



# GetWise Stage 3 Teacher Resources

Teacher's guide and additional classroom activities for  
Year 5 and Year 6 students.

## Introduction

Welcome to the ASB GetWise Stage Three 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 is primarily achieved through the delivery of engaging and educational facilitated workshops with reinforcement by teachers either before or after an ASB GetWise visit. Together, our workshops and teacher reinforcement help create an ongoing, meaningful, and behaviour-changing experience.

This pack is tailored primarily to the learning needs of Year 5 and Year 6 students. This pack's activities are intended to build upon and reinforce the key learning outcomes introduced by our programme.

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:

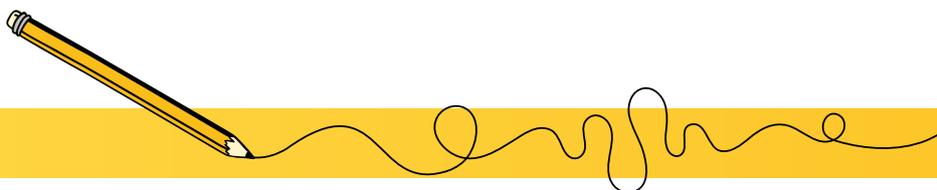
<https://nzcurriculum.tki.org.nz/Curriculum-resources/Financial-capability/Financial-capability-progressions>

Should you be interested in, or require more advanced material for your class, be sure to take a look at our Stage Four resources designed for Year 7 and Year 8 students.

Thank you for your participation in the ASB GetWise programme. With your help, we will equip the next generation with the life-changing 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 3 Summary

### Key Learning Outcomes

The aims of the Stage 3 Teacher Resources are to:

Revise and reinforce the key concepts introduced in the Level 3 workshop.

Model financial literate behaviours such as:

- Saving
- Banking
- Budgeting
- Distinguishing between needs and wants
- Comparative shopping

Explore opportunities to earn money or other rewards.

Construct a simple business plan.

Recognise the influence of advertising and peer pressure on purchasing decisions.

Develop strategies to resist advertising and peer pressure.

Recognise consumer rights and responsibilities.

### Resource Layout

In this document you will find:

#### Activities

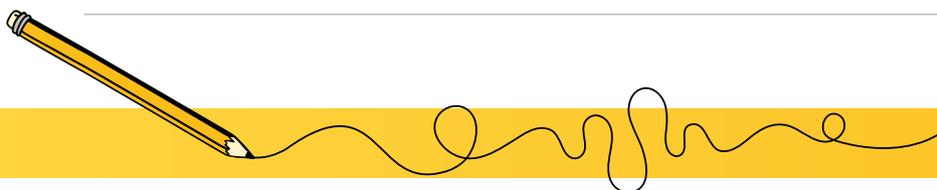
These activities can be used either before or after the workshops and are intended to build upon and reinforce the key learning outcomes that are introduced by the GetWise programme.

#### Extension Activities

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

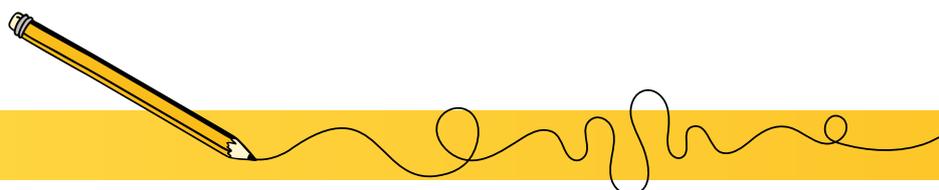
#### Teaching Aids

Useful props to support financial literacy in your classroom.



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# Activity 1:

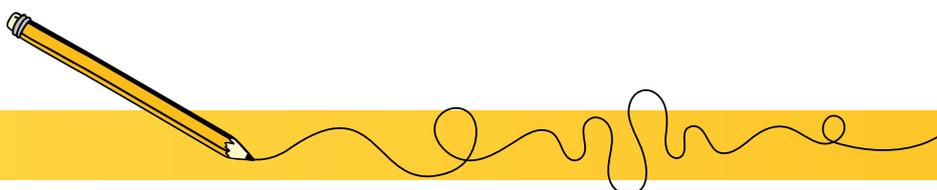
## The Economy

New Zealand Curriculum Connection	Learning Outcome	Lesson Focus
<ul style="list-style-type: none"><li>Area: Interpersonal skills</li></ul>	<ul style="list-style-type: none"><li>Understand that events have cause and effects</li></ul>	<ul style="list-style-type: none"><li>Students express their ideas, needs, wants and feelings appropriately and listen sensitively to other people and affirm them</li></ul>

### Teacher Checklist

Can students recognise the basic features of an economy?

Are students able to recognise that individual changes in an economy affect the entire system?



## Activity 1: The Economy

### Activity Instructions

In this activity students are led in a discussion of what constitutes an economy, and how each part of it can have an effect on the system as a whole.

Students should discuss how businesses run by producing goods or services, and how people generally earn money by working for a business, or from running their own.

They should then examine how people spend their money, particularly on necessities like shelter, food, and transport.

#### A. **Economy discussion**

Discuss with students the definition of Economy and provide them with examples.

Economy definition: The economy is a system of financial transactions – which is money moving around. All the things that help move money around are part of an economy and all affect each other.

Examples include:

- Business that earn money and pay people
- Jobs
- Shops
- People spending money

#### B. **The Interweb**

Materials needed for this activity: A ball of string

To examine the relationships between businesses and individuals within an economy, try running the following activity:

Have students sit in a circle.

For this example we'll use an ice-cream shop.

Assign the first student to play the role of the ice-cream shop owner, and another to be a customer in their shop.

The student representing the "customer" holds on to the end of a ball of string and passes the ball to the "shop owner".

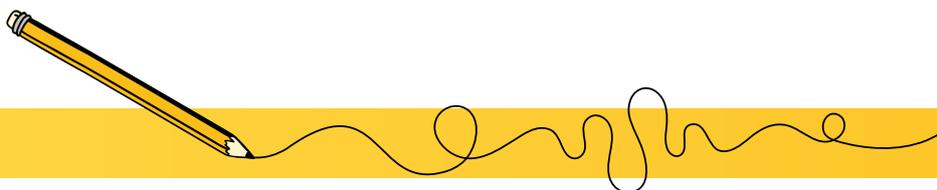
Then the remaining ball of string is passed from the shop owner to a number of other students representing the ice-cream store suppliers (e.g. the milkman, the flour-mill for ice-cream cones, etc.), to show where the shop-owner has to spend that money received from the sale.

