently align with the new evaluative criteria.

Develop and sustain a credible programme

This part covers the first evaluative criterion “develop and sustain a credible, research-based programme that engages and resonates with kaiako and ākonga”. In the Phase 1 and 2 evaluations, we rated performance on this criterion as very good. This year we rate performance on this criterion as **excellent** because the programme has developed a strong identity, remaining true to its foundations and aspirations for Māori, trialled new processes for developing rauemi, and kaiako continue to value their engagement with Te whai hua – kia ora.

The programme has developed a strong identity, remaining true to its foundations and aspirations for Māori

Over the past 3 years, the evaluation team has worked closely with the Te whai hua – kia ora team to document the foundations for the programme and its subsequent development. It has been clear from its inception that Te whai hua – kia ora is underpinned by te reo Māori, tikanga Māori, and mātauranga Māori, using te ao Māori perspectives and values. The programme has a strong holistic focus on the collective long-term wellbeing of whānau in terms of taha hinengaro, taha tinana, taha wairua, and taha whānau (Durie, 1994).

The Te whai hua – kia ora team took their understandings of the programme a step forward when working with the NZCER team developing a PLD framework in 2021. They identified five kaupapa that underpin the PLD approach for Te whai hua – kia ora which are: mana ake, whakapapa, mātauranga ā-whānau, ā-hapū, ā-iwi, whakawhanaungatanga me te mahi tahi, and kanohi kitea. The team developed descriptions of how each kaupapa is enacted in the provision of PLD.

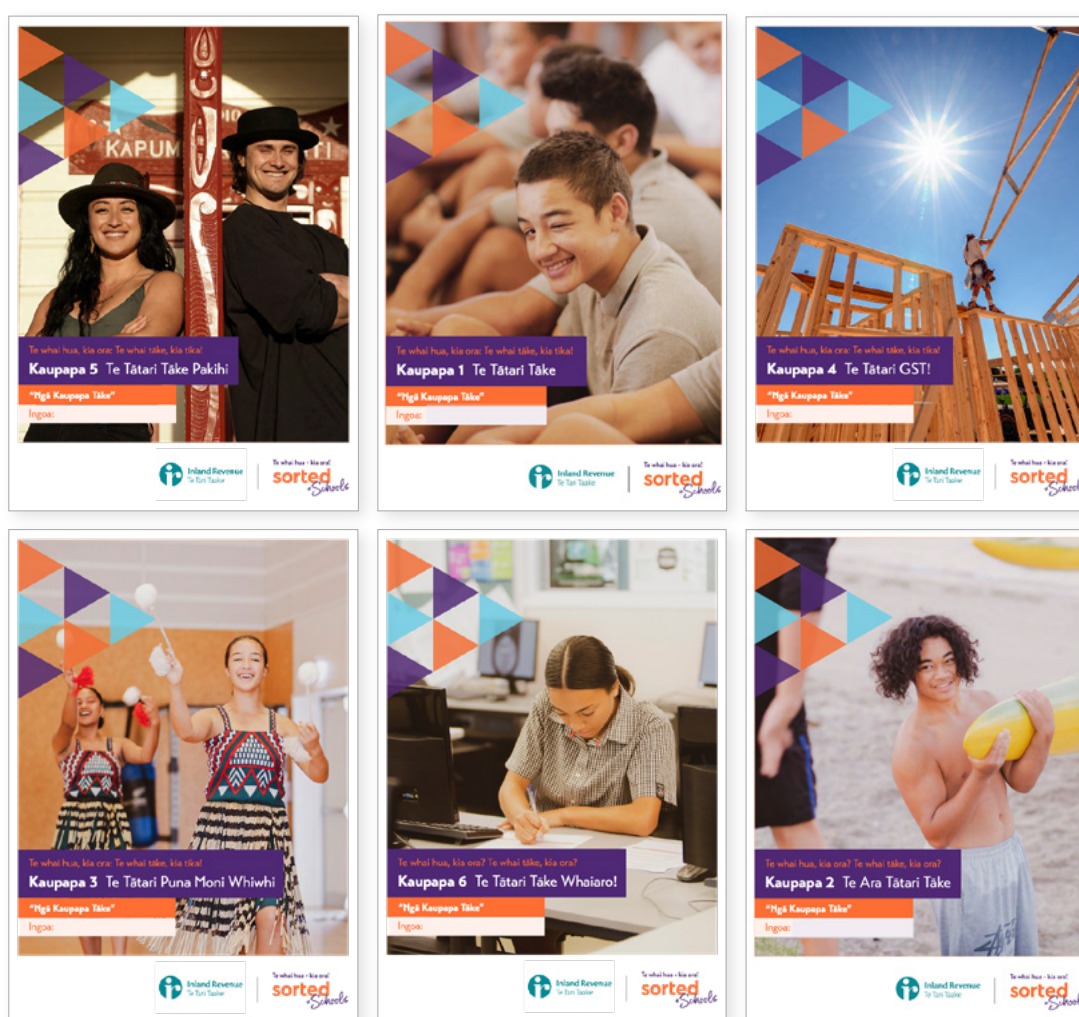
In the past financial year, kanohi ki te kanohi PLD delivery and visits to kura have largely been on hold due to the continued impact of the pandemic on kura (including the extended lockdowns in Auckland and Waikato) which has resulted in kura being reluctant to host visitors while they focus on getting ākonga back into routines. In addition, the team has had limited capacity to conduct visits with only the kaitakawaenga available. A new kaikōkiri joined the team in September 2022, and the team is now working with kura to determine how PLD will look in the current year.

In this report, we focus on the approach that has been taken to developing content for Te whai hua – kia ora. A significant difference between MME and EME is that the EME programme has been able to incorporate a large number of existing resources in English from the start. Te whai hua – kia ora, on the other hand, did not have access to any existing resources appropriate for MME. The developers for Te whai hua – kia ora have broken new ground in developing rauemi about financial capability for Māori-medium kura.

New processes were trialled for developing rauemi

In the past year, the Te whai hua – kia ora team has trialled a new process for developing rauemi. The new process and the earlier process used to develop the first rauemi have some significant differences. However, both maintain important aspects of design identified as being essential for Te whai hua – kia ora rauemi. For example, the MME resources are intended for a Māori-speaking audience and designed to be flexible so that they can be integrated across subjects rather than being subject specific. Understanding whānau aspirations for wellbeing and contextualising financial capability within familiar contexts for whānau is central to the resource development process.

FIGURE 1 Te whai hua – kia ora—Te whai tāke kia tika—tax modules



The first rauemi developed for the programme—the Māui booklets—were developed using te ao Māori perspectives and values as a foundation. The rauemi were co-designed with kaiako and drew on existing financial concepts within Māori culture, such as long-term sustainability and manaakitanga—bringing them forward into modern familiar contexts. The booklets include traditions and stories about Māui Tikitiki ā-Taranga, Te Ika-a-Māui, Kupe, Hoturoa, and Te Rauparaha. The development approach was intensive in both time and effort.

In the past year, the team has trialled a new approach to developing rauemi. This approach has involved adapting English-medium resources about tax so that they are suitable for Māori medium. The team adapted the English language resources, contextualising the resources to fit with te ao Māori, overlaying them with the whare tapa whā lens, and identifying the benefits for whānau in using the resource. The process to adapt the resources was worked out through wānanga. The new versions of the resources, Te whai hua – kia ora—Te whai tāke kia tika—tax modules set, were then translated into Māori.

The developers maintained a “for Māori by Māori—te ao Māori approach” to developing materials. Starting with a resource that had already been developed for EME allowed the team to develop a rauemi for MME relatively quickly, but it was still a time-intensive process. They also found it a challenge to reframe the tax resources to fit te ao Māori contexts and show whānau a different view of tax to help them see the benefit of engaging with the resources.

In both resource development approaches, resources are never just translated from English into te reo Māori. However, the team prefers the original approach starting from Māori contexts and te ao Māori perspectives so that Māori values are included from the outset, and adaptation is unnecessary.

With some exceptions, the team does not think it is appropriate to translate the Te whai hua – kia ora rauemi for use in English-medium schools. They are not confident that teachers understand how to use the rauemi and teach te ao Māori concepts and contexts to ākonga Māori.

Kaiako value their involvement in rauemi development

The Te whai hua – kia ora team has regularly held workshops with kaiako to guide the direction of the programme and development of rauemi. The discussions at these workshops help ensure that the types of rauemi developed will be appropriate and useful for kura.

The kaiako who participate in these workshops see the value in attending the workshops and advising Te Ara Ahunga Ora. They have an interest in ensuring that the rauemi produced are useful as expectations of the sector rapidly change with the current curriculum refresh.

These hui need to carry on ... because for this year, we would be okay, maybe next year talk about it again, because there might be new developments setting and then again you know, just to keep up with everything. (Kaiako, workshop participant)

Some of the things I've read in these rauemi are really really good. I truly believe that financial literacy is really important for our people. (Kaiako, workshop participant)

The rauemi for Te whai hua – kia ora are rich in context and reo, and the team sees the potential to develop further resources to help kaiako and others move through the current set of rauemi. The rauemi have been designed to have a wide reach and be useful for whānau and the community as well as kaiako and ākonga.

Developing such materials within a government organisation is a unique context for this work to occur in and the team believes that the knowledge and learning generated through developing Te whai hua – kia ora could usefully contribute to other work within the Commission, helping others to approach programme development in different and culturally responsive ways.

Review of rauemi against the evaluative criteria

The review and refresh of the overarching criteria and evaluative criteria development for Te whai hua – kia ora presented an opportunity to align the criteria more closely to the values and te ao Māori perspectives that the Te whai hua – kia ora team has identified as being necessary for a Māori-medium financial capability programme to be successful.

We mapped all Te whai hua – kia ora rauemi against the new criteria to test whether the rauemi have been developed in ways that address the criteria. The results of this mapping exercise are shown in Table A2 in Appendix A.

The review showed that the rauemi contribute to developing and sustaining a credible, research-based programme in the following ways:

- A holistic approach is seen in the focus on ākonga and their whānau. Learning is located within contexts that are relevant for whānau, hapū, and iwi.
- The holistic approach contextualises learning (e.g., taxes are used to fund health services that may help your whānau), provides the whakapapa of the kaupapa, and communicates critical information (in the rauemi).
- The rauemi help ākonga think about their place in society, how society works, their responsibility and right to participate in society, and how their voice can influence the ways things are done.
- Rauemi are written and designed from a Te ao Māori perspective—tirohanga Māori by Māori for Māori.
- Key stakeholders—kaiako and whānau, resource developers and consultants, and pāngarau experts—have been involved in the development of rauemi.
- Whānau are asked what they want to see in the rauemi, and their ideas are actioned.
- Rauemi are designed for whānau to be able to use together. Rauemi are useful for everyday practical tasks such as budgeting for supermarket shopping.
- The rauemi:
 - link to each other
 - reflect te ao Māori perspectives
 - are inclusive of whānau, wider community, hapū, iwi, hāpori, kaiako, and ākonga
 - are free and online
 - take into account what whānau and kaiako want rauemi to include.
- The programme provides the types of resources that Māori want and have asked for.

Engage with kura to maximise participation in the programme

The second evaluative criterion is “engage with kura to maximise participation in the programme”. This year, we rated performance against this criterion as **very good**. The team had reduced capacity to visit kura in person, but the number of kura accessing the programme has been sustained, and downloads of rauemi tell us that kaiako are visiting website pages and downloading rauemi in increasing numbers.

