



GetWise Stage 0 & 1 Teacher Resources

Teacher's guide and additional classroom activities for
New Entrants, Year 1 and Year 2 students.

Introduction

Welcome to ASB Getwise Stage Zero & One Primary Teacher Resource Pack.

The ASB GetWise programme is dedicated to the development of financial literacy skills of New Zealand children. It aims to engage students in an interactive and fun learning environment while equipping them with essential money management skills.

This pack is tailored primarily to the learning needs of Year 1 and Year 2 students, but also has some specific activities suitable for New Entrant students.

These activities come in a wide variety of formats including:

- Worksheets
- Teacher-led discussions
- Games
- Research assignments.

In addition, most activities in this resource pack are constructed in a flexible format, allowing you to customise the way they are delivered and the time you spend on them.

All our Teacher Resource Packs have been developed by a leading panel of education experts with close reference to both the New Zealand Curriculum and the associated Financial Capability Progressions (a document developed by the Ministry of Education that details specific curriculum-based learning outcomes). Each activity contains the relevant links to these resources or you can find the full Financial Capability Progressions document here for your reference:

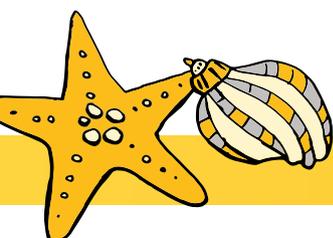
<https://nzcurriculum.tki.org.nz/Curriculum-resources/Financial-capability/Financial-capability-progressions>

Should you be interested in, or require more advanced material for your class, be sure to take a look at our Stage Two resources designed for Year 3 and Year 4 students.

Thank you for your participation in the ASB GetWise programme. With your help, we will equip the next generation with the lifechanging capability to make sound financial decisions.

If you require any further information about our programme, please visit the ASB GetWise website:

<http://www.getwise.co.nz>



Stage 0 & 1 Summary

Key Learnings

The aims of the Stage Zero & One Teacher Resources are to:

Introduce key financial literacy concepts for Year 0 to Year 2 students, including;

- Identifying money and how it is used
- Keeping money safe
- Save, spend and share.

Model financial literate behaviours including:

- Keeping money safe
- Saving
- Banking
- Conducting a transaction
- Distinguishing between needs and wants.

Explore opportunities to earn money or other rewards.

Resource Layout

In this document you will find:

Activities

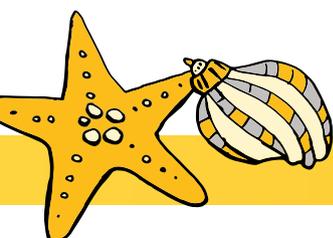
These activities can be used to build upon or reinforce key learning outcomes introduced independently, or as part of a school's unit of inquiry.

Extension Activities

Optional exercises you can use to further enhance your class's financial literacy understanding.

Teaching Aides

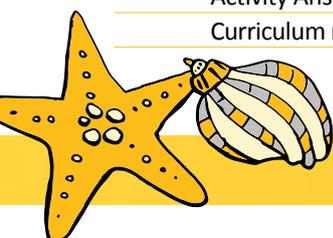
Useful props to support financial literacy in your classroom.



Contents

Activity 1: Cashtastic Superheros	1
Captain Cashtastic Colour-in	2
Captain Cashtastic Colour-in Worksheet	3
Cashtastic Superhero Mask	4
Cashtastic Superhero Mask Worksheet	5
Activity 2: Shopping Matters, Types of Money & Money Mix-Up*	6
Shopping Matters Worksheet 1*	7
Shopping Matters Worksheet 2	8
Shopping Matters Worksheet 3	9
Types of Money Worksheet	10
Money Mix-Up Worksheet	11
Activity 3: Definition Revision*	12
Key Definitions (Stage Zero)	13
Key Definitions (Stage One)	14
Captain Cashtastic Quiz Worksheet	15
Activity 4: Cash Clever at the Dairy	16
Cash Clever at the Dairy	17
Dairy Needs and Wants Worksheet	18
Activity 5: Cash Clever Needs and Wants	19
Activity 6: Chores Around the Home*	20
Chores Around the Home	21
My Chore Chart	22
Activity 7: Creating a Cash Clever Classroom	23
Creating a Cash Clever Classroom	24
Withdrawal Slip Worksheet	25
Bank Statement Worksheet	26
Activity 8: Cash Clever Classroom Economy*	27
Cash Clever Economy	28
Payslips Worksheet	29
Classroom Chore Chart	30
Activity 9: Cash Clever Money Box	31
Cash Clever Money Box	32
Extension Activities	
Activity 10: Baking a Savings Cake*	34
Activity 11 Chores Cha-Ching!*	35
Activity 12: Money Trail*	36
Teaching Aids	
Prop Money	37
Activity Answers	39
Curriculum matrix	40

*Suitable for new entrant students.



Activity 1:

Cashtastic Superheroes

Curriculum connection Financial Capability Progressions & New Zealand (NZ) Curriculum	Learning Outcome	Lesson Focus
---	------------------	--------------

- Capability: Manage risk
- Theme: Rights and responsibilities
- NZ Area: Visual arts
- NZ Theme: Understanding the arts in context

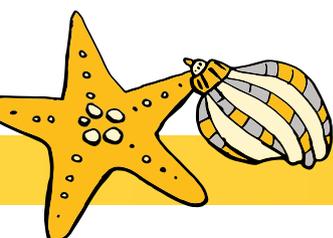
- Students self-identify as Cashtastic Superheroes and understand the responsibilities of being a Cashtastic Superhero (paying for things, remember to save, spend and share, know the difference between needs and wants)
- Share ideas about how and why their own and others' works are made and their purpose, value and context

- Students explore how to represent their superhero persona

Teacher Checklist

Can students differentiate between needs and wants?

Can students explain what it means to save, spend and share?



Activity 1: Captain Cashtastic Colour-in

Introducing... Captain Cashtastic!

Before you begin you will need the following:

- 1 Colouring in page per student (printed/photocopied)
- Colouring in pens/pencils or paints

Ask students if they know what a superhero is, or does, and help them identify what might be some of the qualities that make a superhero 'super' (e.g. super strength, speed, agility).

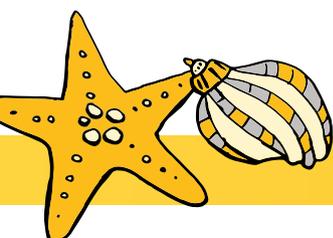
Introduce the picture of 'Captain Cashtastic' as an example of a superhero that is focused on helping people be smart with their money.