From the suppliers, move on to other students who provide goods or services to them (e.g. farmers for milk, the electrical company to run the flour mill) and so on.

Eventually a large and intricate web should start to form between the students, with the end of the ball ideally ending up with the same student who first made a purchase at the ice-cream shop. This illustrates visually to the students the complexity of an economy, and how businesses and individuals interact within it through the exchange of money.

To further demonstrate the effects that one part of the system can have on the others, try running some scenarios that raise or lower costs somewhere in the system.

For example, the price of milk rises because the farmer has to buy more feed for their cattle, which leads to a downstream rise that affects the price of ice cream. Have students raise or lower their hands to demonstrate the change in price, and watch the whole web move.



## Activity 2: A Cash Clever Class Economy

Curriculum Connection Financial Capability Progressions	Learning Outcome	Lesson Focus
<ul style="list-style-type: none"><li>• Capability: Manage money and income</li><li>• Theme: Income and taxation</li></ul>	<ul style="list-style-type: none"><li>• Identify regular and irregular sources of income, e.g. wages, gifts, prizes</li></ul>	<ul style="list-style-type: none"><li>• Understand that money may be exchanged for goods or services</li><li>• Earning money</li></ul>

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### Teacher Checklist

Do students understand that jobs are how most people earn money and that there are many different types of jobs?

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Can students give an example of different jobs earning different salaries?

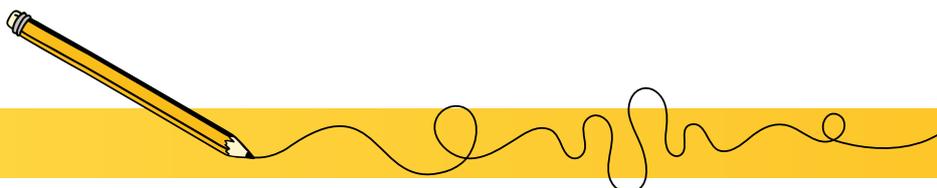
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Do students understand that money can be spent on goods and/or services?

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Can students explore and describe creative ways to earn money?

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## Activity 2: A Cash Clever Class Economy

### Activity Instructions

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.

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

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 money boxes 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.

### Extension Instructions

#### A. 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 then tick off chores that they have completed and in doing so keep track of the money that they have earned.

Note: A Chore Chart is included on Page 10. In the left column of the chart, students write down the chore/s they commit to doing in the classroom. Each day they tick off completed chores. The table can be adjusted for different numbers of chores.

#### B. 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 afternoon. Students can make products for their stores to sell, or offer services to other students. Students can practice conducting transactions, giving change and negotiating prices for their products.

Students can discuss aspects of a successful business including:

- Providing a product that others will spend money on
- Selling goods for more than you pay for them
- Selling goods at a price that others are willing to pay

#### C. Payslips

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

Note: See page 11 for Payslip sheet for this activity.

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

#### D. Income Differences

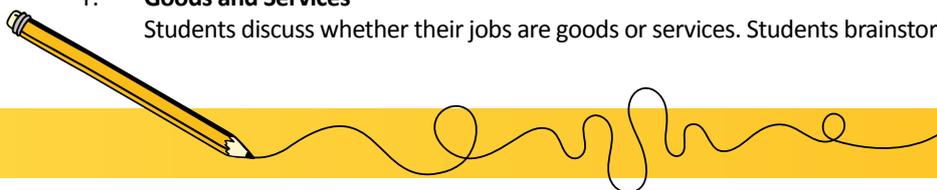
Students can discuss whether different jobs should earn different incomes. Students should consider whether effort, time and relative difficulty of tasks should be taken into account when determining how much they are paid.

#### E. Skilled Employment

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

#### F. Goods and Services

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



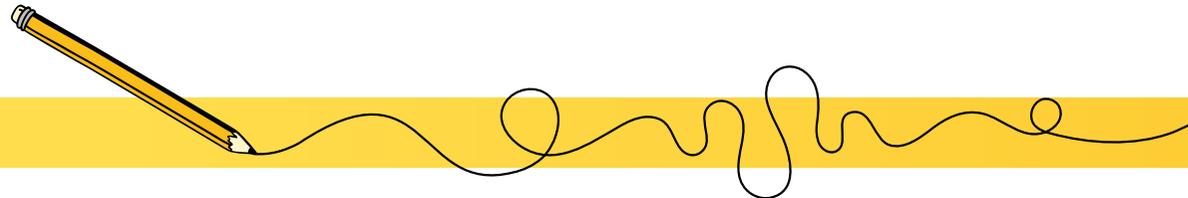
# Activity 2: Classroom Chore Chart

Class: \_\_\_\_\_



CHORES	STUDENT NAME	MON	TUE	WED	THU	FRI

CHORES	STUDENT NAME	MON	TUE	WED	THU	FRI



# Activity 3:

## A Cash Clever Class Bank

Curriculum Connection Financial Capability Progressions	Learning Outcome	Lesson Focus
<ul style="list-style-type: none"> <li>• Capability: Manage money and income</li> <li>• Theme: Spending, budgeting and financial management</li> </ul>	<ul style="list-style-type: none"> <li>• Explain external factors that can affect peoples' financial choices, e.g. advertising &amp; peer pressure</li> <li>• Interpret personal financial documents, e.g. statements &amp; accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Functions of banks</li> <li>• Why people choose to keep their money in a bank</li> </ul>

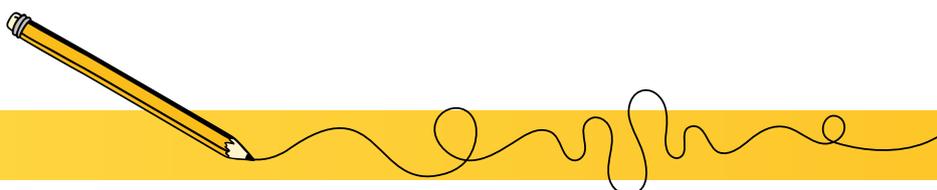
### Teacher Checklist

Do students know that a bank is a safe place to keep money?