More kura are using the programme

A critical measure for Te Ara Ahunga Ora is the proportion of kura kaupapa Māori under Te Aho Matua and kura ā-iwi using Te whai hua – kia ora. The number of kura registered with Te whai hua – kia ora increased from 75.0% (48 of 64 kura targeted) in June 2021 to 81.0% of kura (52 of 64 kura targeted) in June 2022.

The Te whai hua – kia ora team has not visited all the kura in person, and they are curious about how kaiako have been discovering the programme. There are a number of ways that kura could be finding out about the programme including through word of mouth, attendance at conferences, or videos and blogs promoting Sorted in Schools and Te whai hua – kia ora. For example, a kaiako who used Te whai hua – kia ora shared their story in a “My Money Sorted” blog.

My dad was an accountant. I've got that kind of background. I'm a teacher, and I've used the Te whai hua – kia ora, Sorted in Schools materials for Years 9 & 10 to teach financial capability.

(Blog, My Money Sorted: Manawa & Aniwa » Sorted, 13 September 2022)⁵

It is an ongoing challenge to find out who is using the programme and how it is travelling. It is possible that an increasing popularity of social media influencers such as *Hidden Figures* and *Māori Millionaires* are raising the profile of financial capability, and potentially increasing people's interest in engaging financial capability resources, including Te whai hua – kia ora rauemi.

The team was only able to visit six kura in the past year due to short-staffing and the ongoing impact of the pandemic on kura. They did attend Te Wānanga Arataki—Ngā kura ā-iwi conference in September 2022 where they were able to promote Te whai hua – kia ora through conversations with attendees.

The team has always had capacity issues and being short-staffed this year has resulted in the team not being able to achieve everything they wanted. Their capacity to maintain a presence in kura has been a major challenge. This has been exacerbated by not having others they can call on within the Commission who have the skills to work in Māori medium. Finding companies that have the knowledge and skills to develop new achievement standards, and designers who can easily work with reo Māori text, has also been difficult.

By June 2022, electronic direct mail (EDMs) was being sent to 238 MME contacts. The following table lists the months that EDMs were sent to MME contacts, some of the topics included in the EDMs, and the opening and click-through rates. The Money Jam promotion and video EDMs had the highest opening rates and click-through rates.

5 <https://sorted.org.nz/blog/my-money-sorted-manawa-and-aniwa>

TABLE 5 EDM engagement information, Te whai hua – kia ora (August 2021–July 2022)

| Month EDM sent | Opening rate | Click-through rate | EDM topics |
|----------------|--------------|--------------------|---|
| Aug-21 | 57.1% | 16.2% | Money Jam promotion, new unit standard Level 2 & Level 3 materials, Sorted Money week activity and link through to Kete Tīmatanga |
| Sep-21 | 63.7% | 8.3% | Money Jam video |
| Jan-22 | 50.3% | 8.1% | Money Jam competition |
| Mar-22 | 43.5% | 2.2% | Money Jam date change |
| May-22 | 46.0% | 5.0% | Money Jam |
| Jun-22 | 45.5% | 2.8% | IR release |
| Jul-22 | 53.1% | 1.7% | Money week |

Use of and engagement with rauemi

Table 6 shows website analytics on the use of and engagement with rauemi. Overall, it shows that kaiako are going to the Te whai hua – kia ora website and are downloading rauemi, in increasing numbers. There are some rauemi that could have greater visibility, use, and engagement.

- The Homepage is getting 1,827 unique pageviews, showing high visibility and awareness of Te whai hua – kia ora (this compares with 1,490 pageviews we reported in the Phase 2 report). The Rauemi page also has increased in the number of unique pageviews (784, compared with 605 reported in the Phase 2 report).
- Overall, there have been 542 total downloads and 430 unique downloads showing that kaiako are using Te whai hua – kia ora rauemi.
- The interactives have a high number of pageviews, particularly Kete Tīmatanga, the starter pack for ākonga in Years 9–10, followed by Kaihoko Hokomaha, the supermarket planner. We highlighted the use of these rauemi in the kura case study in the Phase 2 evaluation report.
- Of the original set of rauemi, the three most frequently downloaded are Te Puka a Māui Ātea, Te Puka a Māui Auaha, and Te Puka a Māui Ihumanea.
- The new IR rauemi are being downloaded by kaiako, especially Kaupapa 1, although numbers are still low as these are new rauemi that still need greater visibility.
- The NCEA rauemi (Paerewa) have low engagement based on website analytics.

TABLE 6 Downloads of rauemi, July 2021–June 2022

| IR rauemi | Unique page views | Total downloads | Unique downloads |
|--------------------------------------|-------------------|-----------------|------------------|
| Te Puka a Māui Haututū | n/a | 8 | 7 |
| Te Puka a Māui Ātea | n/a | 28 | 12 |
| Te Puka a Māui Auaha | n/a | 17 | 12 |
| Te Puka a Māui Ihumanea | n/a | 15 | 12 |
| Te Puka a Māui Mataara | n/a | 3 | 2 |
| Te Puka a Māui Rautaki | n/a | 11 | 10 |
| Kaupapa 1 Te Tātari Tāke | n/a | 12 | 7 |
| Kaupapa 2 Te Ara Tātari Tāke | n/a | 3 | 3 |
| Kaupapa 3 Te Tātari Puna Moni Whiwhi | n/a | 4 | 4 |
| Kaupapa 4 Te Tātari GST | n/a | 3 | 3 |
| Kaupapa 5 Te Tātari Tāke Pākihi | n/a | 4 | 3 |
| Kaupapa 6 Te Tātari Tāke Whaiaro | n/a | 2 | 2 |
| Interactives | Unique page views | Total downloads | Unique downloads |
| He Mahere pāti | 91 | n/a | n/a |
| Kaihoko Hokomaha | 110 | n/a | n/a |
| Kete Timatanga | 367 | n/a | n/a |
| Paerewa link to all Paerewa | Unique page views | Total downloads | Unique downloads |
| Paerewa 28089 | 5 | 1 | 1 |
| Paerewa 28090 | 3 | 0 | 0 |
| Paerewa 28092 | 5 | 2 | 2 |
| Paerewa 28095 | 0 | 0 | 0 |
| Paerewa 28103 | 0 | 0 | 0 |
| Paerewa 28104 | 0 | 0 | 0 |
| Other | Unique page views | Total downloads | Unique downloads |
| Kuputaka PDF | n/a | 27 | 17 |
| Page on website visited | Unique page views | Total downloads | Unique downloads |
| Home page | 1,821 | n/a | n/a |
| Rauemi page | 784 | n/a | n/a |
| Wāhi Pouako page | 32 | n/a | n/a |
| He Pātaka Ako | 149 | n/a | n/a |
| Resource downloads | Unique page views | Total downloads | Unique downloads |
| All pages | | 542 | 430 |

Review of rauemi against the evaluative criteria

The review of the rauemi showed that the rauemi contribute to engaging with kura to maximise participation in the programme in the following ways (see Table A2, Appendix A).

- The latest rauemi (tax booklets and interactives) are colourful and engaging as well as informative. Rauemi are promoted via wānanga, newsletters, webinars, emails, visits, and at conferences where there are opportunities to kōrero about the rauemi.
- Rauemi are free and online.
- The team is available to help kura with whatever assistance they need to be able to use the rauemi. Rauemi are designed from a te ao Māori perspective—Tirohanga Māori—and the rauemi link well to each other.
- Key stakeholders are involved in the development of rauemi.
- Rauemi can be used in flexible ways to fit marau ā-kura and work in with kura aspirations.

Build capability to grow financial literacy and capability so the programme is a success for learners

This criterion recognises the importance of kaiako being confident to deliver financial literacy learning opportunities and students learning about and growing their financial literacy with a focus on awareness, motivation, attitudes, and beliefs. A new focus in 2022 is whether kura use the programme to support their own aspirations and goals for financial capability.

This criterion has not been a major focus for this year as it was not feasible to collect data about the experiences of kaiako and ākonga in kura. We were able to analyse data from the resource development workshop and the review of the rauemi to give some insights into progress against this criterion. We also considered how the kura case study last year provided some evidence of the impact on ākonga. In 2022, using the limited data we have, we rated the performance of Te whai hua – kia ora against this criterion as **adequate**, which means there is some evidence that this is happening.

A kaiako who participated in the resource development workshop gave examples of how Te whai hua – kia ora has been helping ākonga to grow their financial literacy. In their kura, the kaupapa of financial literacy was chosen by their ākonga who were thinking beyond school about the skills they might need.

So it was really good to get some of the learning in with our students really early ... And the students actually really enjoyed it as well. (Kaiako, workshop participant)

The kaiako shared an example of how ākonga in their kura had been applying their financial capability learning to real-world contexts.

We did a lot of stuff online too. And the kids loved all the games and stuff, and we had a like, a whānau day. Where we had different people come in and so the kids really enjoyed showing whānau, you know, I think there's one where they had to shop for kai and they only had a budget of \$100 or \$150 and so our kids really enjoy, you know, like at first we had a lot of them buying all the stuff that you shouldn't really buy. And of course it didn't last for a week. But then when they went through it and you know, it became a competition to see who could get the closest to the budget of \$150 and to make sure that would last for a week and that they had all the basics. So that's one of the resources that I really remember clearly. (Kaiako, workshop participant)

Review of rauemi against the evaluative criteria

The review of the rauemi showed that the rauemi contribute to building capability to grow financial literacy and capability so the programme is a success for learners in the following ways (see Table A2, Appendix A).

- Kura can use the rauemi in different ways to support their aspirations. By working through the rauemi, ākonga can work out their aspirations for their whānau and what they want to do after leaving school (e.g., develop a plan to transition out of school).
- The new rauemi have been developed to educate kaiako as they are using them in the classroom.
- The Māui booklets need a bit more thought to be able to use them—they are kaupapa Māori focused, and don't immediately talk about money, but the process of working through them helps kaiako with their own learning about financial capability.
- The rauemi challenge negative mindsets or deficit thinking kaiako may have about themselves. Kaiako can be kaitiaki in te ao Māori around being good with money.
- The ngohe put learning into practice in contexts that are familiar and meaningful to ākonga. Ākonga can "tag" ngohe to activities they already do (e.g., fundraising for kapa haka).
- The rauemi align to the whakaaro in Te Whare Tapa Whā—the activities are inclusive and involve whānau.
- As knowledge grows, ākonga can break down barriers, become more confident, and feel able to use their knowledge. They can also pass on learning to others.
- The rauemi encourage ākonga to communicate with whānau (e.g., ngohe: interviewing whānau).

Decolonise thinking about financial capability

Decolonising thinking about financial capability is a new criterion for 2022. This criterion is intended to directly address the negative impacts of colonisation that whānau continue to experience in relation to financial capability. In 2022, we rated performance of Te whai hua – kia ora against this criterion as **good**, because the rauemi have a clear and strong focus on decolonising thinking about financial capability, but we don't yet have enough evidence about how learning using these rauemi makes a difference to ākonga Māori.

We were able to collect some evidence of how the programme is viewed from the small group of kaiako and the resource developer who attended the resource development workshop held on 12 July 2022. The following are responses to the four questions we included in the evaluation forms.

