

Sorted in Schools, Te whai hua – kia ora 2023/24 survey report

Mengnan Li



Rangahau Mātauranga o Aotearoa | New Zealand Council for Educational Research
Te Pakokori, Level 4, 10 Brandon St
Wellington
New Zealand

www.nzcer.org.nz

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1. About this report

This is the fifth annual report that NZCER has prepared for the Sorted in Schools, Te whai hua – kia ora programme, a financial literacy programme for secondary school students, led by Te Ara Ahunga Ora Retirement Commission.

In 2024, our focus is to explore how Sorted in Schools is used and valued in English-medium educational settings. We used a survey to collect data about key programme goals, and reporting on the proportion of English-medium schools that used Sorted in Schools, Te whai hua – kia ora in 2023/24. This short report presents findings from a survey of secondary school teachers in English-medium educational settings.

2. Introduction

The programme

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

The Sorted in Schools, Te whai hua – kia ora programme is intended to provide:

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

The evaluation

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

In discussion with Te Ara Ahunga Ora, we agreed that evaluation activity in 2023/24 would focus on a survey about Sorted in Schools, Te whai hua – kia ora activity in English-medium educational settings. We aim to respond to the following two evaluative questions:

- How many schools are using or have used Sorted in Schools, Te whai hua – kia ora in the past 12 months?
- Do users value Sorted in Schools, Te whai hua – kia ora as a financial capability programme?

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

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

3. Our approach

Data sources

This year, we changed our approach to primary data collection and began by emailing *all* secondary and composite schools in New Zealand, in *English-medium settings*, to invite their teachers to participate in the survey. We sent the invitation to schools and asked them to forward the survey link to the relevant head of department (or directly to teachers who are using it). Participants were asked to click on the link or scan the QR code to access the online survey, which took approximately 2 minutes to complete. We subsequently promoted the survey via open links to increase the response rate and to reach a wider audience (see Data collection procedures below).

The survey was designed by NZCER with feedback from Te Ara Ahunga Ora. We began with the 2022/23 questions and items. These were reviewed to keep the surveys as short as possible, prioritising key information needs. The survey had questions about programme use, Likert questions about overall opinions of the programme, and how the resources supported Māori students' and Pacific students' learning. The survey also included open-ended questions to provide opportunities for teachers to share thoughts and needs around teaching financial education.

The survey received 230 valid responses after data cleaning.

To address the school usage question, we used a combination of primary and secondary data sources, this being a valuable approach allowing researchers to leverage existing data with additional insights (Sileyew, 2020). The primary data (230 survey responses) were complemented by secondary data provided by Te Ara Ahunga Ora to gain a more comprehensive understanding of how many schools had made use of the programme. The secondary data sources consisted of administrative data which showed that 213 English-medium secondary and composite schools had used Sorted in Schools, Te whai hua – kia ora. In addition, the administrative data showed that 22 Māori-medium kura had used the English-medium resources, despite that they were not included in the analyses of this report.

Data collection procedures

In April 2024, NZCER finalised the data collection tools and obtained ethics approval from NZCER's Ethics Committee. The survey data collection took place from 1 May to 30 June 2024. The survey was first distributed to all secondary and composite schools in English-medium settings, followed by dissemination through Te Ara Ahunga Ora channels, and finally utilising the NZCER database from the 2023 survey responses.

Throughout this period, NZCER collaborated with Te Ara Ahunga Ora to enhance survey visibility across various channels, including social media and organisational newsletters. Survey links remained continuously accessible and prominently displayed on both organisations' websites.

Data analysis

The survey included a set of questions using a 6-point Likert scale (from “strongly disagree” to “strongly agree”) to gauge respondents’ agreement with a series of statements.