Ask students if they can think of what superpowers Captain Cashtastic might have to help them do this. Examples might include:

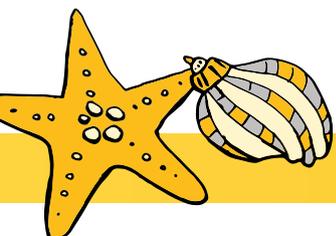
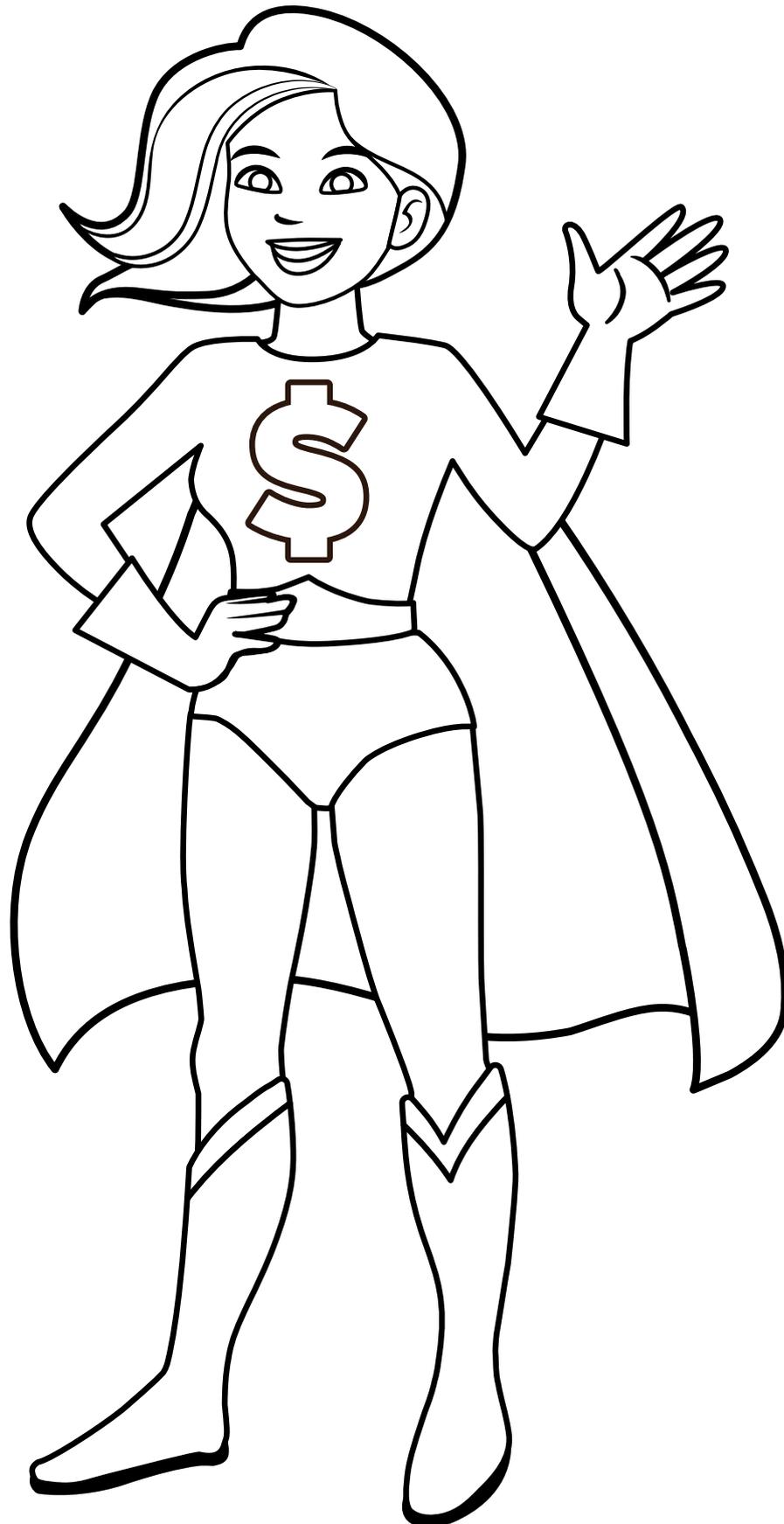
- Helping people to understand what money is
- Keeping money safe
- Helping people to save or spend their money
- Reminding people to get the things they need before the things that they want

Suggest to the students that, in fact, everyone can be a Cashtastic Superhero if they practice and learn to be smart when making decisions about their money.

Ask students to colour in their own version of Captain Cashtastic as a reminder of what a Cashtastic Superhero might look like.



Activity 1: Captain Cashtastic Colour-in Worksheet



Activity 1: Cashtastic Superhero Mask

How to make a Cashtastic Superhero mask

Before you begin you will need the following:

- Mask template (preferably printed/photocopied onto card)
- Cardboard (if not able to print/photocopy onto card)
- Scissors
- Glue
- Decorating resources (pens, pencils, stickers)

Students decorate a mask template with words and pictures to introduce them to the responsibilities of being a Cashtastic Superhero.

Explain to the students that being really smart with money is a big responsibility, just like being a Superhero. In fact, a 'Cashtastic' Superhero is a type of person who has learnt to uphold the following concepts:

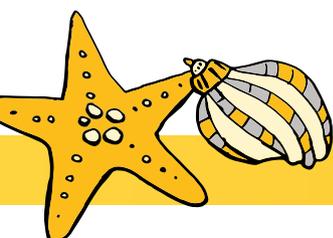
- Being responsible for our money
- Keeping money safe
- Understanding the difference between needs and wants
- Remembering to save, spend and share (see definitions in activity 3)

Discuss each of the above with the class.

Hand out mask templates and invite students to decorate the masks using some of the key words and money images as inspiration.