Three participants agreed that Te whai hua – kia ora resources help them understand the connection between mātauranga Māori and financial capability.

Nō te tirohanga Māori te nuinga o ngā rauemi Māori.
(Kaiako, workshop participant)

Three participants agreed that Te whai hua – kia ora resources help them recognise and value their own mātauranga Māori—existing financial capability knowledge.

Three participants agreed that Te whai hua – kia ora resources help them understand how financial literacy and capability can support whānau wellbeing now and in the future.

He hononga hoki ki ngā kaupapa Māori, pērā i te whare tapa whā.
(Kaiako, workshop participant)

In answer to the question "What difference do you think having financial capability standards will make for kura?" a participant indicated that achievement standards would make a positive difference for kaiako, enabling them to link the work to other marau.

Āe mārika—ki te hono atu ki marau kē atu ka māmā ake mā ngā kaiako.

Review of rauemi against the evaluative criteria

The review of the rauemi showed that the rauemi contribute to decolonising thinking about financial capability in the following ways (see Table A2, Appendix A).

- Concepts, images, and design come from te ao Māori.
- Māori design elements have been incorporated into the first rauemi (e.g., having a kupu taka within a poutama to represent “elevating our thinking”). We understand the mātauranga behind the poutama and how it connects with learning and the progressions in learning.
- Content is strength-based and comes from a te ao Māori view designed to decolonise thinking and help kaiako and ākonga to critically think about a kaupapa. No deficit thinking about Māori is included.
- Content reflects responsibilities as individuals and collectives. It gives ākonga different ways of talking about financial capability and draws on different experiences than what happens in te ao Pākehā. For example, one of the rauemi uses Māori concepts of life stages—te ihu hūpē, ihu oneone, ka puta te ihu—to help ākonga understand responsibilities at different stages of life.
- Resources highlight concepts and stories familiar to ākonga that help them connect to and understand English concepts around financial capability.
- The ākonga in kura already have knowledge of manaakitanga, koha, mahi i te marae. The rauemi align this existing knowledge and thinking to concepts of financial capability but with a Māori approach. Ākonga understand that the Māui stories have attributes that align to what they, as Māori, do every day.
- The rauemi help ākonga to see what they are already doing, what it is called, and how they can integrate it into other areas of their lives.
- Te whai hua – kia ora is more kaiako focused right now because kaiako tend to take the resources and teach them rather than encouraging self-directed learning.
- The rauemi are designed for kaiako, and a challenge is to make sure the rauemi are well received by whānau.
- The latest rauemi (Te whai hua – kia ora—Te whai tāke kia tika—tax modules set) include activities that focus more on including whānau (e.g., going home and interviewing whānau).
- Rauemi have been developed to help ākonga think about life beyond school and move thinking from individual to collective responsibilities, (e.g., buying a home and sharing learning with whānau).
- The rauemi are designed to break down barriers to engaging with financial institutions (e.g., banks, insurers, investment companies).

97.8% of teachers will continue to use Sorted in Schools in the future.

5. Findings for Sorted in Schools

This section presents key findings for Sorted in Schools in EME. Like the MME chapter, it discusses each of the evaluative criteria in turn. We highlight key findings for each overarching criterion and make an evaluative judgement about performance.

Develop and sustain a credible programme

This part covers the first evaluative criterion “develop and sustain a credible, research-based programme that engages, and resonates with teachers and students”. In 2022, we rated performance on this criterion as **excellent** because the programme is highly valued and trusted by teachers for the third year in a row. High ratings across items were sustained. Teachers are also confident that the programme is valued by students. New Pacific resources for students have been launched. These can be traced back to Te Ara Ahunga Ora being responsive to evaluation findings from Phase 1. These are a strong example of a new criterion, that the programme takes a holistic approach to financial capability.

Sorted in Schools continues to be highly valued by teachers

97.8% of teachers trust the information provided in the Sorted in Schools resources.

As in previous years, we included statements in the survey to elicit teachers’ overall opinion of Sorted in Schools. The results confirm that Sorted in Schools is highly valued. Nearly all teachers will continue to use the programme in the future, and trust the information provided in the resources.

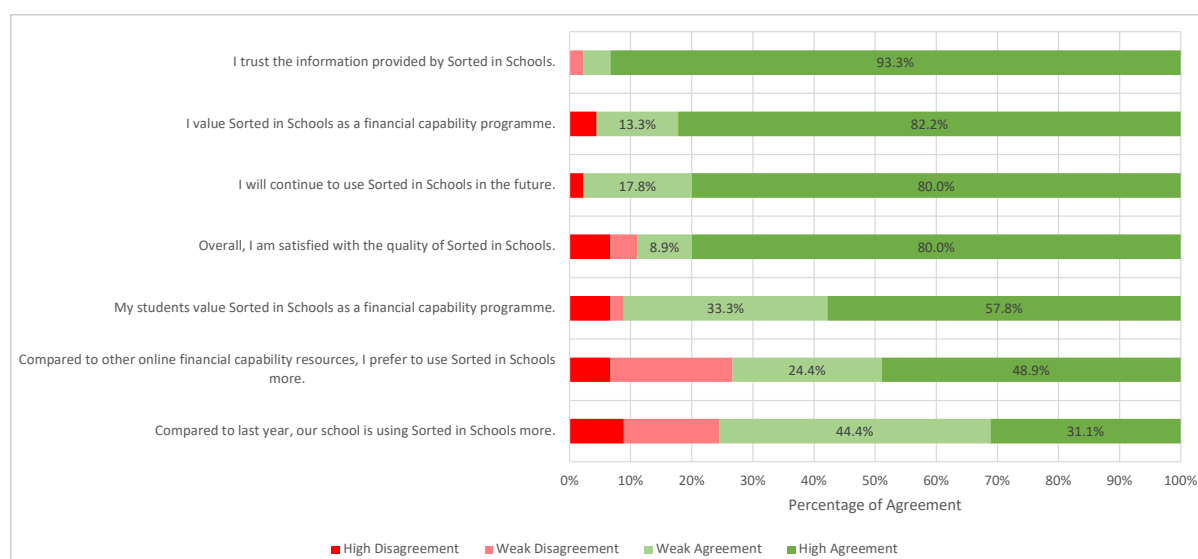
There were three statements in this bank of items that nearly all teachers (over 95%) agreed with (Figure 2):

- 97.8% of teachers agreed that they trust the information provided in the Sorted in Schools resources (93.3% high agreement)
- 97.8% of teachers agreed that they will continue to use Sorted in Schools in the future (80.0% high agreement)
- 95.6% of teachers agreed that they value Sorted in Schools as a financial capability programme (82.2% high agreement).

To look for any change between 2021 and 2022, we focused on the proportion of teachers who highly agreed with each statement. No items showed any significant change.⁶

6 See Table C1 in Appendix C.

FIGURE 2 Teachers' level of agreement with statements about overall satisfaction (n = 45)⁷



Other financial capability education resources are available to teachers. In 2022, 79.2% of teachers responding to the survey used other financial capability resources besides Sorted in Schools. This appears higher than in 2020 and 2021 (when two-thirds of teachers used other resources), but the difference is not statistically significant. Nearly three-quarters (73.3%) of the 45 teachers who have used the programme since June 2021 agreed that they liked using Sorted in Schools more (decreased from 91.9% in 2021).⁸

The flexibility of Sorted in Schools resources allows them to be used with other resources. One teacher highlighted this when asked what the most valuable aspect of Sorted of Schools was.

I use Sorted in Schools in conjunction with Banquer in my Year 9 and 10 classes. I feel the two platforms dovetail together very well with each supporting the other. For example, if I am covering Superannuation, I will use the KiwiSaver parts of Banquer in conjunction with the KiwiSaver slides and Pick a Path in Sorted. The two together help me differentiate between my Year 9 and my Year 10 programmes.

Teachers rate the resources well for supporting diverse students' learning

Figure 2 above reports that most (91.1%) teachers agreed that their students value Sorted in Schools as a financial capability programme. As in previous years, the survey then asked more specifically about the extent to which the resources support Māori and Pacific students' learning.

Over 90.0% of teachers continue to agree that the resources support Pacific students' learning (60.0% highly agree). This is very similar to 2021.⁹ Note that the new Pacific resources discussed in the next section of this report were launched after this survey was in the field. As the new resources become established and used in classrooms, we will look to see that the proportion of teachers who highly agree that the resources support Pacific students' learning increases—and ideally ask about awareness and use of these resources specifically.

⁷ Items were answered by the 45 teachers who indicated using Sorted in Schools since 1 July 2021.

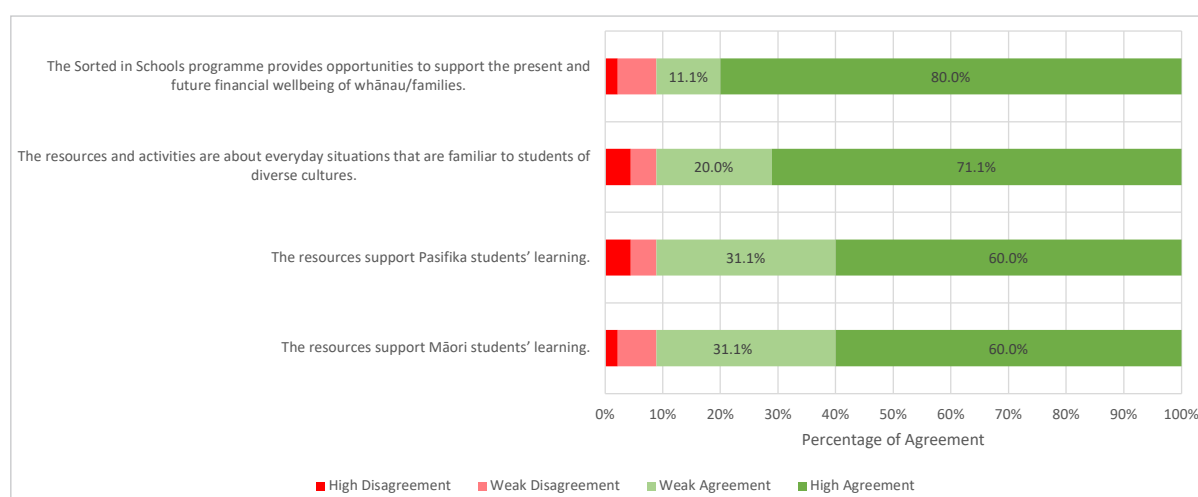
⁸ This decrease from 91.9% to 73.3% is not statistically significant. However, there is a pattern over time of a decrease in the percentage of teachers who highly agreed that they like using Sorted in Schools more than other online financial capability resources. In 2020, this was 70.9%, in 2021 it was 63.4%, and in 2022 it is 48.9%.

⁹ Table C2 in Appendix C gives a comparison with 2021 (no items showed any significant change).

As shown in Figure 3, the same proportion of teachers agreed that the resources support Māori students' learning (91.1% agreed, 60.0% highly agreed). Again, this is very similar to 2021. A new question in the survey asked all respondents (teachers who had used Sorted in Schools this year as well as those who hadn't) whether they would be interested in accessing Te whai hua – kia ora for their Māori students. Overall, just under one-third (31.2%) said "yes", and just under half (48.1%) said they were "not sure".¹⁰ The finding that over 70.0% of teachers are interested or open to accessing Te whai hua – kia ora for their Māori students, and that 31.1% of teachers only weakly agreed that the resources support Māori students' learning highlights an opportunity to ensure the resources resonate with Māori students in EME. However, use of Te whai hua – kia ora resources in EME would need to be carefully considered (see discussion above about concerns that teachers would not understand how to use the rauemi and teach te ao Māori concepts and contexts to ākonga Māori).