Can students model simple aspects of banking such as depositing and withdrawing money?

Do students understand that money can be borrowed from the bank, but that borrowed money accrues interest.

Do students understand that savings can earn interest?



## Activity 3: A Cash Clever Class Bank

### Activity Instructions

#### Banking

Students model banking and discuss the features of a bank. Each student is given varying amounts of play money (e.g. counters, lollies, class currency) and instructed to 'bank' the counters with a class bank (a jar or other container).

In order to deposit counters, students must fill in a deposit slip. In order to withdraw counters, students must fill in a withdrawal slip. Either the teacher or a volunteer student/s acts as the bank teller by keeping track of the amount of money deposited and withdrawn.

#### Fast Forward

At the end of every week, students will go to the bank to receive their bank statement. With the banker, students will calculate how much interest they earned for the week. In Fast Forward, visit to the bank represents a one year time frame.

Teacher can decide on an interest rate of either 5%, 7% or 10% and this can be varied at the end of every 'year' if desired. The interest rate can be displayed on the wall of the classroom or other visible area to remind students of what it is set at. Once the students have correctly calculated the interest earned, this is added to their balance and additional counters should be deposited to the bank.

Then have the students calculate how much interest they'll earn over the next four weeks with interest calculated and added each week.

### Extension Instructions

This activity can be extended into a long-term exercise by using a class currency that is actually redeemable for prizes or privileges.

#### A. Bank statements

If the banking activity is set up over a long period of time, a bank statement can be issued weekly or monthly detailing the number of transactions.

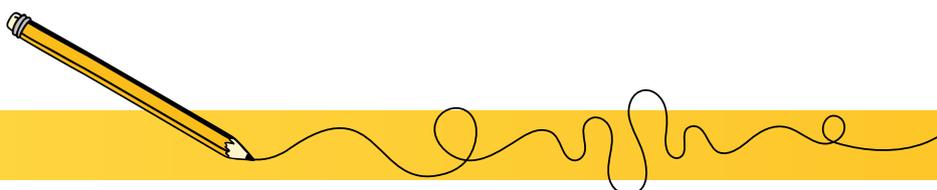
#### B. Borrowing Money

The teacher models borrowing money from the 'bank' and shows students that they can still all withdraw money from their accounts even though the bank has lent some money out (provided that they don't withdraw all their money at once).

Students discuss borrowing money from the bank and recognise that the bank pools the money that people are storing in the bank, and can lend people money from this pool.

Students should discuss the following features of borrowing money from the bank:

- The bank cannot lend all the money that it has at once – it must have enough left over for people to be able to access their money if they need to.
- In order to lend money out, the bank assumes that its customers won't all take all their money out at once.
- If you borrow money from the bank, you must pay it back.
- Banks charge a fee for letting people borrow money – this fee is called interest.
- When people pay the bank interest, the bank shares it with all the people who store money in the bank as a 'thank you'.



## Activity 3: Deposit Slip Worksheet

### Deposit Slip

Account holder's name: \_\_\_\_\_

Amount to deposit: (\$) \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Deposit approved:

### Deposit Slip

Account holder's name: \_\_\_\_\_

Amount to deposit: (\$) \_\_\_\_\_ Date: \_\_\_\_\_

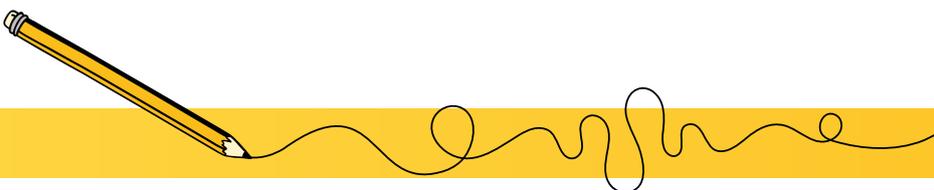
Signature: \_\_\_\_\_ Deposit approved:

### Deposit Slip

Account holder's name: \_\_\_\_\_

Amount to deposit: (\$) \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Deposit approved:



## Activity 3: 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: \_\_\_\_\_

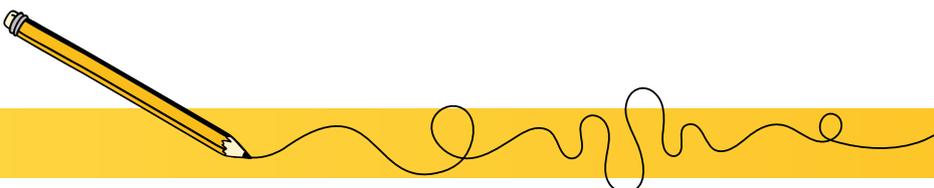
Signature: \_\_\_\_\_ Withdrawal approved: \_\_\_\_\_

### Withdrawal Slip

Account holder's name: \_\_\_\_\_

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

Signature: \_\_\_\_\_ Withdrawal approved: \_\_\_\_\_





## Activity 3: Payslips Worksheet

### Payslip

Worker's name: \_\_\_\_\_

Job title: \_\_\_\_\_ Date: \_\_\_\_\_

Amount earned (\$): \_\_\_\_\_

### Payslip

Worker's name: \_\_\_\_\_

Job title: \_\_\_\_\_ Date: \_\_\_\_\_

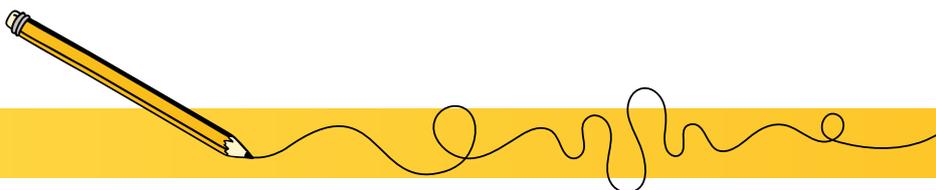
Amount earned (\$): \_\_\_\_\_

### Payslip

Worker's name: \_\_\_\_\_

Job title: \_\_\_\_\_ Date: \_\_\_\_\_

Amount earned (\$): \_\_\_\_\_



# Activity 4:

## Be Cash Clever By Researching Bank Accounts

Curriculum Connection Financial Capability Progressions	Learning Outcome	Lesson Focus
<ul style="list-style-type: none"> <li>• Capability: Manage Risk</li> <li>• Theme: Rights and Responsibilities</li> </ul>	<ul style="list-style-type: none"> <li>• Recognise crimes such as identity theft and scams, and identify ways of avoiding them</li> </ul>	<ul style="list-style-type: none"> <li>• Setting realistic and achievable savings goals</li> </ul>

### Activity Details

Have students set themselves a savings goal. Remind them that good goals are 'CASH' goals. CASH means:

- Clear – i.e. You know what success looks like. It is easy to tell when you have achieved the goal.
- Action – i.e. What steps do you need to take to reach your goal?
- Save - i.e. How much you're going to save every week.
- How long – i.e. The amount of time needed to complete the goal.