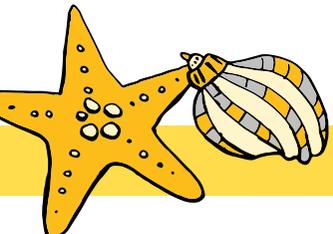
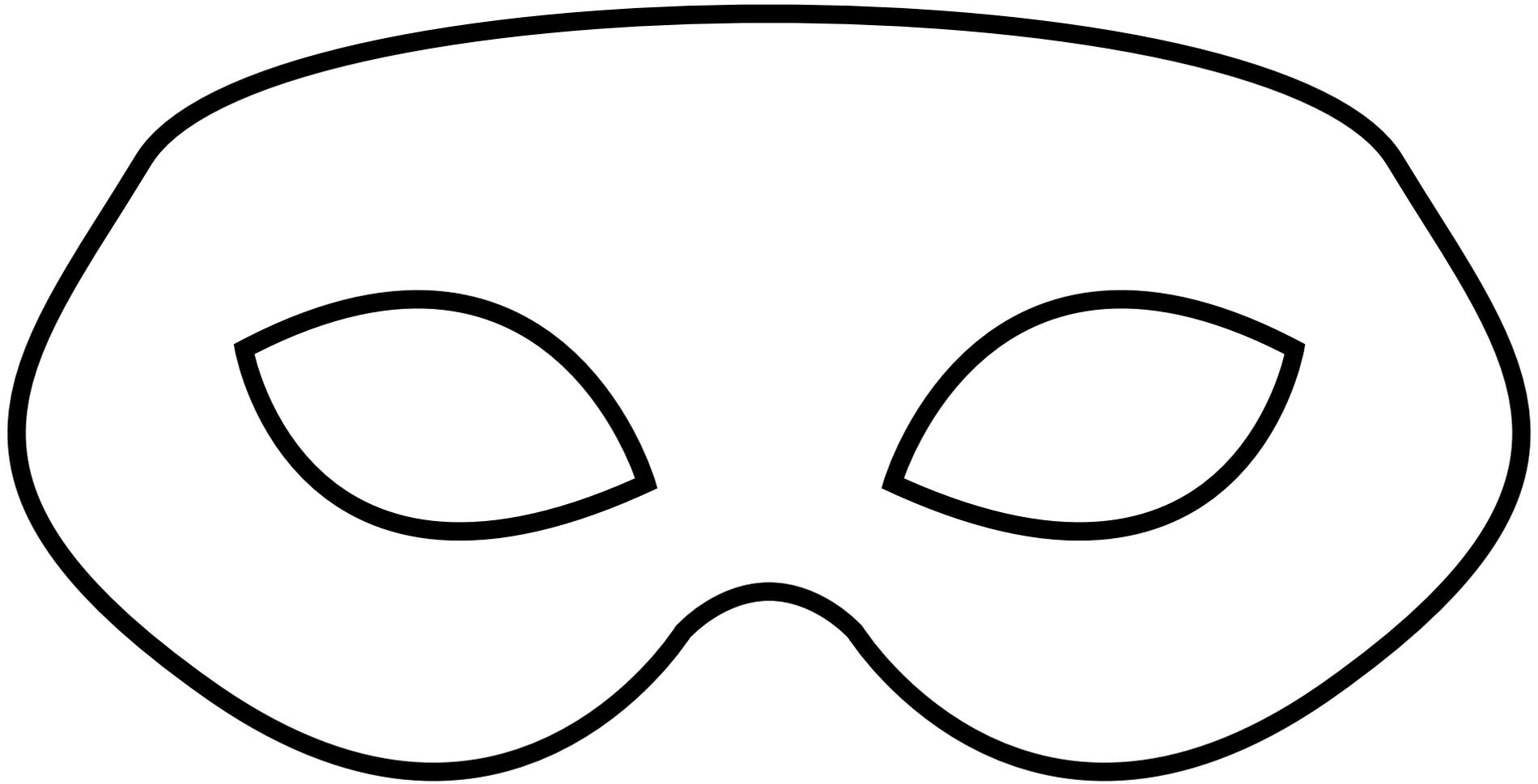
Once masks are decorated, invite students to cut out their mask templates. If using paper, stick onto card.

Masks can then have holes punched in. Thread the holes with ribbon or string to make them wearable.



Activity 1: Cashtastic Superhero Mask Worksheet

Create your own cashtastic superhero mask by decorating the mask below with words and pictures to remind you of your cashtastic superhero skills!



Activity 2:

Shopping Matters, Types of Money & Money Mix-Up

Curriculum Connection Financial Capability Progressions	Learning Outcome	Lesson Focus
<ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Money 	<ul style="list-style-type: none"> • Recognise coins and notes 	<ul style="list-style-type: none"> • Prepare students with basic money recognition/counting practice

Activity Details

Shopping matters:

Ask students to imagine it is the beginning of the school year and they are going shopping with a family member for school supplies. Using a worksheet appropriate to their level, invite them to work out how much they spent at each shop.

Types of Money:

Discuss the many different types of money and invite students to fill in the blanks on the worksheet.

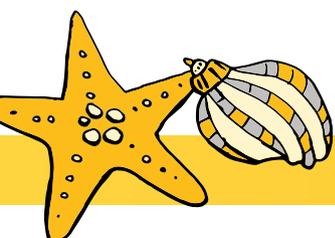
Money Mix Up:

Invite students to imagine that all their money has been dropped on the ground and is all mixed up. Ask them to work out how much money was dropped, then draw a line to match up the piles of money that are worth the same amount.

Teacher Checklist

Can students explain if notes or coins are worth more?

Can students order money from greatest to least?



Activity 2: Shopping Matters Worksheet 1

a) Pencil \$4.00  Eraser \$2.00  \$4.00 + \$2.00 = _____

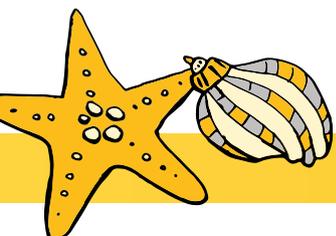
b) Ruler \$2.00  Paintbrush \$1.00  \$2.00 + \$1.00 = _____

c) Toy \$12.00  Pencil case \$5.00  \$12.00 + \$5.00 = _____

d) Umbrella \$10.00  Socks \$5.00  \$10.00 + \$5.00 = _____

e) Hat \$15.00  Handball \$4.00  \$15.00 + \$4.00 = _____

f) Lunchbox \$8.00  Notebook \$6.00  \$8.00 + \$6.00 = _____



Activity 2: Shopping Matters Worksheet 2

g) Adults' haircut \$30.00  My haircut \$10.00  $\$30.00 + \$10.00 = \underline{\hspace{2cm}}$

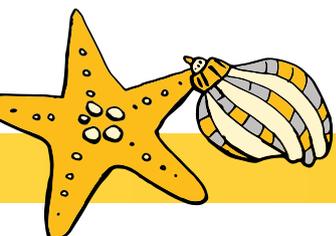
h) School hat \$15.00  Umbrella \$10.00  $\$15.00 + \$10.00 = \underline{\hspace{2cm}}$

i) Textbook \$16.00  Cookie \$2.00  $\$16.00 + \$2.00 = \underline{\hspace{2cm}}$

j) Exercise book \$2.00  Pencil \$1.00  $\$2.00 + \$1.00 = \underline{\hspace{2cm}}$

k) Pencil case \$14.00  Ruler \$3.00  $\$14.00 + \$3.00 = \underline{\hspace{2cm}}$

l) School shoes \$38.00  School T-shirt \$22.00  $\$38.00 + \$22.00 = \underline{\hspace{2cm}}$



Activity 2: Shopping Matters Worksheet 3

m) Adults' haircut \$30.50  My haircut \$10.50  $\$30.50 + \$10.50 = \underline{\hspace{2cm}}$