This year, we asked about the extent to which the resources are about situations "familiar to students of diverse cultures" and the programme "provides opportunities to support the present and future financial wellbeing of whānau/families". Both had high levels of agreement.

FIGURE 3 Teachers' level of agreement with statements about the resources supporting learning ($n = 45$)¹¹



New Pacific resources will allow Pacific students to see themselves in the programme

A finding in the first phase of the evaluation (2019/20) was the potential for the programme resources to be more aligned with Pacific worldviews and values. A recommendation was 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. After a research project and other development work, in August 2022, Te Ara Ahunga Ora launched a suite of new Pacific resources¹² that:

weave Pacific values and voices into learning activities that teach students about money. The resources are designed to reflect Pacific stories and communities and inspire students to start their financial journeys.

¹⁰ There was no statistically significant difference in the responses of users or non-users of the programme in 2021.

¹¹ Items were answered by the 45 teachers who indicated using Sorted in Schools since 1 July 2021.

¹² <https://doi.org/10.1080/03036758.2019.1661855>

The resources include an interactive game, an e-learning module, and a Pacific edition of the student planner. This mahi is evidence for the following evaluative criteria: students seeing themselves in the programme; the programme being culturally responsive to a range of cultures; the programme being responsive; and the programme has the right products and services to achieve its long-term goals.

Engage with schools to maximise participation in the programme

The second overarching criterion is “engage with schools to maximise participation in the programme”. We rated performance against this criterion as **very good**. Nationally, school use of the programme has been maintained in what has been a challenging year for the education sector. The proportion of schools using the programme meets the Commission’s Statement of Performance Expectations (SPE). Many teachers are using the programme as a complete block-course or module on financial capability, and in a variety of other ways, again highlighting the flexibility of the programme. There is potential for more teachers to deepen use and for the evaluation to get better evidence of whether schools are embedding the programme into their curriculum.

Sorted in Schools has been used by at least 65% of schools this year

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:

- registration forms for professional learning and development, or other administrative data, provided by Te Ara Ahunga Ora
- the 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.

In total, this provides data from 174 distinct schools about their use of Sorted in Schools. This is 32.0% of the total population of 544 secondary and composite schools in Aotearoa New Zealand. Of these 174, 119 schools (68.0%) are using or have used Sorted in Schools in the past 12 months. The margin of error is 5.7% (at the 95% confidence level). This compares with 66.5% in 2021 and 62.0% in 2020, although the differences in proportions are not statistically significant.

The programme continues to be used in many different ways

As we have reported before, 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 (see Table 7). Just over half (53.3%) of teachers now use the programme as a complete block-course, short programme, unit, or module on financial capability. This shows a pattern of increase from 25.3% in 2020, to 39.8% in 2021, and now 53.3% in 2022, although the increase from 2021 to 2022 is not statistically significant. Over two-thirds of teachers (68.9%) use the programme to supplement a unit or module on financial capability that also uses other resources; over half (55.6%) for occasional one-off lessons; and 40.0% as a resource for students working at their own pace, demonstrating the flexibility of the programme and its resources. This is a strength.

TABLE 7 Teachers' responses to how they have used Sorted in Schools, 2020, 2021, 2022

| Pedagogical use | 2020 % | 2021 % | 2022 % |
|--|-----------|-----------|-----------|
| To supplement a programme/unit/module on financial capability that also uses other resources | 60.8 | 61.8 | 68.9 |
| For occasional one-off lessons | 49.4 | 44.7 | 55.6 |
| As a resource for students working at their own pace | 27.8 | 35.0 | 40.0 |
| As a complete block-course/short programme/unit/module on financial capability | 25.3 | 39.8 | 53.3 |
| To use money topics as a context to teach another curriculum area | 16.5 | 19.5 | 13.3 |
| For students' homework | 10.1 | 5.7 | 2.2 |
| For a reliever to teach | 0.0 | 3.3 | 4.4 |
| Other | 0.0 | 0.0 | 6.7 |

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

School-level data are needed to understand if schools are embedding the programme

One aspect of this criterion is whether schools are embedding the programme into their curriculum. School-level data would be required to get good evidence of this. At a teacher level, the section above shows that there is an emerging pattern of more teachers (just over half) using the programme as a complete unit or module. This is one example of embedding.

It is difficult to get good information about whether schools are embedding the programme in their curriculum from a teacher survey, where multiple teachers from one school can complete a survey, or a teacher may complete it without full knowledge of a department's or school's practices. Other examples of embedding could include whether Sorted in Schools is used across all year groups, whether financial capability is in a school's strategic plan, and the extent of curriculum integration. Teachers indicate they want PLD on some of these aspects (e.g., 37.5% of respondents not currently using Sorted in Schools would like support with integrating Sorted in Schools into different curriculum areas).

Teachers continue to make use of many of the Sorted in Schools programme resources and supports

Teachers' responses overall in 2022 show a similar pattern of engagement with the Sorted in Schools programme resources and supports compared with 2021. There were some patterns worth noting, although the differences are not statistically significant. Two resources show a pattern of increased use:

- interactive student resources (used by 40.5% of teachers in 2020, 47.2% of teachers in 2021, 55.6% of teachers in 2022)
- videos (used by 31.6% of teachers in 2020, 47.2% of teachers in 2021, 60.0% of teachers in 2022).

The teacher guides and/or tools were used by three-quarters of teachers in 2022. This is also an increase from 2020 and 2021 (when these guides were used by two-thirds of teachers). Again, this increase was not statistically significant.

Three resources or supports potentially show less use in the 2021/22 year (see Table C3, Appendix C). These patterns could be confirmed by data collected by Te Ara Ahunga Ora: downloadable student resources; general information from the Sorted in Schools website (teachers completing the survey are less likely to require this); and a visit or conversation with the Sorted in Schools team.

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. As in previous years, these are a mix of supports within and outside the control of Te Ara Ahunga Ora.

The top responses from existing users of Sorted in Schools are very similar to 2021 (four out of five are the same, with similar proportions of teachers selecting each):¹³

- having more time generally (e.g., a lighter workload) (42.2%). This was also the top response in 2021
- support with moderating unit and achievement standard assessment resources (40.0%, up from 30.9% in 2021)
- support with planning and implementation of Sorted in Schools (37.8%)
- more time allocated in the school timetable (35.6%, up from 26.8% in 2021)
- more resources that reflect our students and community (33.3%).

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

- PLD workshop about the Sorted in Schools programme (59.4%, up from 45.9% in 2021)
- having more time generally (e.g., a lighter workload) (59.4%, up from 32.4% in 2021)
- support with planning and implementation of Sorted in Schools (43.8%, up from 35.1% in 2021)
- support with integrating Sorted in Schools into different curriculum areas (37.5%, up from 18.9% in 2021)
- more time allocated in the school timetable (37.5%, up from 13.5% in 2021).

Teacher

You do have support available, and I feel I could just use what you have when I have the time.

Looking across both lists shows that there is still a need for a range of PLD for teachers new to the programme, and for those wanting to establish it more within their school. This is consistent with the sustainable PLD framework developed by Te Ara Ahunga Ora and NZCER in 2021.

All 84 respondents were also asked "What extra support could Sorted in Schools offer that would help make this programme more

valuable to your school?" Two-thirds of teachers gave a response, and responses fell into three broad themes, as well as a fourth group of people who answered this question by saying not applicable or making a positive comment. The two main themes were PLD and resources. Of note is that the result for resources was usually for resources that already exist.

PLD, with specific mention of support to put a financial capability programme together, support with senior resources, and support with moderation (24 responses).

A training session specific to me giving a better idea of the range of resources available. (Teacher)

Help integrating programmes into all curriculum areas. (Teacher)

Some PLD on how to better use Sorted in Schools, being aware of all that it offers. (Teacher)

Resources (19 responses). Many comments seemed to be asking for resources that already exist such as resources to use after the Starter Pack on topics such as debt and savings, videos, or "more resources" generally. A couple of people mentioned resources targeted to the progressions, and

¹³ See Table C4, Appendix C for the full responses to this question.

more interactive or digital resources for students' online learning. The two comments below show the challenge of responding to teachers' needs with one asking for more "one-off" worksheets and resources that can be used in short units, and the other wanting Sorted in Schools to provide a whole programme of financial capability.

It would be good to have more one-off worksheets and short videos about a wide range of topics that can support existing programmes. I only get 7 hours to teach financial literacy at Year 12 and 5 at Year 9 and I find the resources on your website are geared for a lot more learning time. (Teacher)

Not just one-off lessons but actual units of learning that might take 4 weeks to complete. But these units need to be robust and contain relevant and challenging resources and activities. Too many of the activities are too easy, too brief, by no means would take a whole lesson. I would love to see a whole year programme designed at L1, 2 and 3 backed by units of work, lesson plans and decent activities and then assessment for unit standards. (Teacher)

A third theme about **support for getting wider reach** in schools is discussed in the next section of the report.

Build capability to grow financial literacy and capability so the programme is a success for learners

This overarching criterion recognises the importance of teachers being confident to deliver financial literacy learning opportunities. It is also about students learning about and growing their financial literacy with a focus on awareness, motivation, attitudes, and beliefs. A new focus in 2022 is whether schools use the programme to support their own aspirations and goals for financial capability. In 2022, using teacher data to infer whether the programme is a success for learners, we rated performance against this criterion as **very good**. Teachers are confidently using the programme, and nearly all agreed with statements about students developing and growing financial literacy. We need better data about whether schools use the programme to support their own goals for financial capability.

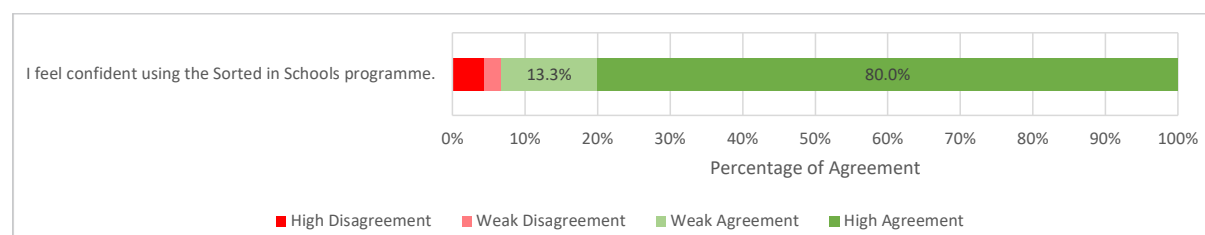
Nearly all teachers are confident using the programme

In previous years we have asked teachers the extent to which Sorted in Schools has improved their own understanding of financial capability and confidence in teaching it. This year the emphasis was shifted slightly when we asked specifically about confidence with using Sorted in Schools (see Figure 4). Nearly all (93.3%) teachers are confident with using the programme (80.0% high agreement). However, one-fifth of teachers who have used the programme this year responded with either weak agreement or disagreement. This confirms the place for ongoing PLD and support.

Teacher

It gave me a free alternative to a knowledge base I did not have.