Consistent with previous years, responses were categorised into “High Agreement” (combining “agree” and “strongly agree”) and “High Disagreement” (combining “strongly disagree” and “disagree”) as detailed in Table 1. We opted not to merge “somewhat disagree” and “somewhat agree” to avoid creating a “neutral” category. This approach allowed for reporting both overall agreement (combining “somewhat agree”, “agree”, and “strongly agree”) and overall disagreement (combining “somewhat disagree”, “disagree”, and “strongly disagree”).

TABLE 1 The 6-point Likert scale used in the teacher survey

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

Descriptive statistics were used to report on Likert scale responses and Z-tests of proportion were used to explore differences in teachers’ agreement across 5 years.

For the school use data, a margin of error was calculated to check the precision and generalisability of the achieved sample.

Thematic analysis was employed to identify key themes from open-ended survey questions.

Key limitations

In our efforts to increase response rates and reach a broader audience, we again promoted the survey using open links this year. It is therefore important to note that our conclusions are based on self-report data gathered from a self-selecting group of teachers. Caution should be taken when generalising findings from this report to all other teachers.

4. Findings

School use exceeds SPE requirements

Early in the survey, two filter questions asked teachers if they had used Sorted in Schools, Te whai hua – kia ora in Term 1 or Term 2 this year, or, if they had used the programme in Term 3 or Term 4 last year. This provided evidence for the Statement of Performance Expectation (SPE) “maintain 70% of secondary schools and kura using Sorted in Schools”.

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

- The teacher survey: If multiple responses were received from a single school, the school was counted as using the programme if at least one teacher indicated they are using or had used it.
- Administrative data: Provided by Te Ara Ahunga Ora.

90% of schools we received data from are using or have used Sorted in Schools, Te whai hua – kia ora in the past 12 months.

The teacher survey provided data from 164 schools, with one or more teachers from 97 schools indicating that they are using or had used Sorted in Schools. Te Ara Ahunga Ora provided administrative data for 213 schools that are using or had used Sorted in Schools, which, after removing duplicates, resulted in an additional 116 schools. In total, this provided data from 280 secondary and composite schools about their use of Sorted in Schools, Te whai hua – kia ora. This is 53% of the total population of 528 English-medium secondary and composite schools in Aotearoa New Zealand. Of these 280 schools, 251 (89.6%) are using or have used Sorted in Schools, Te whai hua – kia ora in the past 12 months. The margin of error is 2.45% (at the 95% confidence level).

Teachers’ views about using Sorted in Schools

This section presents data from the 129 teachers who are using or have used Sorted in Schools, Te whai hua – kia ora and continued with the rest of the survey. Of the 129 responses, 119 were from English-medium secondary and composite schools ($n = 97$). The remaining 10 responses came from other sources: Māori-medium kura ($n = 3$), a primary school ($n = 1$), an intermediate school ($n = 1$), and other unidentified sources ($n = 5$).

