

New Zealand Commerce & Economics Teachers Association Inc

ceta Accounting
Business Studies
Digital Technologies
Economics
Te Aka Pouhoko, Pouaha Tōpū o Aotearoa

Integrated/Connected Curriculum Resource Catalogue

Educating young people who
will be significantly different!

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Charities Commission Registration Number CC44286

Connected Curriculum Catalogue

Term 2 2022

The resources in this catalogue are intended to be used in a cross curricular setting where students are engaged in activities that integrate more than one area of the New Zealand Curriculum - thereby encouraging the understanding the subjects are not silos but rather contributors to the whole of life-long learning. The resources encourage students to recognise that their lives involve a range of different connections and that diverse experiences in both life and employment pathways require confidence in the way they recognise and develop the various links and understandings. Teachers are encouraged to consider ways in which they can enhance their students' enjoyment and success, through considering a variety of options to challenge students' engagement.

While the resource descriptors below do indicate an intended learning level, they can all be easily adapted for use in other levels. As well, the contexts can be modified for use in other topics or learning areas. Symbols have been included to highlight an intended focus and competencies within the resource.

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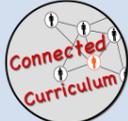
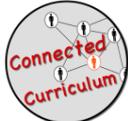
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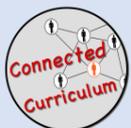
Connected Curriculum Catalogue

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Sustainability	CC 17/1/1	\$40.00	Achievement Objective: Business allocation and management of resources
NJC Level 5			<p>It is becoming increasingly important for New Zealand businesses of all sizes to focus on business sustainability. This resource includes a student workbook which will help students to understand this aspect of business life. The workbook has information for students on a range of topics within the theme of business sustainability. Activities for students to complete as they work their way through the workbook are also included. The teacher PowerPoint will assist teachers in guiding their students through this relevant and interesting area of business studies. It links with People in Business Level 5 as part of the NZCETA Junior Business Studies Handbook.</p> <p>This resource is designed to be used to teach NJC Level 5, Years 9 and 10 Business Studies, as part of a Junior Business Studies programme. In particular, it focuses on how businesses communicate with their stakeholders through sustainable business practices. It is suggested that the theory and activities would take 5 hours teaching and learning time.</p>
			<p>Specific Content:</p> <ul style="list-style-type: none"> • define business sustainability and the range of themes embodied in the definition. • identify businesses which are operating sustainably within the students' local community and within NZ. • understand the importance of NZ businesses moving towards an ethos of sustainability. • develop research skills.
Sustainability & Social Enterprise	CC 18/2/1	\$40.00	<p>This resource is designed to be used to teach NJC Level 5, Year 9 and 10 students as part of a junior programme focusing on sustainability and social enterprise.</p>
NJC Level 5			<p>The resource includes the following specific outcomes:</p> <ul style="list-style-type: none"> • Identify stakeholders of a business. • Understand how businesses impact the world we live in, both positive and negative • Develop solutions to a problem. • Understand that solutions involve exploring their advantages and disadvantages. • Develop presentation skills.
			<p>The activities included are:</p> <ul style="list-style-type: none"> • Stakeholder Activity • Mix & Match • Negative Impacts • Word Search • Trash to Treasure • Group Research
Let's Get Producing	CC 18/2/2	\$65.00	<p>This resource is designed to support a unit of learning around researching, designing and producing a product for market. It would be ideal as a support around a Market Day unit. It covers ideas on how to research your market, calculate costs of production, budget planning, investor presentation and evaluation.</p> <p>Class notes and worked example are used to encourage learner confidence before they embark on their own production.</p> <p>This resource supports the implementation of Progress Outcomes in line with the Digital Technologies Curriculum</p>
NJC Level 5			<p>The resource is in 9 files. There is flexibility in its use as you work through the example. You may like your learners to design their own</p>
<i>Suitable for Connected Curriculum</i>			

as well as accounting,
market days, business
studies, digital
technologies



party bag, and do their own calculations, or you can stick with the example provided and the calculations will be the same for all learners.

When using this resource, the NOTES files provide further teacher guidance for the questions you might ask your learners to encourage their thinking.