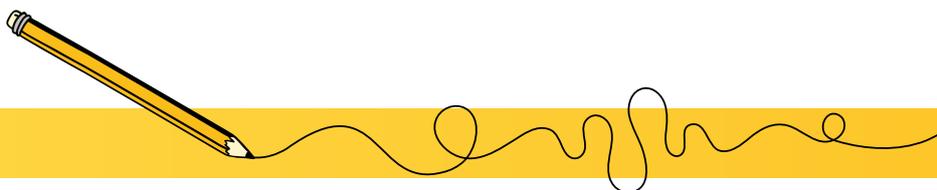
Have students colour in and fill out the CASH goal worksheet. If necessary, students should research their savings goal to fill out the information required for the worksheet.

Extension Activity:

Ask students to share their savings goals. As a class, decide whether the savings goals are CASH goals. If they are not, brainstorm ways to improve goals.

### Teacher Checklist

Can students model good financial behaviours such as: Saving and setting a savings goal?



## Activity 4: My Cash Goal Worksheet

### Clear

My goal is:

### Action

What I will do to achieve this goal?

### Save

Each week I need to save (\$):

### How long?

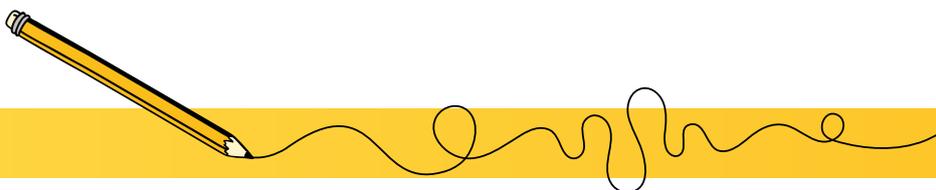
I will achieve this goal by:

That is \_\_\_\_\_ months/weeks/days (circle the appropriate unit of time)

It is realistic to try to achieve my goal in this time?

Yes

No



# Activity 4: My Cash Goal Tracker Worksheet

Name: \_\_\_\_\_

Saving Goals: \_\_\_\_\_

Price: \_\_\_\_\_

Week	Amount Saved
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
<b>Total:</b>	



# Activity 5:

## A Cash Clever School Fundraiser

Curriculum Connection Financial Capability Progressions & New Zealand Curriculum (NZC)	Learning Outcome	Lesson Focus
<ul style="list-style-type: none"> <li>• Capabilities: Manage money and income</li> <li>• Theme: Budgeting and financial management</li> <li>• NZC Area: Social studies</li> </ul>	<ul style="list-style-type: none"> <li>• Prepare a budget to manage individual/whānau/group finances</li> <li>• Monitor and adjust a given budget to achieve goals</li> <li>• Understand how people participate individually and collectively in response to community challenges</li> </ul>	<ul style="list-style-type: none"> <li>• Explore the steps required to set up a basic business</li> </ul>

### Teacher Checklist

Can students explore creative ways to earn money and other rewards?

Can students complete a simple business plan?

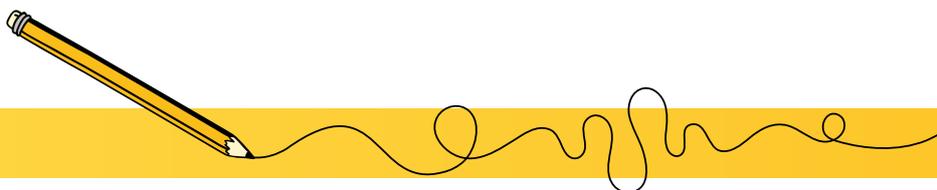
Can students complete a simple budget?

Do students keep track of money?

Do students understand profit?

Can students recognise the responsibilities and costs associated with running a business?

Do students recognise the value of a financial education when undertaking business ventures?



## Activity 5: A Cash Clever School Fundraiser

### Activity Instructions

#### A. Business Plan

In groups, students think of a product or a service that they will offer at an upcoming school event. Each group will need to raise at least \$100 profit. Each group will need to create a simple business plan to help them achieve their goal.

Ideas for businesses that the students could engage in include:

- Selling frozen fruit kebabs (i.e. Frozen fruit cubes on a skewer)
- A chocolate drive
- A car wash
- A cake stall
- A second hand goods stall/garage sale

Students consider the costs associated with running a business, as well as the issues they should take into account when running a business including:

- Cost of materials. Note: students should research this option to ensure that they have an accurate idea of how much materials will cost
- Pricing their goods/services at a price that people are willing to pay (for example, no one would pay \$20 for a glass of lemonade)
- Whether people will want the good/service that they are providing (for example, people would not pay for mud pies)
- Starting capital – how much should students spend on materials before they start to earn money?
- Advertising – would posters or flyers around the school help sell their items? How much should they spend on posters?
- Profit – students must sell goods and services for more than they cost to make
- The number of items that must be sold to make a profit
- Other markets that the business will be competing against
- How they will keep track of their money

Note: A template business plan follows these instructions.