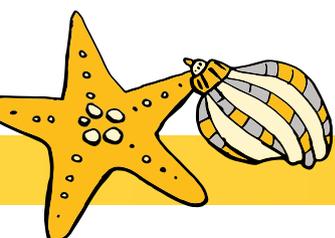
n) School hat \$15.60  Umbrella \$10.40  $\$15.60 + \$10.40 = \underline{\hspace{2cm}}$

o) Textbook \$16.90  Cookie \$2.60  $\$16.90 + \$2.60 = \underline{\hspace{2cm}}$

p) Exercise book \$2.10  Pencil \$0.80  $\$2.10 + \$0.80 = \underline{\hspace{2cm}}$

q) Pencil case \$14.40  Ruler \$3.40  $\$14.40 + \$3.40 = \underline{\hspace{2cm}}$

r) School shoes \$38.50  School T-shirt \$22.50  $\$38.50 + \$22.50 = \underline{\hspace{2cm}}$



Activity 2: Types of Money Worksheet

a)



_____ dollars or _____ cents

b)



_____ dollars or _____ cents

c)



_____ dollars or _____ cents

d)



_____ dollars or _____ cents

e)



_____ dollar or _____ cent

f)

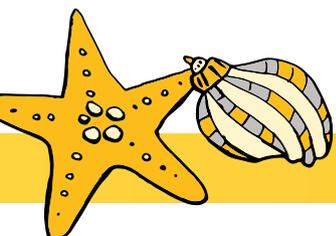


_____ dollars or _____ cents

g)



_____ dollars or _____ cents



Activity 2: Money Mix-Up Worksheet

a)



\$ _ _ . _ _

d)



\$ _ _ . _ _

b)



\$ _ _ . _ _

e)



\$ _ _ . _ _

c)

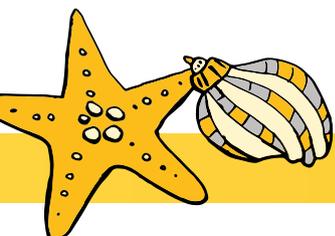


\$ _ _ . _ _

f)



\$ _ _ . _ _



Activity 3:

Definition Revision

Curriculum Connection Financial Capability Progressions	Learning Outcome	Lesson Focus
<ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Money 	<ul style="list-style-type: none"> • Describe ways of using money for different purposes 	<ul style="list-style-type: none"> • Revise the key concepts introduced in the Getwise workshop

Activity Details

Revise key financial literacy terms by conducting a class quiz using the appropriate key definitions page.

Cut up the words and definitions for a mix and match activity. Alternatively stick the key words on the board and invite students to define them as a class or hold a class discussion around these terms.

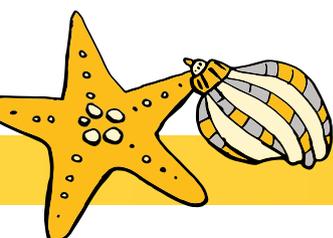
Teacher Checklist

Stage Zero: Do students know the difference between notes and coins?

Stage Zero: Can students describe different places to save money?

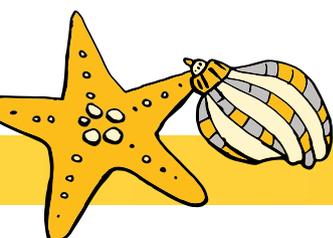
Stage One: Do students know the difference between needs and wants?

Stage One: Can students describe the difference between what spending, saving and sharing jars are used for?



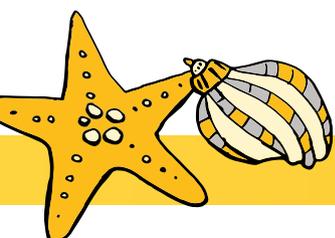
Activity 3: Key Definitions (Stage Zero)

Key Word / Phrase	Definition
Bank	A safe place where people look after our money for us
Coin	Money in the shape of a circle
Money box	A small box to keep your money safe in
Note	Money in the shape of a rectangle
Pēke	Māori word for bank
Piggy bank	A money box in the shape of a pig or other animal
Pūtea	Māori word for money
Saving money	Keeping money safe
Saving up	Regularly putting money in a safe place so that the amount you have saved grows



Activity 3: Key Definitions (Stage One)

Key Word / Phrase	Definition
Needs	Something that you must have to survive
Pēke	Māori word for bank
Pūtea	Māori word for money
Save some, spend some, share some	When we receive money it is good to divide it up for saving, sharing and spending
Saving jar	A jar you use to put money in that you want to save up to buy something special
Sharing jar	A jar you put money in to spend on other people, for example to buy birthday presents or give to your favourite charity
Spending jar	A jar you put money in to spend on everyday items, or needs
Wants	Something that you'd like to have but that you don't need to survive



Activity 3: Captain Cashtastic Quiz Worksheet

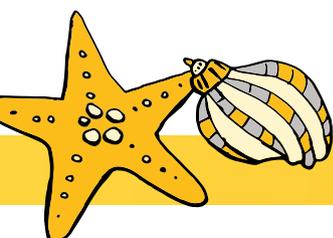
1. If you must have something to survive, it is a n _ _ _ .

2. If you'd like to have something, but you don't need it to survive, it is a w _ _ _ .

3. If you are buying a birthday present you might use money from your s _ _ _ _ _ jar.

4. When you have some money, what do you do?
S _ _ _ some, s _ _ _ _ some, s _ _ _ _ some!

5. You see something special in the toy shop you want to save up for, you keep the money for this special item in your s _ _ _ _ _ jar.



Activity 4:

Cash Clever at the Dairy

Curriculum Connection Financial Capability Progressions	Learning Outcome	Lesson Focus
<ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Money 	<ul style="list-style-type: none"> • Discuss why and how people make choices about spending money, e.g. when buying food for lunches • Use coins and notes for simple transactions – give and receive change 	<ul style="list-style-type: none"> • Counting money and counting change • Distinguish between needs and wants, understand why it is important to know the difference

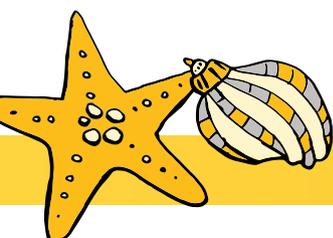
Activity Details

Students go through the dairy menu as a class and classify dairy items as needs and wants. They can use the following worksheet to draw pictures of all ‘needs’ and ‘wants’ they saw at the dairy.

Teacher checklist

Do students know how to conduct a transaction?

Can students describe the difference between needs and wants and why it’s important to know the difference?



Activity 4: Cash Clever at the Dairy

Activity Instructions

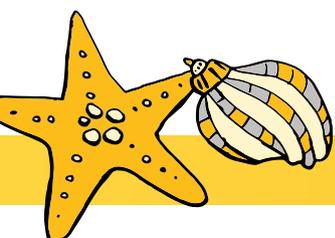
Students role play a transaction between a customer and shop assistant at a dairy. You can set up the store by using a table as the countertop have the items and prices up on the whiteboard behind the sales counter.

Explain that the customer has \$10 and they need four items for a healthy and balanced breakfast, with the remaining change students can either purchase a treat to have later in the day or save it towards their savings goal.