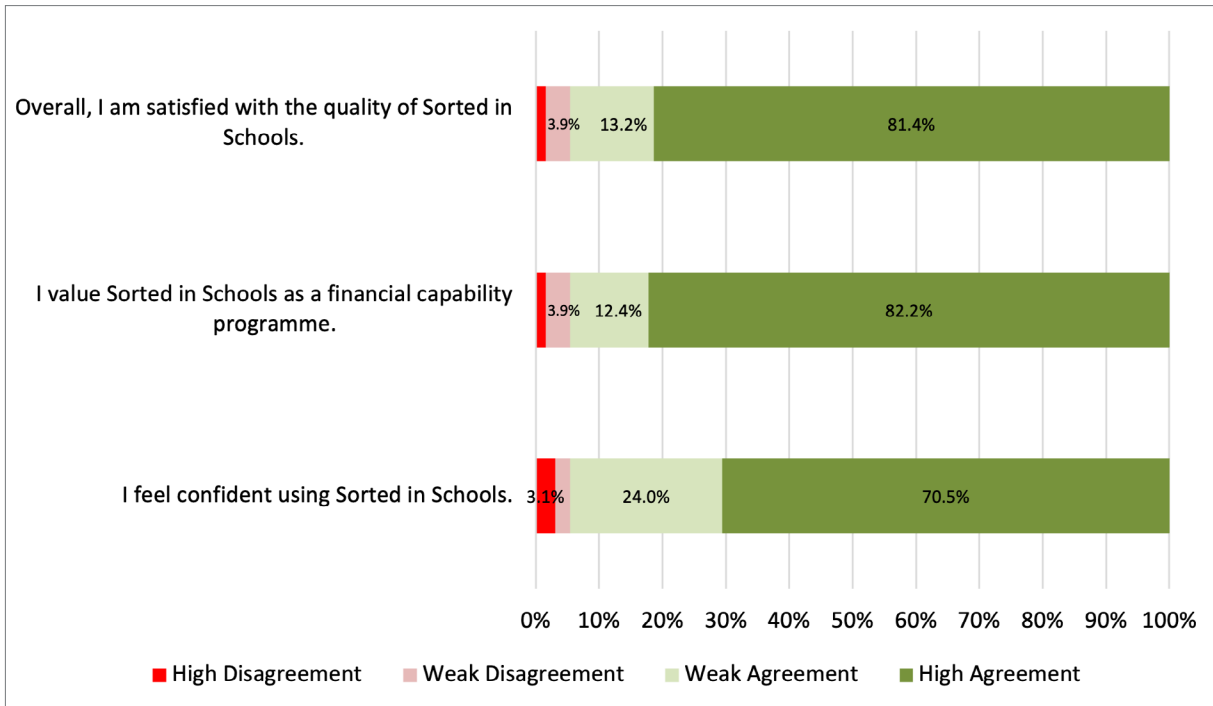
Teachers remain highly satisfied with the programme

The first part of the survey included the three core items about overall opinions of the programme. Figure 1 shows that teachers’ satisfaction is high. Almost all (94.6%) teachers agreed:

- they are satisfied with the quality of Sorted in Schools (81.4% High Agreement)
- they value Sorted in Schools as a financial capability programme (82.2% High Agreement)
- they feel confident using Sorted in Schools (70.5% High Agreement).

Compared to the 2023 survey results, the proportions of teacher respondents agreeing with the first two items remained similar. However, there was a slight, though not statistically significant, drop in the third item: teachers’ confidence in using the programme decreased from 97.9% in 2023 to 94.6% in 2024. This is supported by comments in the next section, where some teachers expressed the need for more dedicated support for using the programme. Although the exact reasons for the slight decline in confidence remains unclear, this report highlights the importance of providing targeted support for users to help them navigate the system and fully utilise the programme.

FIGURE 1 Teachers’ level of agreement with statements about overall satisfaction (n = 129)



Comparison of High Agreement over the years

The three items about overall opinions of the programme have been asked for all 5 years of the evaluation, which allows comparison of teachers’ responses over time. Table 2 shows that there have been no statistically significant differences over time.

TABLE 2 Comparing teachers' High Agreement for statements about overall satisfaction over time

	High Agreement					Difference		
	2020 %	2021 %	2022 %	2023 %	2024 %	2021 Vs 2022	2022 Vs 2023	2023 Vs 2024
	n = 79	n = 123	n = 45	n = 95	n = 129	Whether statistically significant change is found		
Overall, I am satisfied with the quality of Sorted in Schools	82.3	81.3 ↓	80 ↓	83.2 ↑	81.4 ↓	No	No	No
I value Sorted in Schools as a financial capability programme	N/A	87	82.2 ↓	82.1 ↓	82.2 ↑	No	No	No
I feel confident using Sorted in Schools	N/A	N/A	80	72.6 ↓	70.5 ↓	N/A	No	No