#### B. Business Plan Pitch

Once all the groups have prepared their plans ask each group to deliver a presentation to the audience. When delivering the pitch encourage the groups to be engaging, creative and interesting. Each group will need to cover the elements of the business plan in the presentation:

- What is their idea or product?
- How many will they need to sell?
- Costs and expenses of the business
- Sale price
- Profit
- Name

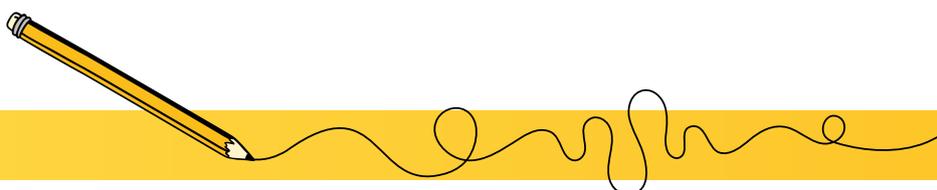
### Extension Instructions

#### C. Business Competition

See who can earn the most money with their business. Alternatively, they could compete to make the best business plan.

#### D. Class Democracy

The class discusses and votes on which plan they will use to start their fundraiser.



## Activity 5: A Cash Clever School Fundraiser

### E. **Market research**

Divide students into small groups and develop a number of business plans. Students conduct a school-wide survey to understand which products will likely be the most popular and how much people would be willing to pay for products. Using this research students decide on the best fundraiser idea.

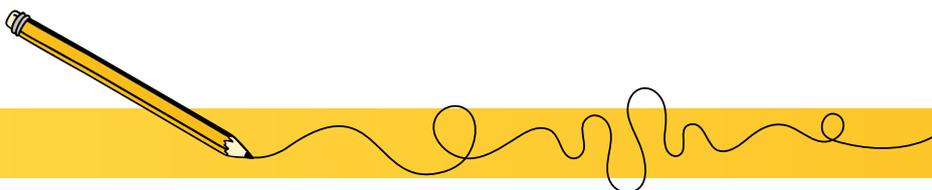
### F. **Individual Business Plans**

For homework, students make their own individual business plan. Students must research the costs involved in running their business (for example, for materials to make their product) and think about how to price their products and what products to sell.

### G. **Post-business Discussion:**

Students discuss their fundraiser and determine whether it was successful or not. Students should consider:

- How much money did the business make?
- How much money did they expect the business to make?
- How much work was involved in running the business? Was the amount of money earned proportional to the amount of effort that was put into the business?
- What was their greatest accomplishment?
- If they were to do it again, what would they change?
- Is there a way that they can increase income without doing much more work? (For example, are there additional products that they could sell at the same time or additional people who want their services).



# Activity 5: Business Plan Brainstorm Worksheet



List 3 or 4 things that you're good at:

- 1.
- 2.
- 3.
- 4.

List 3 or 4 ideas on how you could use your talents to make a good or service that you might be able to sell. Remember it can't be too hard to make this product.

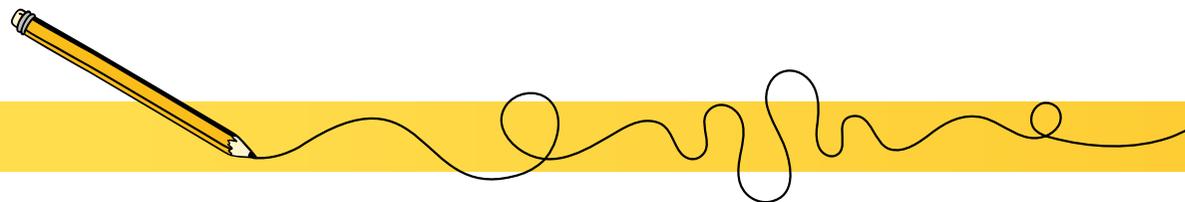
- 1.
- 2.
- 3.
- 4.

Which is your favorite idea?

Who would buy this product?

How much time will it take to make the product?

How much would someone be willing to pay for your product?



# Activity 5: Business Plan Starting Worksheet



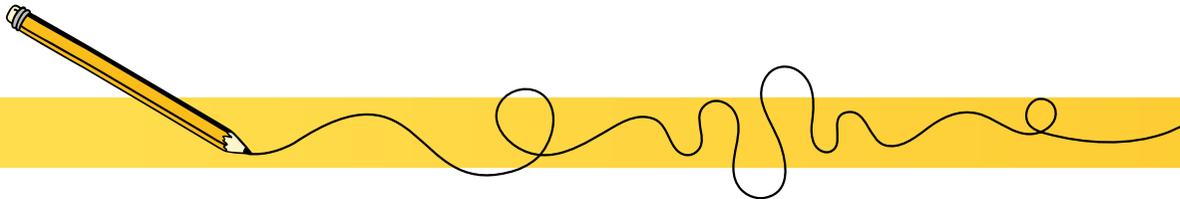
Business Name:

Product:

Business Logo:

Picture of Product:

Target Profit (\$)





# Activity 5: Business Plan Income Worksheet



Product 1:

Product 2:

Product 3:

Price you're charging for product (\$):

Price you're charging for product (\$):

Price you're charging for product (\$):

Number of products you hope to sell:

Number of products you hope to sell:

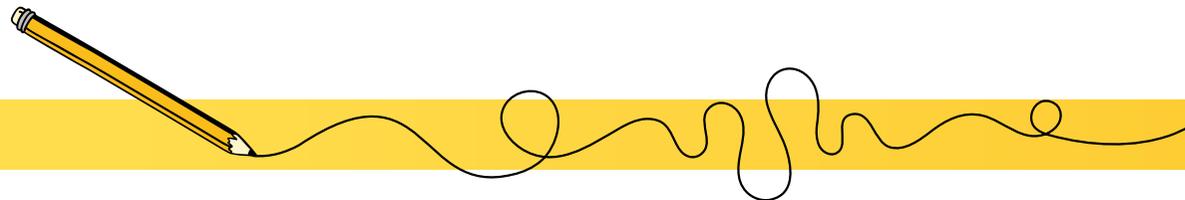
Number of products you hope to sell:

Amount you plan to earn from the product (\$):

Amount you plan to earn from the product (\$):

Amount you plan to earn from the product (\$):

**Total business income** (Product 1 Amount + Product 2 Amount + Product 3 Amount) = \$



# Activity 5: Business Summary Worksheet



Total expected business cost (\$):