The customer will interact with the shop assistant and they will exchange money for the goods and the shop assistant will provide any change necessary.

Have the student explain why they decided on the purchases they made. Students can then sort the items from the dairy into needs and wants.

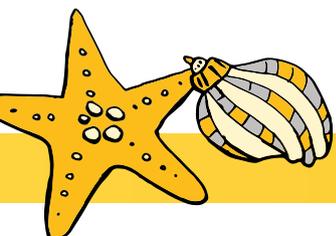
 <p>Milk \$3.00</p>	 <p>Eggs \$2.50</p>	 <p>Chocolate \$1.00</p>
 <p>Ice Cream \$3.00</p>	 <p>Fruit \$1.50</p>	 <p>Muesli \$3.50</p>
 <p>Lollies \$2.00</p>	 <p>Bread \$1.00</p>	 <p>Chips \$1.50</p>
 <p>Fizzy Drink \$2.50</p>	 <p>Cheese \$2.50</p>	 <p>Cookies \$3.00</p>
 <p>Chewing Gum \$1.00</p>	 <p>Yogurt \$2.50</p>	 <p>Ham \$3.50</p>



Activity 4: Dairy Needs and Wants Worksheet

Needs

Wants



Activity 5:

Cash Clever Needs and Wants

Curriculum Connection Financial Capability Progressions & New Zealand (NZ) Curriculum	Learning Outcome	Lesson Focus
<ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Money • NZ Area: Health • NZ Strand: Relationships with other people 	<ul style="list-style-type: none"> • Express their own ideas, needs, wants and feelings clearly and listen to those of other people 	<ul style="list-style-type: none"> • Distinguish between needs and wants • Group work

Activity Details

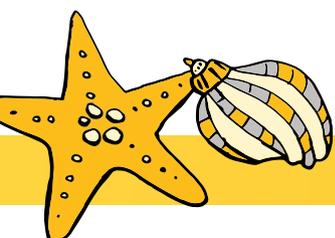
Ask students to bring an old magazine or catalogue from home.

Working in groups, students cut out 3-5 products each from the magazine and sort them into wants and needs. Dividing a piece of paper in half, they will then glue the wants on one side and the needs on another.

Teacher Checklist

Can each group articulate why they chose to label certain products as a want or a need?

Did the students share an idea in their group and did they listen to others?



Activity 6:

Chores Around the Home

Curriculum Connection Financial Capability Progressions	Learning Outcome	Lesson Focus
<ul style="list-style-type: none"> • Capability: Manage money and income • Theme: Money 	<ul style="list-style-type: none"> • Describe ways in which people earn or receive income 	<ul style="list-style-type: none"> • Explore opportunities to earn money or other rewards • Recognise that students can earn money by doing chores or jobs

Activity Details

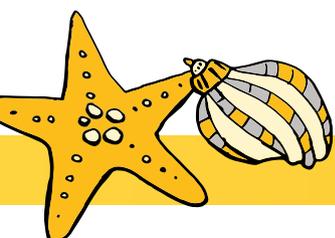
Provide each student with their own copy of 'My Chore Chart'.

Conduct a classroom discussion around household chores.

Set a homework assignment for making use of the chore chart at home.

Teacher Checklist

Can students understand and describe jobs in their home that are done for 'love' and jobs which could be done to earn money?



Activity 6: Chores Around the Home

Activity instructions

One of the easiest and most common ways that students earn money is by performing chores around the home. Encouraging students to perform chores develops and reinforces the concept that money doesn't grow on trees, but must be earned.

- A. Lead a discussion about chores that students can do that might earn them a little extra money. Students should consider that there are many jobs that family members do for each other that are not (and should not be) done for money, but rather for love. Hence, when suggesting chores that they could do to earn money, they should think about extra jobs that they don't do already.

Explain that students should not expect to be paid for every household chore but, if they want to earn more money, they can discuss doing a little something extra with their parents.

- B. Ask students to list chores that they or other family members do for love, rather than money.

Examples may include:

- Parents cooking dinner for the family
- Students setting the table for dinner

Students should recognise that while these chores are not done for money, it is always nice to 'pay' for the chores with a 'Thank you.'

- C. For homework, ask students to talk with their parents and see if they can come up with extra chores that they might be able to do to earn some extra money.

Examples may include:

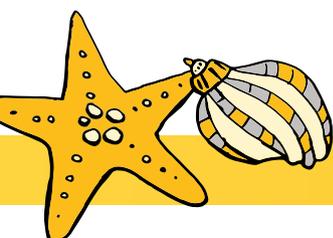
- Keeping their room tidy
- Caring for pets
- Folding and putting away laundry
- Helping with dinner
- Cleaning the bathroom

- D. **Chore Chart:**

After talking with their parents, students complete a chore chart that lists the chores that they commit to doing at home. These chores can be done for love or for a little extra money. Students take the chore chart home and get parents to mark it every time a chore is done.

- E. **Acknowledgement letter:**

Students compose a letter that thanks a family member (or other caregiver) for some of the chores that they do out of love.



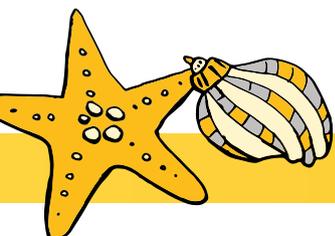
Activity 6: My Chore Chart

Parent instructions

This chore chart will help your child to keep a record of their chores for three weeks. These chores can be done for love or a little extra money, its up to you. You might like to tick or cross the boxes or even use stickers or stamps to make it fun!

This chore chart belongs to _____

CHORE	WEEK	MON	TUE	WED	THU	FRI	SAT	SUN
	1							
	2							
	3							
	1							
	2							
	3							
	1							
	2							
	3							
	1							
	2							
	3							



Activity 7:

Creating a Cash Clever Classroom

Curriculum connection Financial Capability Progressions & New Zealand (NZ) Curriculum	Learning Outcome	Lesson Focus
<ul style="list-style-type: none"> • Capability: Manage risk • Theme: Identifying and managing risk • NZ Area: Health • NZ Strand: Identify, sensitivity and respect 	<ul style="list-style-type: none"> • Describe ways of keeping money safe • Demonstrate respect through sharing and cooperation in groups 	<ul style="list-style-type: none"> • Features of currency • A bank is a safer place to store money • If you open a bank account, you can store money in the bank and easily access it • Model features of using banks including: <ul style="list-style-type: none"> - Filling out deposit and withdrawal slips • Understand the benefits of saving

Activity Details

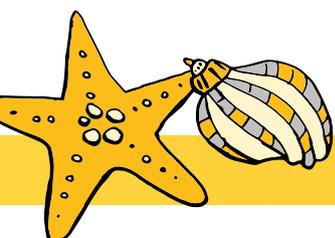
Students learn about currency and using money by creating their own class currency and banking system.