FIGURE 4 Teachers' level of agreement with statements about their confidence ($n = 45$)¹⁴



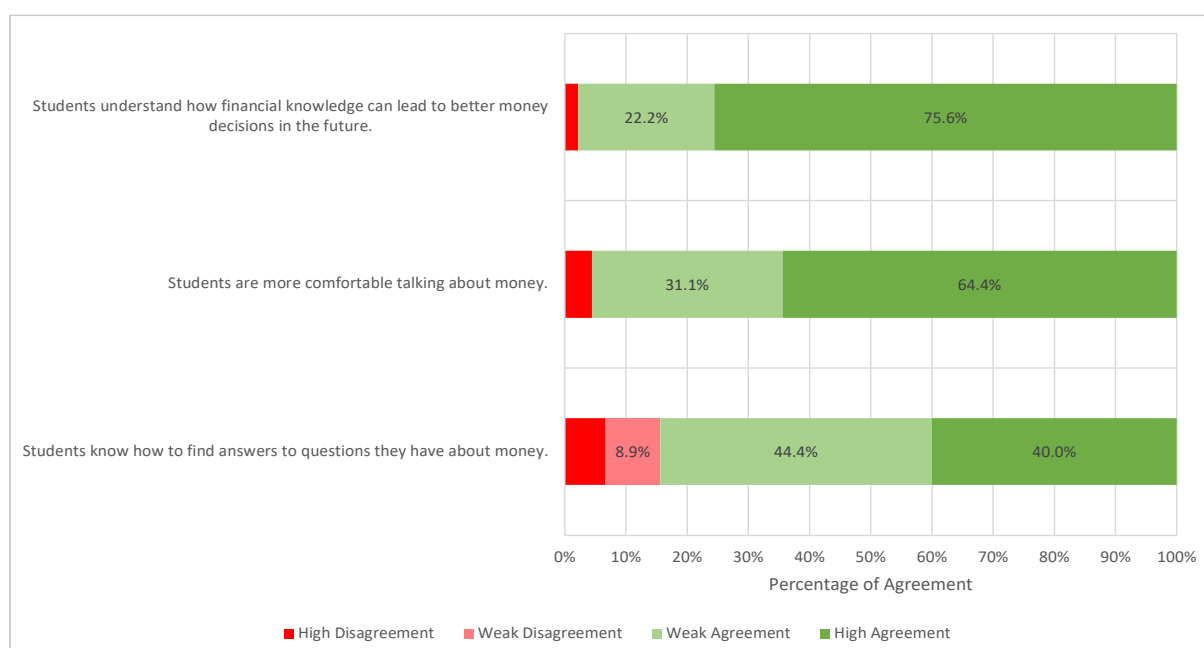
¹⁴ Answered by the 45 teachers who indicated using Sorted in Schools since 1 July 2021.

Nearly all teachers report that students develop financial literacy

As shown in Figure 5, nearly all teachers agreed that, from their experience with Sorted in Schools, students have developed financial literacy:¹⁵

- 97.8% of teachers agreed that students understand how financial knowledge can lead to better money decisions in the future (75.6% high agreement)
- 95.6% agreed that students are more comfortable talking about money (64.4% high agreement).
- Most teachers (84.4%) agreed that students know how to find answers to questions they have about money (40.0% high agreement).

FIGURE 5 Teachers' level of agreement with statements about perceived impact on students' financial literacy (*n* = 45)¹⁶



A theme in responses to the question “What were the most valuable aspects of Sorted in Schools?” was teachers seeing their students engaged and learning:

The hands-on activities for students which helped them to understand financial ideas and their own capability. (Teacher)

The workbooks get students processing what they're learning. Keep the questions that get them explaining what they're learning. (Teacher)

The knowledge that the students gain. (Teacher)

Very valuable life skills. (Teacher)

It gives a broader understanding to all. (Teacher)

As a career advisor I do not teach but when I have interviews with my students, we always look at what is going on in Sorted in Schools and my students always come back for more information. (Teacher)

¹⁵ Table C5, Appendix C gives a comparison with 2021 (no items showed any significant change).

¹⁶ Answered by the 45 teachers who indicated using Sorted in Schools since 1 July 2021.

We need better data about whether schools use the programme to support their own goals for financial capability

A new focus in 2022 is whether schools use the programme to support their own aspirations and goals for financial capability. As discussed earlier in this section, nearly all teachers report that they value Sorted in Schools and that they will continue to use the programme next year. We also reported that three-quarters of teachers say that “Compared with last year, our school is using Sorted in Schools more”. When asked about the most valuable aspect of Sorted in Schools, one teacher said, “Discussing financial matters openly at school”.

When asked what extra support Sorted in Schools could offer that would help make the programme more valuable to your school a small group of teachers (seven responses) made a comment about **support for getting wider reach** in schools; for example, using the programme across the curriculum, or for reaching school leaders and getting them to see the value of financial capability and Sorted in Schools.

Sadly, our SLT [senior leadership team] do not see what we see. (Teacher)

Reaching out to the senior leaders of the school regarding the importance of financial literacy education. (Teacher)

In the quantitative question about support to use the programme more, nearly one-fifth (19.5%) of teachers overall selected “more support from senior leaders”: 13.3% of current users and 28.1% of current non-users.

In the open question, two teachers referred to the challenge when financial capability is not a core subject in the curriculum.

Maybe a presentation or research into how important financial literacy is for ALL secondary school students. (Teacher)

Add to the national curriculum. I think this is so important. (Teacher)

This year, these are the best data we have to judge the extent to which schools are using the programme to support their goals for financial capability. We judge that at least some schools still need support to have “aspirations and goals for financial capability”. We can give this new criterion greater focus in 2023.

Influence thinking about financial capability

This overarching criterion is new in 2022. The focus on influencing thinking about financial capability is a shift from a narrower focus on enabling behavioural change in the previous evaluation framework, (re)orienting Sorted in Schools, Te whai hua – kia ora as an education programme, rather than a behaviour change programme (see Section 3). This criterion looks for evidence that the programme is influencing different ways of thinking about what financial capability means to different people in Aotearoa, and that the programme is relevant for both individual and collective ways of viewing financial capability. It also focuses on what people, particularly students, understand about financial capability as a result of the programme. We rated performance on this criterion as **good**. We have some evidence that the programme is influencing thinking about financial capability, but there are gaps that could be addressed in future phases of evaluation.

The programme actively attends to being relevant for individual and collective ways of viewing financial capability

The teacher survey did not directly collect data on whether the programme influences different ways of thinking about what financial capability means to different people in Aotearoa, so this will need to be considered in future years of evaluation. In the new programme logic, ideas such as taking a holistic approach, being relevant to both individual and collective ways of viewing financial capability, and influencing and reframing ways of thinking underpin the logic as core programme values.

We do have evidence of some of these programme values in action, and these have been discussed already in this report, or in previous evaluation reports:

- the response of Te Ara Ahunga Ora to feedback from Pacific students and teachers, and the development of new Pacific resources that value collective ways of viewing financial capability
- teachers' high ratings for the item "the resources and activities are about situations familiar to students of diverse cultures"
- the commissioning of a student voice research project with a strong focus on wanting to understand how the programme resonates with all students from diverse backgrounds and cultures
- a commitment to focus on the experiences of Māori learners in EME including, but not limited to, the potential for using Te whai hua – kia ora resources.

Students are changing how they think about money and looking to the future

We asked teachers what they have observed in their students as a result of their experience with Sorted in Schools. These items were changed to reflect the focus of the revised criteria, and the shift away from a focus on short-term behaviour change in students. They provide some evidence of the programme influencing students' thinking about financial capability, but, in future phases of evaluation, more questions could be asked on this area, and ideally data would be collected from students. The student voice project will add to understandings of how young people think about financial capability.

As shown in Figure 6, nearly all teachers (95.6%) agreed that students are interested in how dealing with money can support them and their family or whānau (57.8% high agreement).

Most teachers agreed that students have changed how they *think* about money (e.g., saving, budgeting) with the future in mind (91.1% agreed, and 57.8% highly agreed). In 2021, this item was about whether students changed what they *did* with money (e.g., saving, budgeting). Fewer teachers agreed (82.1% agreed, and 23.6% highly agreed). These items are worded sufficiently differently that statistical tests cannot be run, and this caveat is important to note. However, the higher teacher agreement (particularly high agreement) for the 2022 item could suggest a number of things: (a) we have a better measure, as how students think about money is something that teachers are more likely to collect evidence about or observe through pedagogy and assessment, than whether students do things differently (likely to be outside of the classroom); (b) not all (perhaps many) students are in situations where they have money to spend or save, so asking teachers about this was unrealistic, even if teachers had access to this evidence.

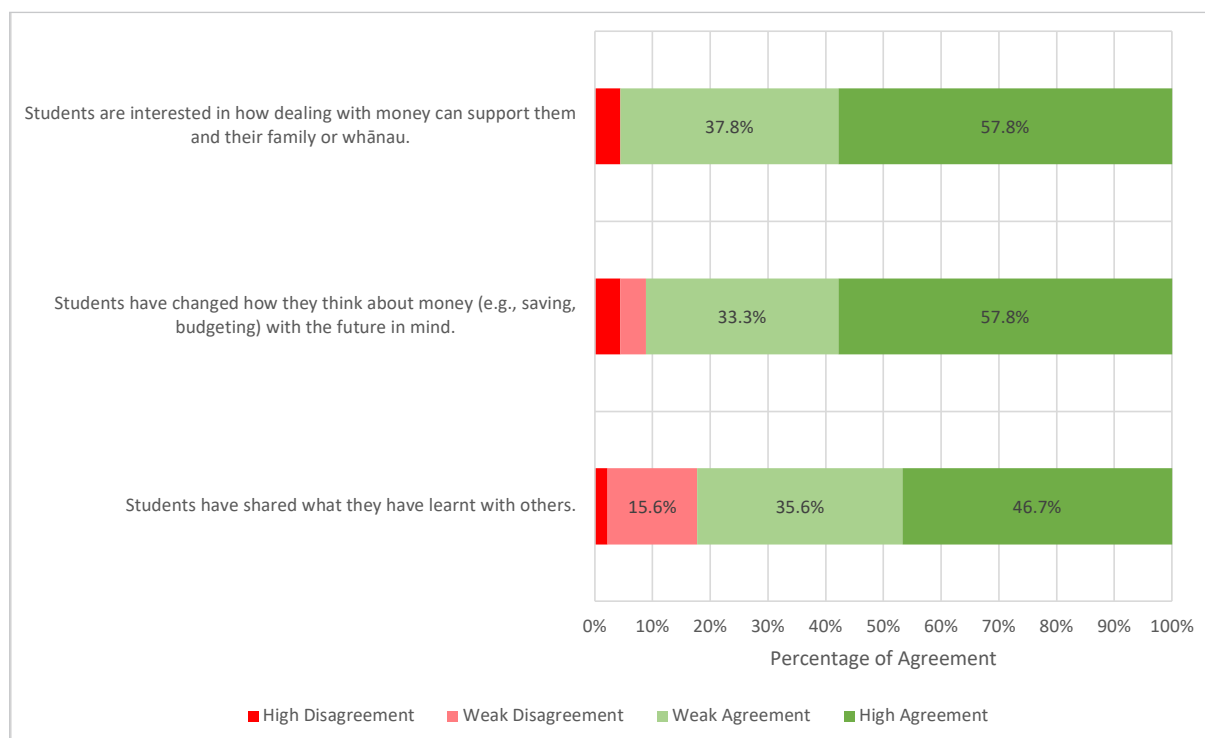
Most teachers (82.2%) agreed that students have shared their learning with others.¹⁷

Teacher

Students gaining a higher level of financial knowledge, especially around their future selves.