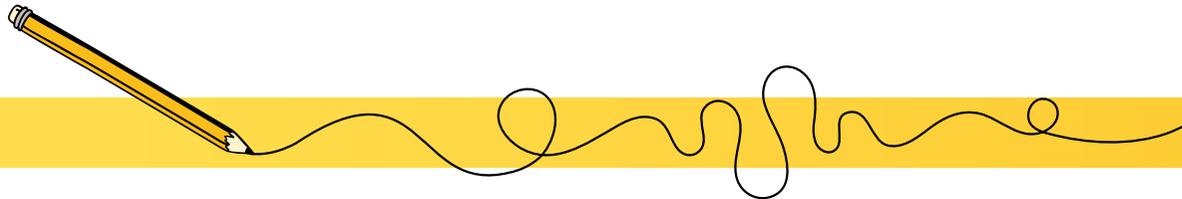
Total business cost (\$):

Total expected business income (\$):

Total business income (\$):

Expected Profit (\$):

Profit (\$):



# Activity 6:

## Cash Clever About Peer Pressure

New Zealand Curriculum Connection	Learning Outcome	Lesson Focus
<ul style="list-style-type: none"> <li>Area: Health</li> <li>Theme: Interpersonal skills</li> </ul>	<ul style="list-style-type: none"> <li>Identify the pressures that can influence interactions with other people and how to manage with peer pressure</li> </ul>	<ul style="list-style-type: none"> <li>Understand the impact peer pressure can have on purchasing decisions</li> </ul>

### Activity Details

Begin a discussion on peer pressure and the way that it affects consumer choices. Ask students if they have ever felt peer pressure to purchase a certain object or brand.

Discuss different ways that peers can pressure you to make spending decisions including:

- Making you feel like you need a product to be cool
- Making fun of you for having the wrong type of product
- Withholding, or threatening to withhold, friendship if you don't have similar products to them
- Making you feel stupid or inadequate for not having a product

Discuss ways that peer pressure can lead you to make bad purchasing decisions.

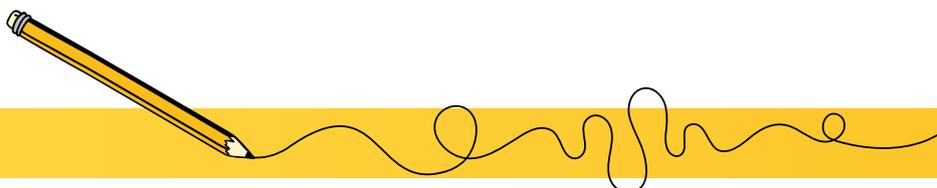
Discuss strategies of dealing with peer pressure.

### Teacher Checklist

Do students recognise that peer pressure can influence purchasing decisions?

Are students able to describe peer pressure situations/examples?

Can students contribute or develop strategies to deal with peer pressure?



# Extension Activities

## Activity 7: Crossword

### Activity Instructions

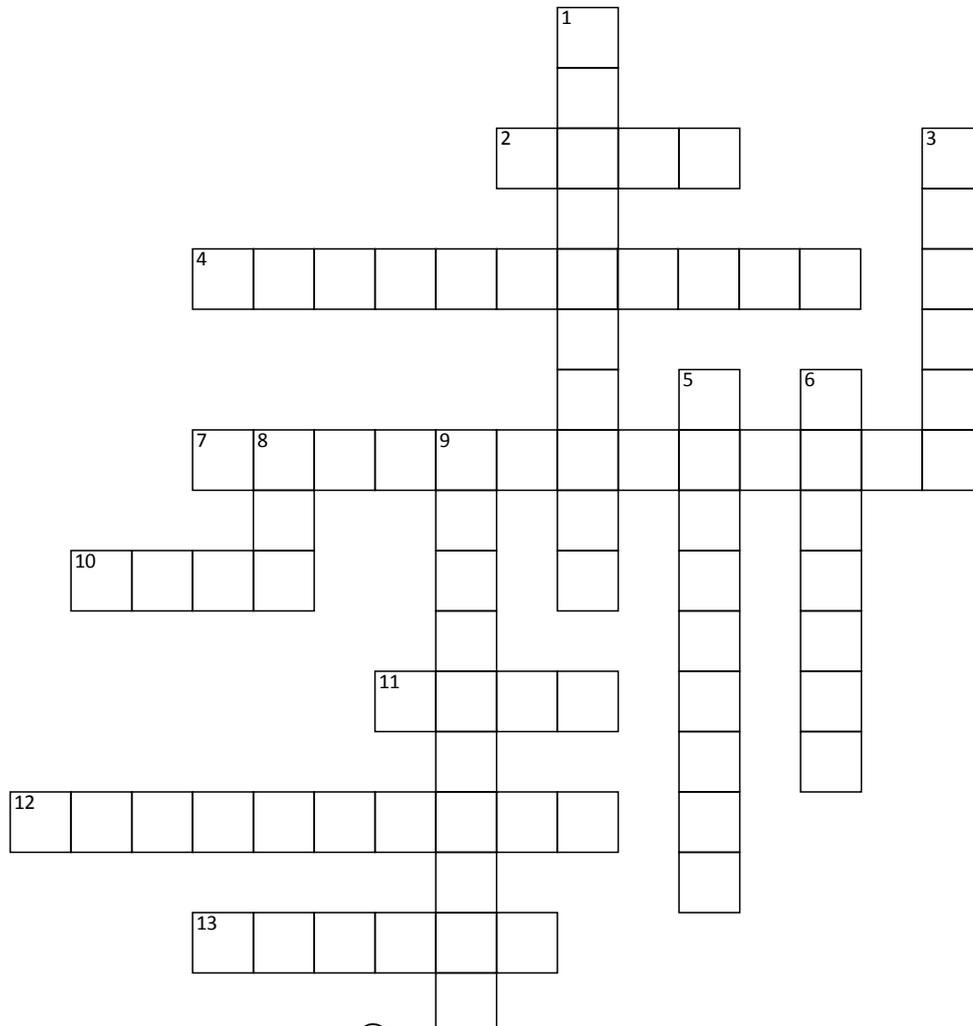
Complete the crossword by answering the following clues:

#### Down

1. A bank card that lets you borrow money from the bank which you need to pay back. (6,4)
3. A document that details how much money you are spending and how much you are earning. Can be used as a savings plan.
5. A bank card that lets you spend money that you've put in the bank. (5,4)
6. A document which provides proof of purchase. It is usually required to return items to a store.
8. A computerised device that allows individuals to use a bankcard to access money.
9. Comparing similar items to determine which product is the best product for you. (4,6)