It is suggested that you use File 1 (Lets start producing) to cover content required for this unit. File 2 (Party Bags) follows the same structure as File 1 so it is advisable to break the unit into some content, followed by the example in File 2, then back to File 1 for the next stage of content, then File 2 for the example.

For example, you could cover slides 2-4 from File 1, then 2-13 as the example in File 2. You are advised to look at 1a and 2a (summary pages) to help plan your approach to teaching and learning for your learners. You will need to consider the time you have available and the pace of your learners when breaking up the content.

If you are allowing learners to design their own party bag, then File 3 has the catalogue and costs for them to choose from. It also includes a worksheet that takes them through the process of costing, budgeting etc.

File 4b is an example of a presentation for an investor. It is advisable to show this to learners before they embark on their presentation.

This is where learners can really embrace digital tools in presenting their proposal. By recording the presentation, it allows for a more professional output and it can be used to show to multiple audiences, eg. Potential investors who are located out of your region. The video presentation also allows learners who might not be so confident to present in an environment they are more comfortable in. It is advisable for learners to prepare a script/notes to ensure their presentation comes across as professional.

File 5 is a summative task which would lead into Market Day production. Some ideas are provided for possible productions and checklist of steps to go through for a successful, well researched and planned production.

Technologies Curriculum Progress Outcome 3 (year 9)

- Select from increasing range of applications and file types to develop outcomes for a particular purpose – supported by the investor presentation and survey data collection.
- Create digital content across a range of media – support by the investor presentation.
- Make decisions about creating, manipulating, storing, retrieving, sharing and testing digital content for a specific purpose – supported by the data collection method used for researching the market.

Digital Technologies Curriculum Progress Outcome 3 (year 10)

- Choose the most appropriate software and file types to develop and combine digital content – supported by the investor presentation.
- Identify the key features of selected software and choose the most appropriate software for a task – supported by investor presentation, budgets, data collection.

Specific Content

At conclusion of this topic students should be able to:

- Gather data and process digitally.
- Reflect on data and use it for decision making.
- Calculate costs of production, break even.
- Prepare a budgeted income statement.
- Prepare an income statement and identify variances.
- Prepare a digital presentation for an external audience.

Discerning Design Design Principles

CC 18/2/3

\$70.00

Achievement Objectives(s): Learn about the four main principles of design, contrast, repetition, alignment and proximity and be able to recognise them and apply them to any outcome.

Creating a well-designed visual outcome using digital skills have become a part of all school curriculum areas. With the implementation of Hangarau Matihiko, this 57page resource supports the learning of how to create an aesthetically pleasing piece of work – whether a website, booklet, poster, brochure, presentation, newsletter or report. Once the concepts of good design are recognised, students will be able to apply them to their own outcomes.

This comprehensive resource guides the learner to recognise good design principles and learn how to apply them to their own work. There are well-designed and badly designed outcomes to compare, examples to analyse and tasks to complete to reinforce the principles of design as they are discussed and demonstrated.

While content isn't a consideration in this resource, outcomes that students will be designing as part of their school program will require that they create their own content.

Students can be given this resource to follow at their own pace. It teaches the principles of design – Contrast, Repetition, Alignment and Proximity. It addresses the use of copyright free images and how to find them. Students are encouraged to choose the best software for building each of the outcomes. The choices could be Publisher, PowerPoint, Prezi (these first three for junior students) Scribus, and InDesign (these two for senior students). There are 5 tasks for students to try and collaborating with classmates for feedback is encouraged.

This resource could be used as an assignment with each of the tasks, or a selection of them, to be handed in for critiquing. This could be a class activity where each student chooses two of their best pieces of work to showcase for critiquing by the class as a whole..

Please note: This resource is not designed to teach students how to use the software.

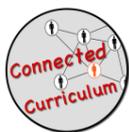
Prior Learning: Software knowledge essential for students who use this resource. For juniors this could be Prezi, PowerPoint or Publisher. For seniors this could be InDesign, or Scribus.

Specific Content: At conclusion of this topic students should be able to: Apply the principles of design, namely contrast, repetition, alignment and proximity to any outcome they create, whether this is a website, booklet, poster, brochure, presentation, newsletter, or report.

Further Learning: The design skills taught in this resource can be used across a range of curriculum areas where a report or presentation is required.