¹⁷ Table C6, Appendix C gives a comparison with 2021 (no significant change).

FIGURE 6 Teachers' level of agreement with statements about perceived impact on student learning (n = 45)¹⁸



¹⁸ Items were answered by the 45 teachers who indicated using Sorted in Schools since 1 July 2021.

6. Responding to the evaluation questions

Overall, we rated Sorted in Schools, Te whai hua – kia ora as **very good** in 2022. There was an increase in performance rating on some individual criteria as the programme is responsive to evaluation findings from previous phases and continues to develop and grow. Table 8 summarises our judgement for how the programme is performing for each evaluative criterion.

TABLE 8 How well is the programme performing?

| Criterion | EME | MME |
|--|-----------|-----------|
| Develop and sustain a credible, research-based programme that engages and resonates with kaiako/teachers and ākonga/students | Excellent | Excellent |
| Engage with kura/schools to maximise participation in the programme | Very good | Very good |
| Build capability to grow financial literacy and capability so the programme is a success for learners ¹⁹ | Very good | Adequate |
| Decolonise thinking about financial capability (MME) ²⁰ / Influence thinking about financial capability (EME) | Good | Good |
| Overall rating | Very good | Very good |

The programme is very well implemented

Sorted in Schools, Te whai hua – kia ora is being implemented very well by Te Ara Ahunga Ora. The enablers/inputs, and activities/outputs from the revised programme logic (see Figure A1, Appendix A), are all in place or occurring. The programme has the right products, services, models, and personnel, although the MME team has been under capacity making it challenging to maintain a presence in kura. The programme continues to grow its products in response to evaluation findings, and to embed the programme values. The number of kura and schools using the programme in the 2021/22 year has been sustained—an achievement in the challenging year the education sector has had. Feedback from kaiako and teachers shows there is still demand for PLD and support from Te Ara Ahunga Ora targeted at kaiako and teachers who are new to the programme or established, and on multiple topics. This was recognised in the PLD framework developed in 2021. There is potential for more kaiako and teachers to deepen use and for the evaluation to get better evidence of whether kura and schools are embedding the programme into their marau ā-kura or curriculum. This is a medium-term outcome in the programme logic, so would be expected to happen later in the programme’s implementation.

¹⁹ Wording changed to reflect change in emphasis. Previously “Build capability to teach and learn about financial literacy and capability”.

²⁰ New criterion. Previously “Enable positive change in behaviour” for both Māori medium and English medium.

Teachers and kaiako are confident the programme makes a positive impact

In EME, we have good data from teachers to infer that the programme is a success for their learners. Nearly all teachers agreed that students have developed financial literacy, and that students are interested in how dealing with money can support them and their family or whānau. Most also agreed that students have changed how they think about money (e.g., saving, budgeting) with the future in mind. Teachers chose to make comments about students being engaged and learning when asked about the most valuable aspects of Sorted in Schools. The student voice research project being undertaken in late 2022 will dovetail with these evaluation findings, building on the student survey data we have from the first 2 years of the evaluation, and the data we have from teachers.

In MME, last year the kura case study showed the impact that Te whai hua – kia ora had in a kura, successfully supporting the aspirations of whānau. This year, the focus was on rauemi, with a little data from kaiako. All four kaiako agreed that the rauemi helped them understand the connection between mātauranga Māori and financial capability, helped them recognise and value their own mātauranga Māori—existing financial capability knowledge, and helped them understand how financial literacy and capability can support whānau wellbeing now and in the future. These outcomes are decolonising thinking about financial capability which is aimed at directly addressing the negative impacts of colonisation.

The programme is a high-quality, valued programme

Sorted in Schools is highly valued and trusted by teachers for the third year in a row. High ratings across items were sustained. Teachers are also confident that the programme is valued by students. Over the past 3 years, the evaluation team has worked closely with the Te whai hua – kia ora team to document the foundations for the programme and its subsequent development. It has been clear from its inception that Te whai hua – kia ora is underpinned by te reo Māori, tikanga Māori, and mātauranga Māori, using te ao Māori perspectives and values. The programme has a strong holistic focus on the collective long-term wellbeing of whānau in terms of taha hinengaro, taha tinana, taha wairua, and taha whānau (Durie, 1994).²¹ Anecdotally, kaiako who have used it want to keep using it. This is also reflected in the sustained number of kura using the programme and the “travel” of the programme beyond those kura directly visited by the Te Ara Ahunga Ora team.

Improvements and innovation: Are there elements Te Ara Ahunga Ora Retirement Commission should be changing?

As in previous phases of evaluation, these findings confirm that Te Ara Ahunga Ora should keep doing much of what they are doing. To focus on improving and innovating, NZCER and the Sorted in Schools, Te whai hua – kia ora team workshopped the evaluation findings to consider what they should keep focusing on, stop focusing on (or focus less on), and start focusing on. The outcome of that workshop is presented in Table 9.

21 Durie, M. (1994). *Whaiora: Māori Health Development*. Oxford University Press.

TABLE 9 Improvements and innovation

| | |
|--------------------------|---|
| Keep focusing on | <ul style="list-style-type: none"> evaluating the programme, with a refreshed focus and approach for 2022/2322 maintaining the current strong level of school and kura use investing in PLD and product development in both MME and EME maximising opportunities to advocate for the programme within the education sector and beyond expanding communications with kaiako and teachers continuing the product development process in EME, which includes an inclusive focus (i.e., individual/collective) maintaining existing good relationships within the Māori-medium sector as well as fostering new relationships (e.g., with those involved with curriculum pilots) to enhance the awareness and success of Te whai hua – kia ora. |
| Stop focusing on | <ul style="list-style-type: none"> resources that are not being used by teachers—this will require analysis of website analytics. |
| Start focusing on | <ul style="list-style-type: none"> maximising the data available for programme and evaluation use (e.g., “always on” data, insights from “high-use” or “low-use” teachers visible in the database) developing resources that maximise the success of the programme for Māori students in EME developing teacher profiles that seek to understand different models of product use (e.g., “pick and mix”, those who want to use the programme for a full curriculum module). |

Concluding statement

In 2022, the evaluation framework was reviewed, which led to refreshed evaluation questions, revised evaluative criteria, and a new programme logic. Key changes included (re)orienting Sorted in Schools, Te whai hua – kia ora as an education programme, rather than a behaviour change programme, and having distinct evaluative criteria for Te whai hua – kia ora and Sorted in Schools. The end point was a single evaluation framework with two strands, informed by the *He Awa Whiria* model.

Te Ara Ahunga Ora continues to take opportunities to develop new resources to support kaiako and teachers and ultimately grow students’ financial literacy and capability. In 2022, two strong examples were the launch of Pacific resources and Te whai hua kia ora—Te whai tāke kia tika—Tax modules. Performance against individual evaluative criteria has been sustained or improved. The programme is well implemented, high quality, and highly valued.

22 This will include discussion about the school- or kura-focused criteria. These may be unrealistic or may need to be defined better given the current programme model and the external factors beyond the control of Te Ara Ahunga Ora.

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Appendices

Appendix A: Evaluation framework

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

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

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

| Overarching criteria | Evaluative criteria for MME | Evaluative criteria for EME |
|---|---|---|
| 4. Decolonise thinking about financial capability (MME)/Influence thinking about financial capability (EME) | <p><i>Decolonise thinking about financial capability</i></p> <p>As a result of the programme, people:</p> <ul style="list-style-type: none"> • understand the connection between mātauranga Māori and financial capability • recognise and value their own mātauranga Māori—their existing financial capability knowledge • understand how financial literacy (i.e., the knowing) and capability (i.e., the doing) can support whānau wellbeing now and in the future • use their financial capability confidently. | <p><i>Influence different ways of thinking about what financial capability means to different people in Aotearoa</i></p> <p>Financial capability resources resonate with all students of Aotearoa, specifically:</p> <ul style="list-style-type: none"> • Māori students who attend EME • Pacific learners. <p>The programme is relevant for both individual and collective ways of viewing financial capability.</p> <p>As a result of the programme, people:</p> <ul style="list-style-type: none"> • understand that there are different ways of thinking about financial capability based on your cultural background • understand how financial literacy (i.e., the knowing) can lead to financial capability (i.e., the doing) • understand how financial capability can support present and future wellbeing • use their financial capability confidently. |

FIGURE A1 Revised programme logic (finalised August 2022)

Te whai hua – kia ora, Sorted in Schools revised programme logic 4 AUG 2022

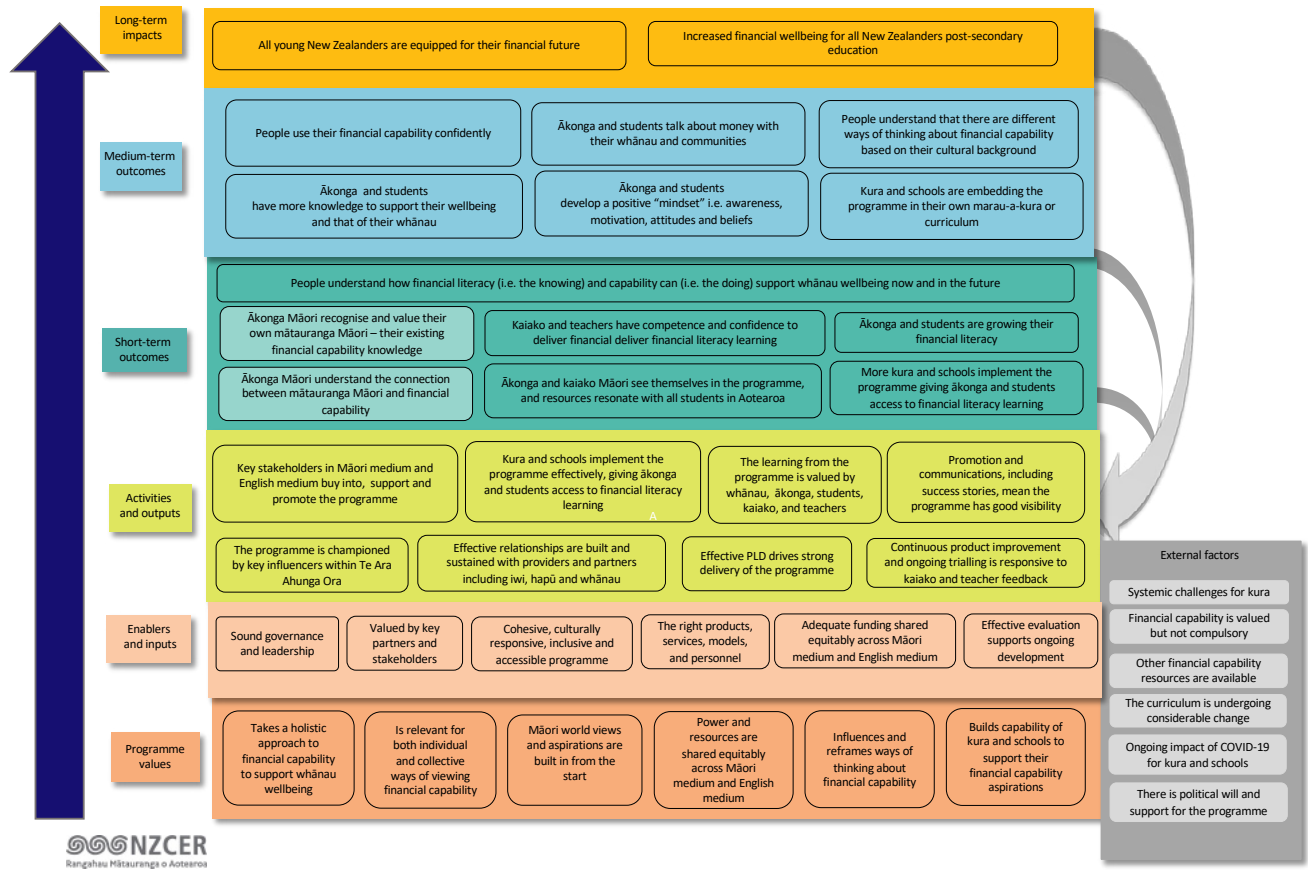


TABLE A2 A review of rauemi against the overarching criteria and evaluative criteria in September 2022