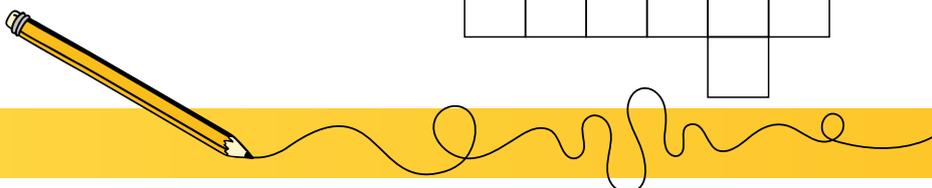
#### Across

2. Something you must have to survive.
4. A form of communication that attempts to persuade potential customers to purchase goods or services.
7. A document issued by the bank detailing how much money you have in your account and any transactions conducted.(4,9)
10. An offer which dishonestly tricks consumers into spending money.
11. Something that you'd like to have but that you don't need to survive.
12. Costs of an item that might not appear on the price tag. (6,4)
13. Putting money aside in a bank or money box.



The crossword puzzle grid consists of white squares for letters and empty spaces. The numbered starting points are as follows:

- 1: Down, 6 letters, 4th column, 1st row.
- 2: Across, 4 letters, 5th column, 2nd row.
- 3: Down, 5 letters, 8th column, 2nd row.
- 4: Across, 10 letters, 3rd column, 4th row.
- 5: Down, 5 letters, 6th column, 5th row.
- 6: Down, 4 letters, 7th column, 5th row.
- 7: Across, 9 letters, 3rd column, 7th row.
- 8: Across, 3 letters, 4th column, 7th row.
- 9: Across, 6 letters, 5th column, 7th row.
- 10: Across, 4 letters, 3rd column, 8th row.
- 11: Across, 4 letters, 5th column, 9th row.
- 12: Across, 10 letters, 3rd column, 12th row.
- 13: Across, 6 letters, 3rd column, 13th row.



# Teaching Aids

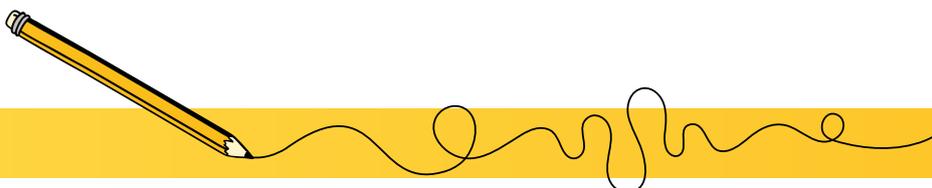
## Prop Money

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

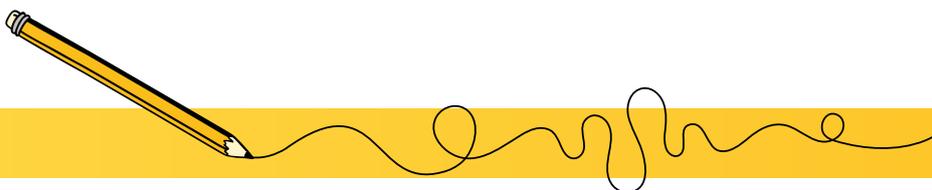
If you intend to reproduce images of New Zealand banknotes, the Bank requires you to comply with the following image specifications:

- 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

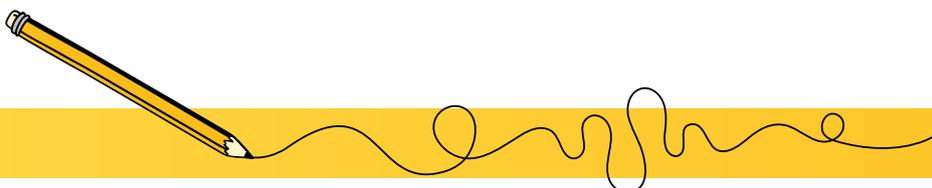
Further information for teachers can be found at <http://rbnz.govt.nz/notes-and-coins/issuing-or-reproducing>