Teacher Checklist

Can students discuss and decide on appropriate properties for their class currency?

Can students explain why keeping money in a bank is better than in their pocket?

Do students make good decisions about the use of their money?



Activity 7: Creating a Cash Clever Classroom

Activity Instructions

In this activity, students learn about currency and using money by creating their own class currency and banking system.

- A. Before the currency is created, teachers lead a class discussion about the essential features of a currency. Students discuss and select the properties the class wants their currency to have.
- B. Students design a classroom currency that can be redeemed for small prizes or privileges. When creating the currency students should consider that:
- Money should be relatively durable
 - Money should be distinctive and recognisable
 - Money should be easy to transport and count
 - Money should be divisible
 - Money should be valuable – it can be exchanged for goods and services (or classroom privileges)
 - Money should be universally accepted

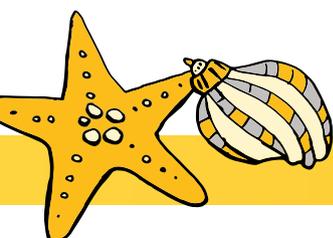
Students can earn money for good behaviour, completing homework and other achievements.

Note: The features of the class currency will depend upon the intended use of the money. For example, if the currency is merely intended to be redeemed for privileges then the money need not come in different denominations, however if the currency is intended to be exchanged for different sized prizes then divisibility may be a required feature of the currency.

- C. **A Class Bank:**
Students can be introduced to the concept of banking, with the teacher acting as a class bank. Students can deposit class currency that they have earned with their teacher, who keeps it safe. When they want to use their money, they can easily withdraw it. Students can discuss the benefits of storing their money in a bank, including:
- It is easy to keep track of your money
 - Banks keep your money safer

For more advanced classes, students may fill out a withdrawal slip to access money stored in the bank.

- D. **Saving:**
Students can practise saving their class currency and are given incentives to save. Small amounts of class currency can be redeemed for small prizes/privileges whereas if students save their money, they can redeem larger amounts for larger rewards. Or students can be directly rewarded for saving, for instance the student who has saved the most at the end of the term may earn an additional prize.



Activity 7: Withdrawal Slip Worksheet

Withdrawal slip

Account holder's name: _____

Amount to withdraw: (\$) _____ Date: _____

Signature: _____ Withdrawal approved: _____

Withdrawal slip

Account holder's name: _____

Amount to withdraw: (\$) _____ Date: _____

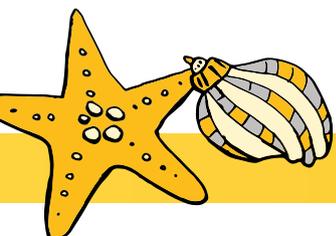
Signature: _____ Withdrawal approved: _____

Withdrawal slip

Account holder's name: _____

Amount to withdraw: (\$) _____ Date: _____

Signature: _____ Withdrawal approved: _____



Activity 8:

Cash Clever Classroom Economy

Curriculum Connection Financial Capability Progressions	Learning Outcome	WLesson Focus
<ul style="list-style-type: none"> • Capability: Manage money and income • Strand: Manage money and income • Theme: Saving, Income and taxation 	<ul style="list-style-type: none"> • Discuss why and how people save money • Describe ways in which people earn or receive income 	<ul style="list-style-type: none"> • Jobs are how most people earn money; there are many different types of jobs • Students can earn money by performing chores and jobs around the house • Different jobs earn different wages and salaries • Money can be spent on goods and services

Activity Details

Students create their own classroom Economy where they can practice earning and spending money.

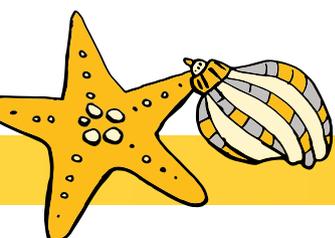
Teacher Checklist

Can students give a reason why different jobs earn different amounts of money?

Are students participating in buying, selling, spending and saving money?

Can students explain why they are spending or saving money?

Can students list three jobs that are services and three jobs that produce goods?



Activity 8: Cash Clever Economy

Activity Instructions

- A. Students create their own classroom economy where they can practice earning and spending money. Students elect a role (job) in the classroom that requires them to complete tasks (chores) regularly to earn an income. These jobs can be created by the students or determined by the teacher.

Examples of jobs may be:

- Classroom Janitors – keep room clean & tidy at the end of each day.
- Bankers – make the currency (may be paper coins & notes). Create a money box for students who decide to save.
- Each child approaches the bankers to deposit their pay and get a balance.
- Tuck-shop monitors – collect student's orders for the tuck shop daily.
- Classroom Posties – run messages for the teacher when necessary.

The currency once earned can be redeemed for items of value, giving the students an opportunity to make a spending or saving decision.

B. **Chores Chart**

Students can construct a classroom chore chart that allows them to keep track of the individual jobs that they have to perform. Students can tick off chores that they have completed and in doing so keep track of the money that they have earned.

Class Stores

Students can set up stores/businesses within the classroom and sell goods and services in exchange for class currency that they can then exchange for other goods and services, or for teacher privileges and rewards. This activity can stretch over a term or a single lesson.

Payslips

Students can be given weekly payslips to keep track of their income.

Each student's earnings can also be plotted on a graph to demonstrate the cumulative effects of income.

Income Differences

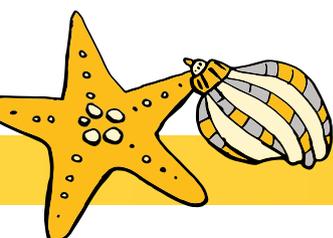
Students can discuss whether different jobs should earn different incomes. Students should consider whether effort, time and relative difficulty of tasks should be taken into account when determining how much they are paid.

Skilled Employment

Students can discuss what skills should be taken into account when choosing which job each person should do.

Goods and Services

Students discuss whether their jobs are goods or services. Students brainstorm examples of goods and services.