| Overarching criteria | Evaluative criteria for MME | How are the criteria expressed in MME rauemi? | Examples in rauemi |
|--|---|--|---|
| Develop and sustain a credible, research-based programme that engages and resonates with kaiako/teachers and ākonga/students | The programme takes a holistic approach to financial capability. | <p>A holistic approach is seen in the focus on ākonga and their whānau. Learning is located within contexts that are relevant for whānau, hapū, and iwi.</p> <p>The holistic approach contextualises learning (e.g., taxes are used to fund health services that may help your whānau), provides the whakapapa of the kaupapa, and communicates critical information (in the rauemi).</p> <p>The rauemi help ākonga think about their place in society, how society works, their responsibility and right to participate in society, and how their voice can influence the ways things are done.</p> | <p>Te whai hua – kia ora—Te whai take kia tika—Tax modules set. Kaupapa Tahī, Wāhanga 3.</p> <p>Resource management and local taxes: How do local issues impact on marae (e.g., when collecting kaimoana)? The rauemi emphasises the relationship between people and the taiao. Helps whānau become invested in making positive change when needed.</p> |
| | The programme is valued by key Māori stakeholder groups including Ngā Kura ā-iwi and Te Rūnanga nui o ngā kura kaupapa Māori, and kura. | <p>Rauemi are designed from a te ao Māori perspective—tirohanga Māori.</p> <p>Key stakeholders—kaiako and whānau, resource developers and consultants, and pāngarau experts—have been involved in the development of rauemi.</p> | Interactives: Te Kaihoko Hokomaha. |
| | The learning from the programme is valued by kaiako, ākonga, and whānau. | <p>Whānau are asked what they want to see in the rauemi and their ideas are actioned.</p> <p>Rauemi are designed for whānau to be able to use together. Rauemi are useful for everyday practical tasks such as budgeting for supermarket shopping.</p> | All rauemi. |
| | <p>Ākonga and kaiako Māori see themselves in the programme. The resources recognise and build on the circumstances, strengths, needs, and aspirations of ākonga Māori and their whānau. The programme is:</p> <ul style="list-style-type: none"> • cohesive • culturally responsive • inclusive • accessible • responsive. | <p>Rauemi are written and designed from a te ao Māori perspective by Māori for Māori.</p> <p>The rauemi:</p> <ul style="list-style-type: none"> • link to each other • reflect te ao Māori perspectives • are inclusive of whānau, wider community, hapū, iwi, hāpori, kaiako, and ākonga • are free and online • take into account what whānau and kaiako want rauemi to include. | All rauemi. |
| | The programme has the right products, services, and models to achieve its long-term goals. | The programme provides the types of resources that Māori want and have asked for. | All rauemi. |

| Overarching criteria | Evaluative criteria for MME | How are the criteria expressed in MME rauemi? | Examples in rauemi |
|--|--|--|---|
| Engage with kura and schools to maximise participation in the programme | The programme has good visibility and awareness. | The latest rauemi (tax booklets and interactives) are colourful and engaging as well as informative. | Interactive: Mahere Pāti Te whai hua kia ora—Te whai tāke kia tika—Tax modules set. |
| | Communication activities, particularly kanohi ki te kanohi, drive engagement and uptake. | Rauemi are promoted via wānanga, newsletters, webinars, emails, visits, and at conferences where there are opportunities to kōrero about the rauemi. | All rauemi. |
| | The programme is being accessed equitably by kura with ākonga, particularly those for whom the programme could have the most benefit or impact, supporting positive transformation. | Rauemi are free and online. The team is available to help kura with whatever assistance they need to be able to use the rauemi. | All rauemi. |
| | Kura are implementing the programme which gives ākonga access to financial capability teaching and learning opportunities. | Rauemi are designed from a Te ao Māori perspective—Tirohanga Māori, and the rauemi link well to each other. Involving key stakeholders in development of rauemi. | All rauemi. |
| | Kura are embedding the programme into their marau ā-kura. | Rauemi can be used in flexible ways to fit marau ā-kura and work in with kura aspirations. | All rauemi. Ngohe activities. |
| Build capability to grow financial literacy and capability so the programme is a success for learners | Kura use the programme to support their own aspirations and goals for financial capability. | Kura can use the rauemi in different ways to support their aspirations. By working through the rauemi, ākonga can work out their aspirations for their whānau and what they want to do after leaving school (e.g., develop a plan to transition out of school). | Unit standard 28089. Unit standard 28090. |
| | Kaiako have confidence and competence to deliver financial literacy learning opportunities to their learners. | The new rauemi have been developed to educate kaiako as they are using them in the classroom. The Māui booklets need a bit more thought to be able to use them—they are kaupapa Māori-focused, and don't immediately talk about money, but the process of working through them helps kaiako with their own learning about financial capability. The rauemi challenge negative mindsets or deficit thinking kaiako may have about themselves. Kaiako can be kaitiaki in te ao Māori around being good with money. | Māui booklets. |
| | Ākonga are growing their financial literacy. | The ngohe put learning into practice in contexts that are familiar and meaningful to ākonga. Ākonga can "tag" ngohe to activities they already do (e.g., fundraising for kapa haka). | Te whai hua – kia ora—Te whai tāke kia tika—Tax modules set. Interactives. |
| | As a result of learning about financial literacy, ākonga: | The rauemi align to the whakaaro in Te Whare Tapa Whā—the activities are inclusive and involve whānau. As knowledge grows, ākonga can break down barriers, become more confident, and feel able to use their knowledge. They can also pass on learning to others. The rauemi encourage ākonga to communicate with whānau (e.g., ngohe: interviewing whānau). | Te whai hua – kia ora—Te whai tāke kia tika—Tax modules set. Māui booklets about mindset. Interactives. |
| | <ul style="list-style-type: none"> have more knowledge to support their wellbeing and that of their whānau develop a positive "mindset" (i.e., awareness, motivation, attitudes, and beliefs) talk about money with their whānau and communities. | | |

| Overarching criteria | Evaluative criteria for MME | How are the criteria expressed in MME rauemi? | Examples in rauemi |
|--|---|--|---|
| Decolonise thinking about financial capability | As a result of the programme, people: <ul style="list-style-type: none"> understand the connection between mātauranga Māori and financial capability | <p>Concepts, images, and design come from te ao Māori.</p> <p>Māori design elements have been incorporated into the first rauemi (e.g., having a kupu taka within a poutama to represent “elevating our thinking”). We understand the mātauranga behind the poutama and how it connects with learning and the progressions in learning.</p> <p>Content is strength based and comes from a te ao Māori view designed to decolonise thinking and help kaiako and ākonga to critically think about a kaupapa. No deficit thinking about Māori is included.</p> <p>Content reflects responsibilities as individuals and collectives. It gives ākonga different ways of talking about financial capability and draws on different experiences than what happens in te ao Pākehā. For example, one of the rauemi uses Māori concepts of life stages: te ihu hūpē, ihu oneone, ka puta te ihu to help ākonga understand responsibilities at different stages of life.</p> | Unit standard 28092. |
| | <ul style="list-style-type: none"> recognise and value their own mātauranga Māori—their existing financial capability knowledge | <p>Resources highlight concepts and stories familiar to ākonga that help them connect to and understand English concepts around financial capability.</p> <p>The ākonga in kura already have knowledge of manaakitanga, koha, mahi i te marae. The rauemi align this existing knowledge and thinking to concepts of financial capability but with a Māori approach. Ākonga understand that the Māui stories have attributes that align to what they, as Māori, do every day.</p> <p>The rauemi help ākonga to see what they are already doing, what it is called, and how they can integrate it into other areas of their lives.</p> <p>Te whai hua – kia ora is more kaiako focused right now because kaiako tend to take the resources and teach them rather than encouraging self-directed learning.</p> | <p>Māui booklets.</p> <p>Unit standards.</p> <p>Te whai hua – kia ora—Te whai tāke kia tika—Tax modules set, Kaupapa 4 and Kaupapa 5.</p> |
| | <ul style="list-style-type: none"> understand how financial literacy (i.e., the knowing) and capability (i.e., the doing) can support whānau wellbeing now and in the future | <p>The rauemi are designed for kaiako, and a challenge is to make sure the rauemi are well received by whānau.</p> <p>The latest rauemi (Te whai hua – kia ora—Te whai tāke kia tika—Tax modules set) include activities that focus more on including whānau (e.g., going home and interviewing whānau).</p> <p>Rauemi have been developed to help ākonga think about life beyond school and move thinking from individual to collective responsibilities (e.g., buying a home and sharing learning with whānau).</p> | Interactives: Te Kaihoko Hokomaha, Mahere Pāti. |
| | <ul style="list-style-type: none"> use their financial capability confidently | The rauemi are designed to break down barriers to engaging with financial institutions (e.g., banks, insurers, investment companies). | Unit standards 28095 and 28103 (financial terms). |

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 evaluation activities.

Data collection in MME

Guiding kaupapa

Five foundational kaupapa guide and shape the PLD development and the evaluative 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 are particularly relevant for face-to-face evaluative activities. More information about the practices associated with these kaupapa are included in the 2021 report.

Data collection in 2022

TABLE B1 MME data collection methods and the evaluation criteria they address

| Data collection | Develop and sustain a credible, research-based programme | Engage with kura/schools to maximise participation in the programme | Build capability to grow financial literacy and capability so the programme is a success for learners | Decolonise thinking about financial capability |
|---|--|---|---|--|
| Interview with project team | √ | √ | √ | √ |
| Existing data collected by Te Ara Ahunga Ora | √ | √ | | |
| Review of resources against new criteria | √ | √ | √ | √ |
| Data from the resource development workshop with kaiako/developer | √ | | √ | √ |

Interview with the project team

An interview was conducted with the team for Te whai hua – kia ora (the Kaitakawaenga and Kaihautū) in order to understand how the programme has continued to develop over the past year, along with its successes and challenges.

Existing data collected by Te Ara Ahunga Ora

An analysis of the data collected by Te Ara Ahunga Ora about Te whai hua – kia ora provides information about programme use and engagement.

Review of new resources against new criteria

A workshop with the team to review the resources developed for Te whai hua – kia ora against the 2022 revised evaluation criteria provides a detailed breakdown of how the rauemi align with all the criteria.