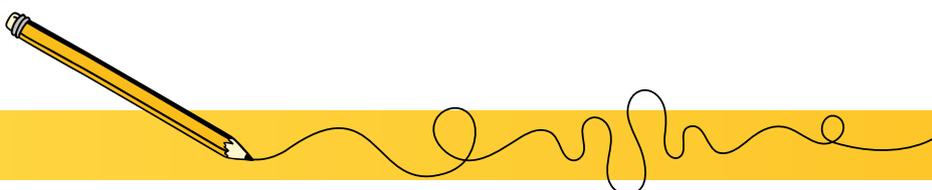
# Prop Money



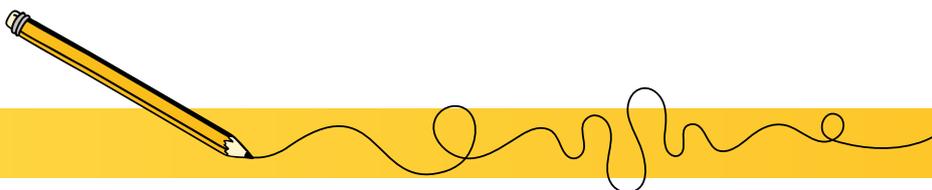
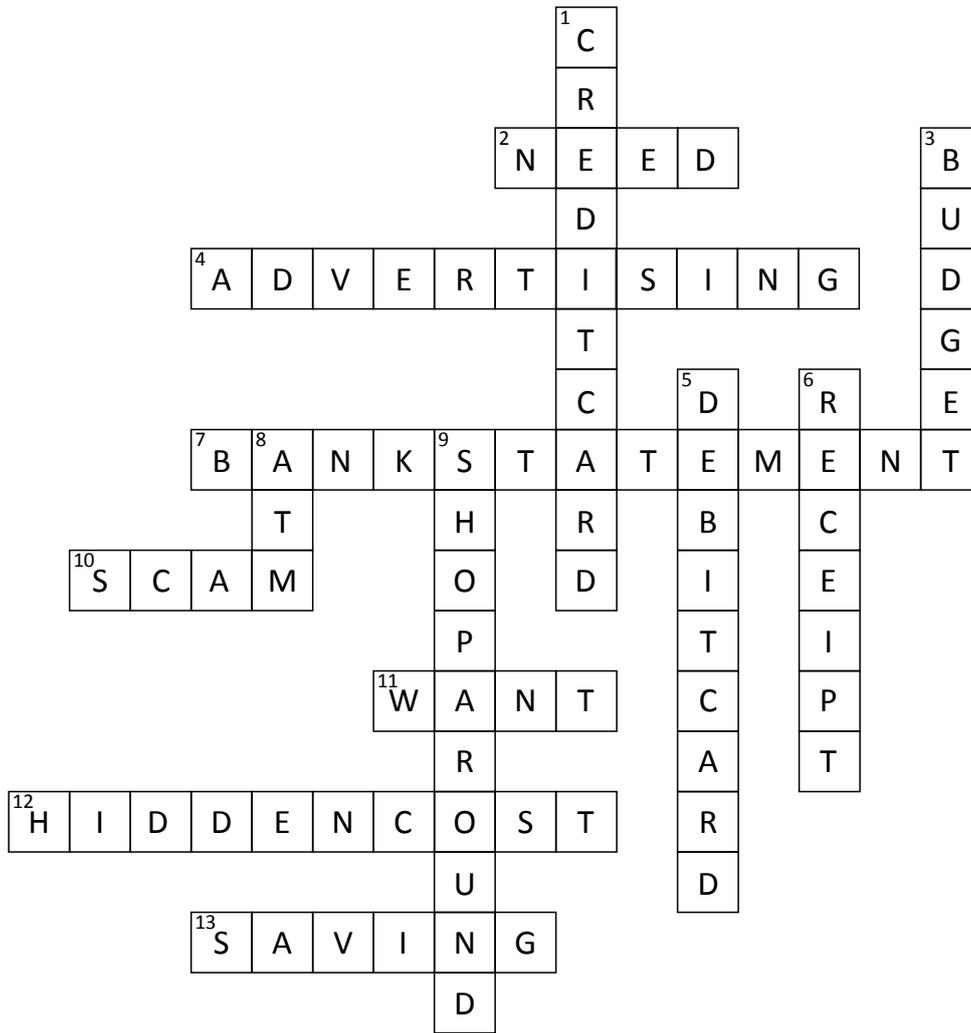
Key Word / Phrase	Definition
Advertising	A form of communication that attempts to persuade potential customers to purchase goods or services.
ATM	Automatic teller machine – a computerised device that allows individuals to use a bankcard to access money in their bank accounts without going into a bank. It can also be used to check the balance of a bank account.
Bank Statement	A document issued by the bank detailing how much money you have in your account, and transactions that you have conducted.
Budget	A document that details how much money you are spending and how much you are earning. Can be used as a savings plan.
Consumer Responsibilities	What a consumer should always do when conducting a purchase.
Consumer Rights	Things the producers of goods must do to protect customers from harm.
Credit Card	A bank card that lets you borrow money from the bank, which you need to pay back.
Debit Card	A bank card that lets you spend money that you've put in the bank.
Economy	The economy is a system of financial transactions – which is money moving around. All the things that help move money around are part of an economy and all affect each other.
Eftpos	Electronic funds transfer at point of sale – a system that allows you to directly pay for things that you buy with money that you have in the bank using a debit card. At some merchants you can also withdraw cash at the same time as purchasing a product or service.



Key Word / Phrase	Definition
Foreign Currency	The currency used in a country that is not New Zealand.
Hidden Costs	Costs of an item that might not appear on the price tag.
Interest	The cost of borrowing money. If you save money in the bank you are rewarded with interest. If you borrow money from the bank, you must pay interest.
Needs	Something that you must have to survive.
Peer Pressure	The influence exerted by a peer group in encouraging a person to change their attitudes, values or behaviour to conform to group norms.
Receipt	A document, which provides proof of purchase. It is usually required to return items to a store.
Saving	Saving Putting money aside, in a bank or money box.
Shop Around	Comparing similar items to determine which product is the best product for you. In its simplest form, it involves comparing product prices, though it can also be used to compare the properties of different products.
Scam	An offer, which dishonestly tricks consumers into spending money.
Wants	Something that you'd like to have but that you don't need to survive.



# Activity Answers



# Curriculum Matrix

## Stage Zero & One Resources

Financial Capability Progressions					
NZ Curriculum					
Level	1	2	3	4	5

## Stage Two Resources

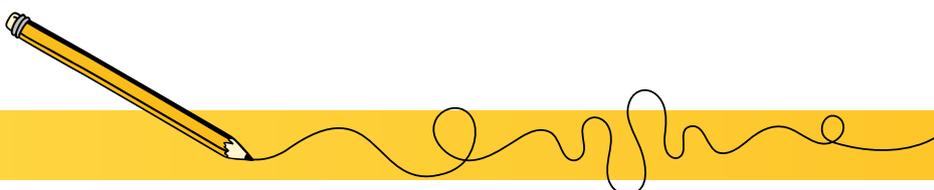
Financial Capability Progressions					
NZ Curriculum					
Level	1	2	3	4	5

## 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 3 Resources	Progression	Theme	Level	Learning Outcome
Activity 1	-	-	-	-
Activity 2	Manage money and income	Spending	5	Explain external factors that can affect peoples' financial choices, e.g. advertising, peer pressure..
		Budgeting and financial management	3	Interpret personal financial documents, e.g. statements, accounts.
Activity 3	Manage money and income	Income and taxation	2	Identify regular and irregular sources of income, e.g. wages, gifts, prizes.
Activity 4	Manage money and income	Saving and investing	3	Explain simple interest.
Activity 5	Manage money and income	Budgeting and financial management	6	Prepare a budget to manage individual/whānau/group finances. Monitor and adjust a given budget to achieve goals.
Activity 6	-	-	-	-

Curriculum Area	Level	Sub Area	Learning Outcome
Social studies	4	Interpersonal skills	Express their ideas, needs, wants, feelings appropriately and listen sensitively to other people and affirm them.
-	-	-	-
-	-	-	-
-	-	-	-
Social studies	4	-	Understand how people participate individually and collectively in response to community challenges.
Social studies	4	-	Understand how people participate individually and collectively in response to community challenges.
Health	3	Interpersonal skills	Identify the pressures that can influence interactions with other people and demonstrate basic assertiveness strategies to manage these.