NZC Level 4 to 8

Suitable for digital technologies as well as Connected Curriculum presentation/report



Café Project

CC 18/2/4

\$70.00

Content: step by step 37page 'How to Guide' for creating a range of solutions to identified needs/opportunities, including

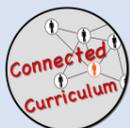
- Menu design using online tools.
- Website design using online tools.
- Basic ordering system using Python programming.

This resource would be suitable for Year 9 students and provides a range of linked activities that can form a complete module of work or can be adjusted to fit the time available. Each task can stand alone. Students will work through the Guide to support them to develop designs for digital outcomes - these will include:

- 1 Designing a relational database and an app using Filemaker Pro
- 2 Creating a menu using CANVA.

NZC Level 4-5

Suitable for developing a range of outcomes to support the marketing and management of a new restaurant/cafe



- 3 Creating a simple website using WIX.
- 4 Creating a basic ordering system using Python and Repl.it.

Developing a design for a digital outcome requires students to follow an iterative design process to develop a design for an outcome.

Students will:

- define the purpose of the outcome and end-user requirements.
- seek end-user feedback to refine and improve their outcomes; and
- consider the relevant implications (including usability, functionality, aesthetics and end user considerations).

Developing outcomes requires students to use appropriate tools and techniques to produce solutions that are fit for purpose and meet end-user requirements. When developing their outcomes students will:

- consider design with specific reference to aesthetics, legibility and useability; and
- use appropriate software to meet the needs of the outcome development.

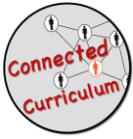
Digital Technologies | Hangarau Matihiko New Zealand is a digital nation. Digital technologies are transforming how we live; shaping our homes and our workplaces, changing the way that we interact with each other and live our everyday lives. The Technology Learning Area of the New Zealand Curriculum stresses the importance of intervention by design: the use of practical and intellectual resources to develop products and systems. These developments expand human possibilities by addressing needs and realising opportunities to meet new and emerging societal needs¹.

Designing and Developing Digital Outcomes

Students understand that digital applications and systems are created for humans by humans. They develop increasingly sophisticated understandings and skills related to designing and producing quality, fit-for- purpose, digital outcomes. They develop their understanding of the digital information technologies that people need in order to locate, analyse, evaluate, and present digital information efficiently, effectively, and ethically. They become more expert in manipulating and combining data, using information management tools to create an outcome. They become aware of the unique intellectual property issues that arise in digital systems, particularly approaches to copyright and patents.

Digital Technologies focus on understanding, developing and using digital software, hardware and electronic systems across a range of contexts including school, the home and wider community settings. Students develop understandings and skills related to producing quality digital outcomes or environments.

Economic Development Around the World	ECO 18/2/5	\$50.00	This resource also appears in the CETA Yr. 9/10 Economics Catalogue as resource number ECO 18/2/3. The resource contains a variety of activities to assist in teaching the topics linked to Economic and Social Development at Years 9 & 10. Some of the activities may also be suitable as a starter at Year 12 with regards to measurements of economic growth. Students will begin by looking at the series of images from the 'Hungry Planet' book and then explore topics of economic development and equality. The resource is designed to be used to teach NZC Level 5, as
NZC Level 5			
Suitable for Economics			



part of a junior economics or junior social studies topic. In particular it focuses on the Human Development Index and other related measures of economic development and equality. The activities are designed to be between 5-50minutes each and can be used together or as one-off activities to complement other units of work. The activities can be completed with or without devices.

The resource links with the New Zealand Curriculum and in particular embodies the Principles of Cultural Diversity, Learning to Learn, Coherence and Future Focus.

It meets Achievement Objective: Level 5 – Understand how economic decisions impact on people, communities and nations.

This resource also links to Designing and Developing Digital Outcomes – Progress Outcome 3 – In authentic contexts, students follow a defined process to design, develop, store, test and evaluate digital content to address given contexts or issues, taking into account immediate social, ethical and end-user considerations. They identify the key features of selected software and choose the most appropriate software and file types to develop and combine digital content.

Specific Content

- Identify differences between different countries economic and/or social development.
- Present data in a variety of formats
- Analyse images and information to make informed conclusions.
- Evaluate and/or justify sources of information from the internet.