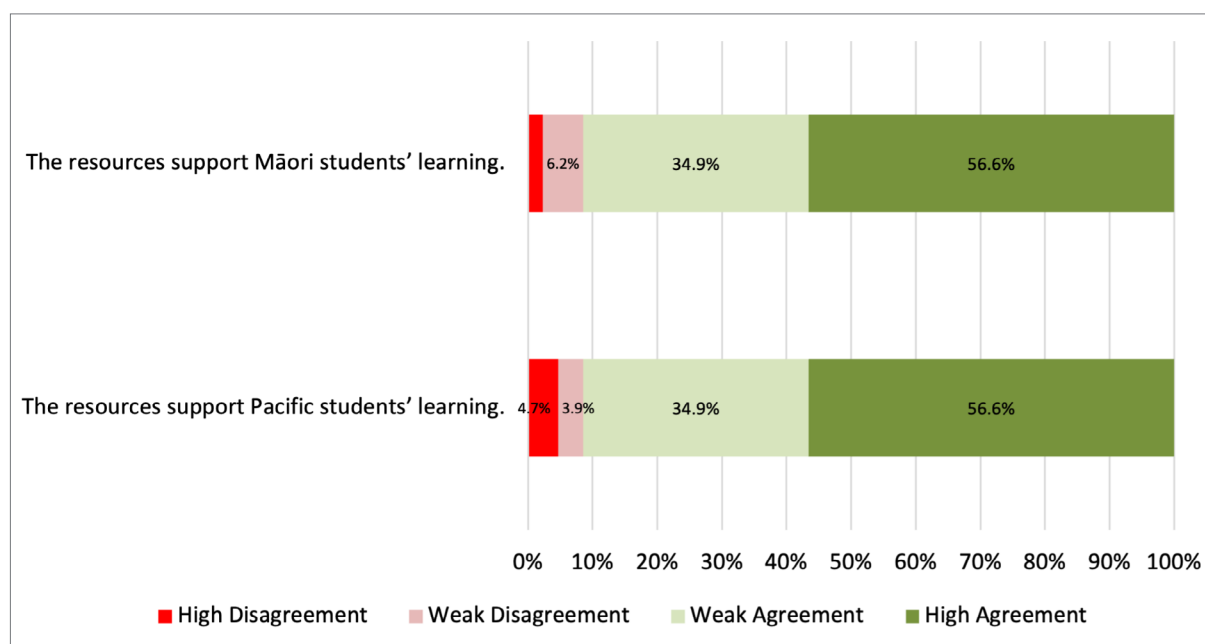
Note: The arrows in the table indicate the trends of change observed each year.

The resources support Māori students and Pacific students

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

Figure 2 shows that 91.5% of teachers agreed that the resources support Māori students' and Pacific students' learning. There are more teacher respondents choosing high agreement than weak agreement.

It is worth noting that there was a decrease in the overall agreement for both items, which dropped from approximately 98% in 2023 to 91.5% in 2024, though it remains comparable to the levels observed in 2021 and 2022.

FIGURE 2 Teachers' level of agreement with statements about resources ($n = 129$)

Comparison of High Agreement over the years

Table 3 compares responses to these items over time, showing no statistically significant differences when comparing consecutive years (i.e., 2021 and 2022, 2022 and 2023, 2023 and 2024). However, the previous evaluations (from 2020 to 2023) saw a relatively consistent decrease in High Agreement among teachers regarding the resources' support for Māori students' or Pacific students' learning, with a statistically significant drop from 72.2% in 2020 to 50% in 2023 for akōnga Māori and from 65.8% in 2020 to 47.8% in 2023 for Pacific students.

This declining trend has reversed in this year's survey, showing an increase in High Agreement compared to 2023. Specifically, there is a 6.6% increase in teachers strongly agreeing that the resources support Māori students' learning (from 50% in 2023 to 56.6% in 2024), and an 8.8% increase in High Agreement that the resources support Pacific student learning (from 47.8% in 2023 to 56.6% in 2024). Furthermore, when comparing 2024 to 2020, no statistically significant change is observed for the Pacific data, although a statistically significant drop persists for the Māori data ($p < .05$).