Activity 8: Payslips Worksheet

Payslip

Worker's name: _____

Job title: _____ Date: _____

Amount earned (\$): _____

Payslip

Worker's name: _____

Job title: _____ Date: _____

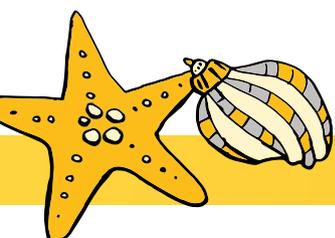
Amount earned (\$): _____

Payslip

Worker's name: _____

Job title: _____ Date: _____

Amount earned (\$): _____



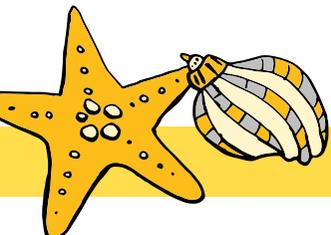
Activity 8: Classroom Chore Chart

Class: _____



CHORES	\$	MON	TUE	WED	THU	FRI

CHORES	\$	MON	TUE	WED	THU	FRI



Activity 9:

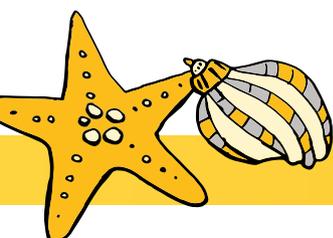
Cash Clever Money Box

Curriculum Connection Financial Capability Progressions & New Zealand (NZ) Curriculum	Learning Outcome	Lesson Focus
<ul style="list-style-type: none"> • Capability: Manage risk • Theme: Identifying and managing risk • NZ Area: Visual arts • NZ Theme: Understanding the arts in context 	<ul style="list-style-type: none"> • Describe ways of keeping money safe • Recognise the importance of keeping money safe • Share ideas about how and why their own and others' works are made and their purpose, value and context 	<ul style="list-style-type: none"> • Students consider ways to keep money safe

Teacher Checklist

Can students make a money box to help them start to save money?

Do students have a clear goal of what they are saving for?



Activity 9: Cash Clever Money Box

Activity Instructions

A. How to make a paper maché elephant money box in 10 easy steps

Before you begin you will need the following:

- PVA glue
- Empty milk container
- Scissors
- Water
- Flour
- Toilet roll tubes
- Paint
- Masking tape
- Paint brush
- A knife
- Newspaper
- Kitchen towel

Construct the shape of an elephant

Step 1:

Cut the end of the plastic milk container ensuring you leave as much of the handle attached as possible. Then cut a section off the top of the milk container (with handle underneath). This will become the top of our elephant where the coins will drop into the milk container.

Step 2:

Using newspaper gather and pad the shape of the elephant's body and secure with masking tape leaving the milk container handle underneath which will become a good support for the elephant's trunk.

Step 3:

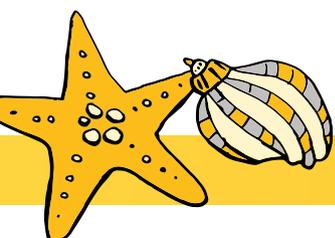
Using newspaper create shapes for the elephant's head and cheeks and start creating the trunk. Simply wrap newspaper around the milk container's handle and extend the trunk using rolled up newspaper. Secure with masking tape.

Step 4:

Using the empty toilet roll tubes create smaller circles for the elephants legs. Secure with masking tape to the body of the elephant.

Step 5:

Using an empty toilet roll tube cut a half moon shape which will act as the elephant's ears. Secure the ears into position with masking tape. Roll a long piece of newspaper for the tail and secure with masking tape.



Activity 9: Cash Clever Money Box

Make a PVA mixture

Step 6:

Pour a handful of PVA glue into a plastic container and add 1/4 cup of water. Mix together. Tear strips of newspaper and dunk into the PVA mixture before applying to the elephant. Completely cover the elephant with newspaper strips which have been dunked into the PVA mixture. The PVA mixture will add strength to the elephant.

Your elephant should be completely covered in newspaper strips and should look similar to the photograph. Ensure this layer is completely dry before applying the next layer. We are now ready for the paper maché using flour and water.

Flour and water

Step 7:

Pour 1 cup of flour into a plastic container and mix with water to create a pancake mix consistency. Tip: when placing newspaper strips into the paper maché mixture pull the paper along the edge of the container so excess residue falls into the container. Completely cover your elephant with two layers of newspaper and this mixture.

Create the skin

Step 8:

To make your elephant look more lifelike create some creases using serviettes, toilet paper or kitchen roll. Use the paint brush to lightly cover the elephant using the paper mache mixture then tear strips of the tissue and add to the elephant. Completely cover the elephant being careful not to pull the wet tissue off the elephant altogether. Notice how the tissue paper create an elephant skin appearance. Leave to dry completely.

Paint the skin

Step 9:

You can paint your elephant once it is completely dry. Using acrylic paint and a paint brush ensure all areas are covered. This is the first layer of paint. You will need to paint at least two layers but only once the first layer has dried. Tip: Acrylic paint also acts as a glue which helps to strengthen your elephant. Children can decorate their elephant using their creative imagination.

Cut the coins

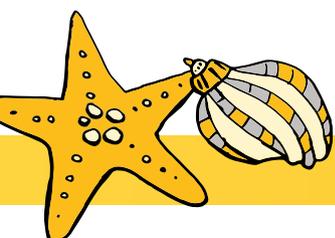
Step 10 (optional):

Draw a slot for your coins to go into on the elephant's back before using a stanley blade to cut through the paper maché. It is recommended that adults use the stanley blade when cutting as this is a very sharp object and not recommended for children. Tip: remember at the beginning we cut the top of our milk carton? This makes it easier when creating a hole for the coins to drop into the container. This is the top of the elephant's back where you will cut your hole for the coins.

Step 11 (optional):

Discussion about what the students would like to save up for – they may like to write this on the outside of the money box when they decorate it so their goal is visible.

ENJOY!



Extension Activities

Activity 10: Baking a Savings Cake

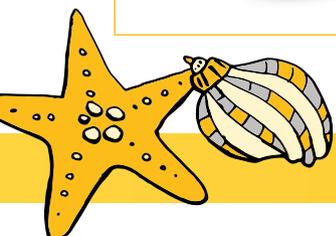
Activity Instructions

Captain Cashtastic needs your help! He's trying to bake a cake for his superhero party. But he's so hungry that he's eating all his cake ingredients before they go in the cake and his recipe isn't working!

Captain Cashtastic **NEEDS** ingredients to have the most delicious cake possible, but he's so hungry he also **WANTS** to eat something now.

Help Captain Cashtastic decide what ingredients he **NEEDS** to put in the cake, and which ones are leftovers for him to eat now.

Ingredient	Ingredients I have	Ingredients needed for cake	Leftovers for eating
	20 chocolate chips	10 chocolate chips	
	6 strawberries	5 strawberries	
	17 raspberries	6 raspberries	
	11 sprinkles	8 sprinkles	
	12 cherries	4 cherries	



Activity 11: Chores Cha-Ching!

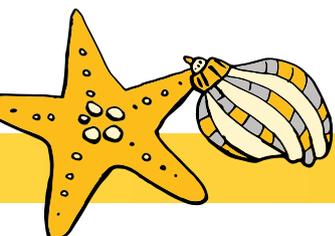
Activity Instructions

Oh No! Captain Cashtastic’s superhero cape got ripped when flying around helping people spend money wisely! We need some ideas about where to earn money to buy a new one! Captain Cashtastic wants to know about some of the ways you can earn money.

Fill in the table with chores that you could do to earn money.

Remember though, everyone does chores to help their family out and they aren’t paid for them. These have to be something extra that you could do that you don’t do already.