Data from resource development workshop with kaiako

The resource development workshop facilitated by the Te whai hua – kia ora team on 12 July 2022 provided the opportunity to gather data from a small group of kaiako and a resource developer. We analysed Teams recordings of the workshop, and responses to a set of questions in the evaluation forms.

Data collection in EME

The teacher survey

The survey was developed by NZCER with feedback from Te Ara Ahunga Ora. We began with the 2021 questions and items. These were reviewed to keep the survey as short as possible, prioritising key information needs. The survey was developed at the same time as the evaluative criteria were being revised. The wording of some items was changed to reflect new criteria. Questions were a combination of descriptive and attitudinal items.

The survey collected data about:

- 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
- teacher demographics.

The sample was all 1,137 teachers who had previously registered on the Sorted in Schools website (EME). These teachers were sent a link (via Te Ara Ahunga Ora communication channels) to the online survey through SurveyMonkey.

The teacher survey was open for teachers to complete from 14 June–8 August 2022. This encompassed the July school holidays. Reminders were sent, and a weekly prize draw was used to incentivise completion of the survey. In total, 84 teachers completed the survey, from 63 schools.²³

An overview of responding teachers

Their schools

- Decile: Teachers were spread across low (18.2%), mid (51.9%), and high (22.1%) decile schools.²⁴
- School type: Many (66.2%) teacher respondents were teaching in co-educational schools, with 16.9% at single sex girls' schools, and 9.1% at single sex boys' schools.
- School size: Teachers responding to the survey came from schools ranging from 0 student to over 7,600 students. The average was 980 students.
- Region: Table B2 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 B2 Teacher survey respondents (Region) (n = 77)

²³ There were seven invalid teacher surveys (90.0% or more missing data) that were discarded prior to the main analyses.

²⁴ Low (decile 1–3); mid (decile 4–7); high (decile 8–10).

| Region | Count | Percentage |
|--------------------|-------|------------|
| Auckland | 14 | 18.2 |
| Canterbury | 13 | 16.9 |
| Waikato | 8 | 10.4 |
| Otago | 7 | 9.1 |
| Bay of Plenty | 6 | 7.8 |
| Northland | 4 | 5.2 |
| Hawke's Bay | 3 | 3.9 |
| Taranaki | 3 | 3.9 |
| Wellington | 3 | 3.9 |
| Manawatū-Whanganui | 2 | 2.6 |
| Southland | 2 | 2.6 |
| Area outside | 1 | 1.3 |
| Gisborne | 1 | 1.3 |
| Marlborough | 1 | 1.3 |
| Nelson | 1 | 1.3 |
| Tasman | 1 | 1.3 |
| West Coast | 1 | 1.3 |
| Not applicable | 1 | 1.3 |
| No response | 5 | 6.5 |

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

Location

- The majority of teacher respondents (88.3%) were teaching in urban areas (Table B3).

TABLE B3 Teacher survey respondents (Location) (*n* = 77)

| School area | Count | Percentage |
|-----------------|-------|------------|
| Main urban | 43 | 55.8 |
| Minor urban | 15 | 19.5 |
| Secondary urban | 10 | 13.0 |
| Rural | 3 | 3.9 |
| Not applicable | 1 | 1.3 |
| No response | 5 | 6.5 |

Teacher demographics

- Ethnicity: Most (68.8%) teacher respondents self-identified as NZ European/Pākehā. Teachers also self-identified as Māori (10.4%), Asian (10.4%), Pacific (7.8%), and Other European (3.9%).
- Teaching experience: Most (74.1%) teachers reported more than 10 years of teaching experience (Table B4).

TABLE B4 Teacher survey respondents (Years of teaching experience) (*n* = 77)

| Years of teaching experience | Count | Percentage |
|------------------------------|-------|------------|
| 0–2 years | 1 | 1.3 |
| 3–5 years | 5 | 6.5 |
| 6–10 years | 7 | 9.1 |
| 11–19 years | 21 | 27.3 |
| 20 years or more | 36 | 46.8 |
| No response | 7 | 9.1 |

Role

- Respondents have reported multiple roles within their organisations, with classroom teacher (46.8%) or heads of department (24.7%) the most common (Table B5).

TABLE B5 Teacher survey respondents (Role) (*n* = 77)

| Role | Count | Percentage |
|----------------------------|-------|------------|
| Teacher | 36 | 46.8 |
| Head of department | 19 | 24.7 |
| Dean | 6 | 7.8 |
| Associate/Deputy principal | 6 | 7.8 |
| Careers adviser | 4 | 5.2 |
| Gateway co-ordinator | 3 | 3.9 |
| Principal | 2 | 2.6 |
| Kaiako | 2 | 2.6 |
| Student teacher | 0 | 0.0 |
| Teacher aide | 0 | 0.0 |
| Other/s | 9 | 11.7 |
| No response | 6 | 7.8 |

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

Analysis

Quantitative analysis

Survey data were cleaned and frequencies produced. Due to the smaller sample of teacher respondents this year, we were unable to undertake the same statistical tests used in previous evaluation years (e.g., one-way between-group analysis of variance, Pearson's coefficient analysis). Instead, and where possible, we explored possible differences in the extent of teachers' agreement on items between 2021 and 2022 using Z-test of proportion. Possible trends or patterns are reported.

Appendix C: Data tables

TABLE C1 Comparing teachers' High Agreement for statements about overall satisfaction in 2020 and 2021, 2021 and 2022

| Overall satisfaction | High Agreement 2020 % | High Agreement 2021 % | High Agreement 2022 % | Difference | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | | | | 2020 vs 2021 | 2021 vs 2022 |
| I will continue to use Sorted in Schools in the future | 92.4 | 86.2 | 80.0 | No significant change | No significant change |
| Overall, I am satisfied with the quality of the Sorted in Schools programme | 82.3 | 81.3 | 80.0 | No significant change | No significant change |
| Compared to other online financial capability resources, I like to use Sorted in Schools more | 70.9 | 63.4 | 48.9 | No significant change | No significant change |
| My students value Sorted in Schools as a financial capability programme | N/A | 56.1 | 57.8 | N/A | No significant change |
| I trust the information provided by Sorted in Schools. | N/A | 92.3 | 93.3 | N/A | No significant change |
| I value Sorted in Schools as a financial capability programme | N/A | 87.0 | 82.2 | N/A | No significant change |
| Compared with last year, our school is using Sorted in Schools more | N/A | 43.9 | 31.1 | N/A | No significant change |

TABLE C2 Comparing teachers' High Agreement for statements about the resources supporting learning in 2020 and 2021, 2021 and 2022

| Overall ... | High Agreement | High Agreement | High Agreement | Difference | |
|---|----------------|----------------|----------------|-----------------------|-----------------------|
| | 2020 % | 2021 % | 2022 % | 2020 vs 2021 | 2021 vs 2022 |
| The resources support Māori students' learning | 72.2 | 64.2 | 60.0 | No significant change | No significant change |
| The resources support Pacific students' learning | 65.8 | 59.3 | 60.0 | No significant change | No significant change |
| 2020/2021: The Sorted in Schools programme supports the overall wellbeing of whānau | 77.2 | 74.0 | 80.0 | No significant change | No significant change |
| 2022: The Sorted in Schools programme provides opportunities to support the present and future financial wellbeing of whānau/families | | | | | |
| 2020/2021: The resources and activities are about everyday situations that are familiar to my students | 86.1 | 76.4 | 71.1 | No significant change | No significant change |
| 2022: The resources and activities are about everyday situations that are familiar to students of diverse cultures | | | | | |

TABLE C3 Teachers' responses to which parts of the programme they have used, comparing 2020, 2021, and 2022

| Feature | 2020 % | 2021 % | 2022 % | Difference 2021 vs 2022 |
|--|--------|--------|--------|-------------------------|
| Downloadable student resources | 67.1 | 81.3 | 73.3 | No significant change |
| Teacher guides and/or tools | 67.1 | 65.9 | 75.6 | No significant change |
| General information from the Sorted in Schools website | 60.2 | 61.8 | 53.3 | No significant change |
| Interactive student resources | 40.5 | 47.2 | 55.6 | No significant change |
| Videos | 31.6 | 47.2 | 60.0 | No significant change |
| Starter Pack | 21.5 | 35.8 | 42.2 | No significant change |
| A PLD workshop | 20.3 | 27.6 | 24.4 | No significant change |
| The Sorted in Schools team (visit or conversation) | 11.4 | 22.0 | 13.3 | No significant change |
| Pathways for teachers or students | 10.1 | 12.2 | 17.8 | No significant change |
| Other/s | | | 2.2 | N/A |

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

TABLE C4 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)

| Potential support | Overall (n = 77) | | Users (n = 32) | | Non-users (n = 45) | |
|--|---------------------|------|-------------------|------|-----------------------|------|
| | n | % | n | % | n | % |
| PLD workshop about the Sorted in Schools programme | 33 | 42.9 | 14 | 31.1 | 19 | 59.4 |
| Support with moderating unit and achievement standard assessment resources | 29 | 37.7 | 18 | 40.0 | 11 | 34.4 |
| Support with planning and implementation of Sorted in Schools | 31 | 40.3 | 17 | 37.8 | 14 | 43.8 |
| Support with integrating Sorted in Schools into different curriculum areas | 23 | 29.9 | 11 | 24.4 | 12 | 37.5 |
| More time allocated in the school timetable | 28 | 36.4 | 16 | 35.6 | 12 | 37.5 |
| Having more time generally (e.g., a lighter workload) | 38 | 49.4 | 19 | 42.2 | 19 | 59.4 |
| More resources that reflect our students and community | 26 | 33.8 | 15 | 33.3 | 11 | 34.4 |
| More support from senior leaders | 15 | 19.5 | 6 | 13.3 | 9 | 28.1 |
| More support from other teachers | 10 | 13.0 | 1 | 2.2 | 9 | 28.1 |
| Help with understanding student learning progressions | 11 | 14.3 | 6 | 13.3 | 5 | 15.6 |
| Others | 6 | 7.8 | 5 | 11.1 | 1 | 3.1 |
| None of the above—I am content with how we currently use Sorted in Schools | 6 | 7.8 | 5 | 11.1 | 1 | 3.1 |

TABLE C5 Comparing teachers' High Agreement for statements about perceived impact on students' financial literacy, 2020 and 2021; 2021 and 2022

| Overall ... | High Agreement | High Agreement | High Agreement | Difference | |
|--|----------------|----------------|----------------|-----------------------|-----------------------|
| | 2020 % | 2021 % | 2022 % | 2020 vs 2021 | 2021 vs 2022 |
| Students are more comfortable talking about money | 60.8 | 54.5 | 64.4 | No significant change | No significant change |
| Students know how to find answers to questions they have about money | 47.4 | 37.4 | 40.0 | No significant change | No significant change |

TABLE C6 Comparing teachers' High Agreement for statements about perceived impact on students' financial capability, 2020 and 2021; 2021 and 2022

| Overall ... | High Agreement | High Agreement | High Agreement | Difference | |
|--|----------------|----------------|----------------|--------------|-----------------------|
| | 2020 % | 2021 % | 2022 % | 2020 vs 2021 | 2021 vs 2022 |
| Students have shared what they have learnt with others | 57.7 | 38.2 | 46.7 | ▼19.5 | No significant change |