TABLE 3 Comparing teachers' High Agreement for statements about the resources supporting learning over time

	High Agreement (%)					Difference				
	2020	2021	2022	2023	2024	2021 Vs 2022	2022 Vs 2023	2023 Vs 2024	2020 Vs 2023	2020 Vs 2024
	<i>n</i> = 79	<i>n</i> = 123	<i>n</i> = 45	<i>n</i> = 92	<i>n</i> = 129	Whether statistically significant change is found				
The resources support Māori students' learning	72.2	64.2↓	60↓	50↓	56.6↑	No	No	No	Significant change (<i>p</i> < .005)	Significant change (<i>p</i> < .05)
The resources support Pacific students' learning	65.8	59.3↓	60↑	47.8↓	56.6↑	No	No	No	Significant change (<i>p</i> < .05)	No

Note: The arrows in the table indicate the trends of change observed each year.

5. Future direction of teacher support and resource development

Teachers using Sorted in Schools expressed high satisfaction, alongside calls for further improvements

There were two open-ended questions at the end of the survey. The first question invited teachers to share any additional thoughts they had about Sorted in Schools, Te whai hua – kia ora. This year, 70.5% of teacher respondents ($n = 91$) commented on this question, up from 55.8% comments last year ($n = 53$). Many teachers commented on their satisfaction with the programme and its resources. Qualitative comments consistently highlight the resources as engaging, high-quality, and highly relevant to students' lives. For instance, one teacher remarked:

I use Sorted in Schools resources for senior students and my students love the work/assessments/workbooks. I find the resources very useful and relevant to what the teenagers need as a basic life tool. I have been using the resources a part of my Business Studies classes and encouraging the use of resources for Junior Financial Literacy classes as well. Math's department teachers have started using some of the resources as well. I would like [to] see this programme given more recognition in schools and become a subject or a compulsory core subject for all students. It is not only about gaining the credits, but the importance of learning about money.

"We do use a lot of the resources. Teachers find it very useful to design good lesson plans. We value the variety of what we find on Sorted. Interactive resources are so good."

In addition to these positive sentiments, teachers provided valuable feedback that highlighted several key themes. As detailed below, these insights from teachers underscore the positive impact of Sorted in Schools, Te whai hua – kia ora while providing clear direction for further enhancing the programme to better meet educators' and students' needs.

- **Desire for more specific content:** Some teachers suggested more focused resources on specific topics such as "Case studies around younger entrepreneurs" and practical skills like "bank accounts, how to use internet banking effectively, using credit cards and debit cards".

It would be nice to see more smaller resources aligned with the Financial Capability Unit Standards that complement the booklets that are already there.

- **Improved resource accessibility:** There was a call for more streamlined resources that enable both teachers and students to navigate more easily.

There is so much information and so many resources that I find it difficult to navigate.

Some students have had difficulty logging into their accounts.

Making the version numbers clearer especially where new versions have just been added.

- **Variety in teaching materials:** Several teachers expressed interest in supplementary materials, such as “PowerPoint presentations” or “Exemplars of completed student assessments”, and more interactive options for student engagement both in and out of the classroom.

Exemplars of what achieved, merit and excellence look like.

I think it would be really cool if Sorted had more interactive options for students to participate in. This way, they could explore topics related to financial capability multiple times even outside of a classroom, and it would be something they could share with their parents as well. As it stands, Sorted in Schools seems to be more useful to teachers. Also, the PDF versions of the workbooks and teacher guides include links to certain products on the Sorted website, but often these links just go to the overall Resources page rather than the exact resource mentioned.

Be good to have more options for offline or hard copy work as we do not have enough devices for all our students to be online all the time. Also, some students are better with hard copy resources.

“Some PowerPoint presentations to work alongside the student booklets would be really great to help teach the students what they need.”