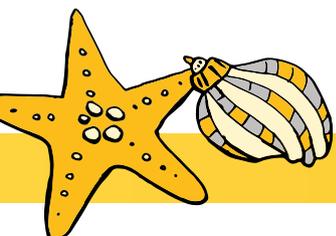
Chore	Picture



Activity 12: Money Trail

Activity Instructions

Captain Cashtastic has left you a clue to help you be Cash Clever with your money. Can you connect the dots to reveal the clue?



Teaching Aids

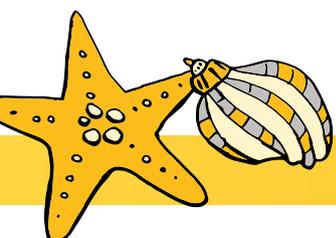
Prop Money

Teachers are reminded of the following legal guidelines around the use of prop money from the Reserve Bank of New Zealand:

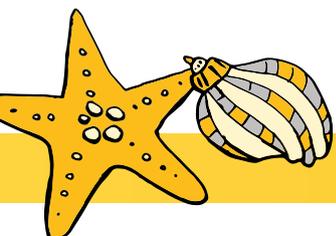
If you intend to reproduce images of New Zealand banknotes, the Bank requires you to comply with the following image specifications:

- The scaling must be more than 125% or less than 75% of the real thing
- Image resolution does not exceed 72 dpi
- Only one-sided images are depicted in both print and electronic media

Further information for teachers can be found at <http://rbnz.govt.nz/notes-and-coins/issuing-or-reproducing>



Prop Money



Activity Answers

Activity 2: Shopping Matters

a) \$6.00 b) \$3.00 c) \$17.00 d) \$15.00 e) \$19.00 f) \$14.00 g) \$40.00 h) \$25.00 i) \$18.00 j) \$3.00 k) \$17.00 l) \$60.00 m) \$41.00
 n) \$26.00 o) \$19.50 p) \$2.90 q) \$17.80 r) \$61.00

Activity 2: Types of Money

a) 10 cents b) 20 cents c) 2 dollars d) 50 cents e) 1 dollar f) 5 dollars g) 10 dollars

Activity 2: Money Mix-Up

a) \$5.00 b) \$1.20 c) \$10.00 d) \$10.00 e) \$5.00 f) \$1.20

Matches: a & e, b & f and c & d

Activity 3: Captain Cashtastic Quiz

1) need 2) want 3) sharing 4) save some, spend some, share some, 5) saving

Activity 4: Dairy Needs and Wants

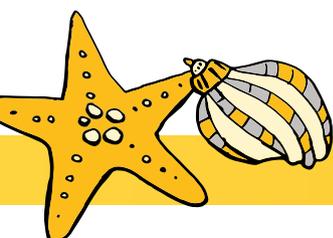
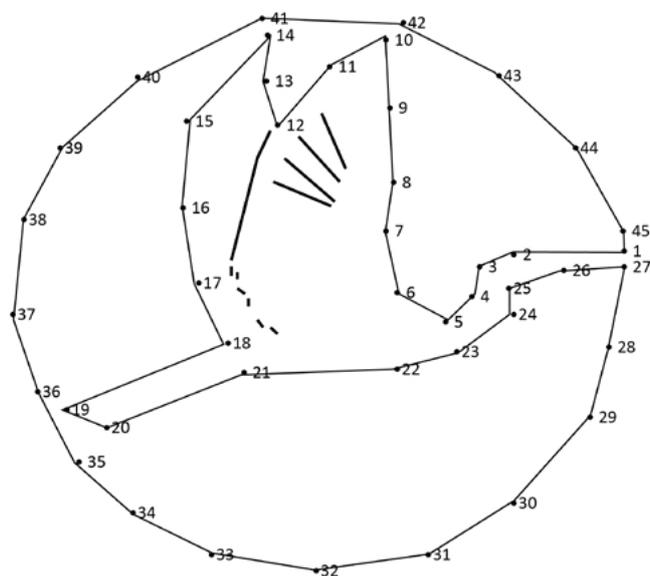
Needs: Milk, Eggs, Fruit, Muesli, Bread, Cheese, Yogurt, Ham.

Wants: Chocolate, Ice Cream, Lollies, Chips, Fizzy Drink, Cookies, Chewing Gum.

Extension Activities: Baking a Savings Cake

Chocolate chips: 10, Strawberries: 1, Raspberries: 11, Sprinkles: 3, Cherries: 8

Additional Activities: Money Trail



Curriculum matrix

Stage One & Zero Resources

Financial Capability Progressions					
NZ Curriculum					
Level	1	2	3	4	5

Stage Two Resources

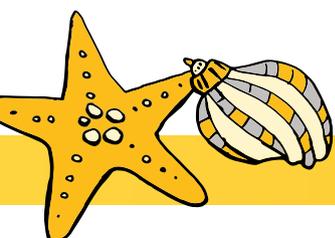
Financial Capability Progressions					
NZ Curriculum					
Level	1	2	3	4	5

Stage Three Resources

Financial Capability Progressions					
NZ Curriculum					
Level	1	2	3	4	5

Stage Four Resources

Financial Capability Progressions					
NZ Curriculum					
Level	1	2	3	4	5



Stage 1 Resources	Capability	Theme	Level	Learning Outcome
Activity 1	Manage Risk	Rights and responsibilities	1	Understand the responsibilities of being a Cashtastic Superhero.
Activity 2	Manage money and income	Money	1	Recognise coins and notes.
Activity 3	Manage money and income	Money	1	Describe ways of using money (cash) for different purposes.
Activity 4	Manage money and income	Spending	1	Discuss why and how people make choices about spending money, e.g. when buying food for lunches. Use coins and notes for simple transactions – give and receive change.
Activity 5	Manage money and income	Spending	1	Investigate what people “need to” spend money on, e.g. food, clothing, shelter.
Activity 6	Manage money and income	Income and Taxation	1	Describe ways in which people earn or receive income.
Activity 7	Manage money and income	Saving and Investing	1	Discuss why and how people save money.
Activity 8	Manage money and income	Saving	1	Discuss why and how people save money.
		Income and taxation	2	Describe ways in which people earn or receive income.
Activity 9	Manage Risk	Identifying and managing risk	1	Describe ways of keeping money safe. Recognise the importance of keeping money safe.

Curriculum Area	Level	Sub Area	Learning Outcome
Visual Arts	-	Understanding the arts in context	Share ideas about how and why their own and others' works are made and their purpose, value and context.
-	-	-	-
-	-	-	-
-	-	-	-
Health	1	Relationships with other people	Express their own ideas, needs, wants and feelings clearly and listen to those of other people.
-	-	-	-
-	-	-	-
-	-	-	-
Visual Arts	1/2	Understanding the arts in context	Share ideas about how and why their own and others' works are made and their purpose, value and context.