Dedicated support and ready-to-use materials are key to support teaching financial education

This year, we introduced a new question to all teacher participants, regardless of their use of Sorted in Schools, Te whai hua – kia ora: “What kinds of support could help you to better teach financial education to your learners?” We received 149 comments in response to this question. As suggested below, some themes that emerged from this question overlap with those from the previous question, indicating common needs among teachers regarding resource use and support for teaching financial education.

Notably, a prominent theme from this question is teachers’ enthusiasm for exploring diverse programmes and resources to enhance financial education teaching, despite facing constraints in time and exposure to available options. To address this, increasing awareness among teachers about the existing programmes and resources could be an initial step. Additionally, given teachers’ time constraints, providing dedicated support and ready-to-use materials could be another step forward.

“I’m going to go and look at Sorted right now!”

Many teachers expressed a desire for more support, such as professional learning and development (PLD) opportunities or access to a dedicated contact person who could visit schools to provide guidance on using Sorted in Schools, Te whai hua – kia ora effectively. Some of the specific comments included:

Awareness of what resources are available to develop teaching/learning programmes.

PD sessions on how these resources can be used—I was able to attend one course when this initiative first rolled out. I would like more of my colleagues to have that opportunity.

I need to explore the resources more thoroughly. It would be helpful to have a liaison person to connect with, possibly via Zoom.

While many teachers showed a strong interest and willingness to learn more about Sorted in Schools, Te whai hua – kia ora resources, time constraints were noted as a significant barrier by some of them:

We would utilise some of the resources, but we lack the curriculum time to incorporate them.

The support is there, but we struggle with time constraints at school to implement it alongside the curriculum.

Following this point, some teachers suggested the convenience of having comprehensive, ready-to-use materials directly applicable in their classrooms, especially for interactive activities.

Teachers are time-poor, so having ready-to-use resources like videos, printable worksheets, and digital materials would be greatly beneficial.

A financial basics all-in-one overview booklet.

Teaching PowerPoints combined with student workbooks would be excellent.

“Pre-prepared, interactive and engaging resources that are ready to use.”

Lastly, similar as the comments in the question above, improvements to the usability of the website and more interactive, real-life activities were highlighted:

Face-to-face visits from experts so students can gain additional perspectives.

Guest speakers and a dedicated life skills programme within the school.

I would appreciate the website being easier to navigate, with resources linked directly to relevant pages for easier access.

6. Conclusion

In this final section, we discuss how this year's findings inform our response to the evaluation questions in 2024:

- How many schools are using or have used Sorted in Schools, Te whai hua – kia ora in the past 12 months?
- Do users value Sorted in Schools, Te whai hua – kia ora as a financial capability programme?

This year's evaluation indicates that the programme usage well exceeds the SPE. Teachers consistently express satisfaction with the programme's quality and value as a financial capability initiative, despite a slight decline in confidence levels in using Sorted in Schools, Te whai hua – kia ora. As in previous surveys, fewer teachers were positive about how well the resources support Māori students' and Pacific students' learning compared to their overall satisfaction with and perception of the programme's value.

Comments from teachers in this year's survey offer valuable insights for future teacher support and resource development. Many teachers expressed genuine eagerness to integrate Sorted in Schools, Te whai hua – kia ora into their teaching practices, regardless of their current level of programme usage. This enthusiasm is an encouraging signal. To sustain and further cultivate this interest, teachers suggested that Sorted in Schools, Te whai hua – kia ora should continue to provide readily accessible materials and content that meet teachers' instructional needs, with a special focus on key topics of importance. Additionally, providing dedicated support remains important.

Reference

Sileyew, K. J. (2020). Research design and methodology. In E. Abu-Taieh, A. El Mouatasim, & I. H. Al Hadid (Eds.), *Cyberspace*. IntechOpen. <https://doi.org/10.5772/intechopen.85731>