(see <https://www.netsafe.org.nz/the-kit/steps/step-5-focus-on-classroom-programmes> for more information about integrating digital citizenship into lessons, including digital literacy)

Creative Problem-Solving Strategies in Business

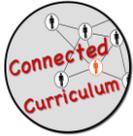
CC 19/3/1 \$50.00

Achievement Objectives(s) *Understand how people seek and have sought economic growth through business, enterprise and innovation.* Creative Problem Solving is a critical skill that can be applied in any situation that requires solutions to problems. It is the key to effective innovation, which is essential in today's rapidly changing business environment. This resource begins by introducing students to the theory of Creative Problem Solving, along with similar models such as Design Thinking, Lean Start-up and Agile. The Ideation presentation provides essential elements for effective brainstorming. This technique is often used but we tend to assume students know how to brainstorm effectively. The presentation concludes with two brainstorming challenges. This resource uses a connected curriculum approach to explore and apply the Creative Problem-Solving strategy. Both activities involve creative and innovative technologies to encourage students to create authentic solutions. The App Design Challenge allows students to create working mobile apps without having to learn coding. The 3D challenge introduces students to CAD design, requiring them to make 3D prototypes of their solutions. The software tools used for these challenges are free and highly effective. Both challenges go beyond innovating product ideas and require students to prepare a basic marketing plan and pitch their ideas. Resources for guiding the students through either challenge are included in the presentations.

NZC Level 5

Creative Problem Solving is a skill which is essential in all Learning Areas. By changing the context, this resource could easily be adapted and used in other topics or subject areas.

Throughout the unit, there are a number of challenges. These start with smaller challenges with less at stake so that students can become confident with their collaboration within teams, and in their presentation of ideas to the rest of the class. The main two challenges, App Design Challenge and 3D Prototype Challenge require considerably more work so would ideally have more significance in terms of the final pitch. Using the marking criteria



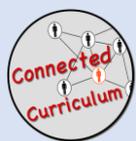
provided gives them a clear idea of what is expected. Inviting guest judges also provides an indication of the increased significance of these pitches. This could be their dean, the principal or an expert from a related industry. The 3D Prototype Challenge uses free cloud software called [TinkerCad](#) for the CAD design. This is free to use, and students can set up accounts using their school email, and then sign in with their Microsoft or Google accounts. Students may already be familiar with TinkerCad, but there are excellent learning tutorials provided on the site. Ideally all students should familiarise themselves with the software and there is an initial activity in the presentation requiring them to design a personalised bag label. As students move in to challenge stage it is expected that members will be delegated different tasks. The experts can use the program to create the prototype while others can develop the marketing plan or work on a presentation for the pitch. Ideally, the prototype would be 3D printed, but where a printer is not available screen shots from TinkerCad can be used in the presentation to display the prototype design. The App design also uses free cloud software called App Sheet and requires students to have cloud storage such as google drive, one drive or drop box. The design starts with setting up a spreadsheet using either google sheets and excel and saving it in their cloud storage. App Sheet then links to the spreadsheet, and automatically creates a basic app. Further refinements increase the sophistication of the app, which can then be uploaded to either an apple or android device for testing. App Sheet works differently depending on the spreadsheet, so there are different presentations for students using excel or google sheets. The presentation guides all students through the setup of a personal homework app, and ideally, all students should work through this case study. As with the 3D challenge, the final app design could be done by a team member more comfortable with the software while others could work on the marketing or pitch presentation. It is strongly recommended that the teacher works through the case study ahead of the class so they can provide support for your students.

Contents: Resource Descriptor; Creative Problem-Solving Overview Ideation Strategy; App Challenge Excel; App Challenge Google Sheets; 3D Prototype Challenge

Connected Curriculum: Creative Problem Solving is a skill which is essential in all Learning Areas. By changing the context, this resource could easily be adapted and used in other topics or subject areas.

Cooking the Books	CC 19/3/2	\$50.00	This resource encourages cross curricular engagement including maths (measurement and surveying), food technology (nutrition and production), commerce (budgeting, planning and production of a product), digital technology (tools to assist along the way). This resource links with the New Zealand Curriculum and in particular embodies the Principles of High Expectations, Community Engagement and Coherence.
NZC Level 5			It links to Financial Capabilities Level 5 – Compare different ways of getting value for money with regard to spending. It links to Financial Capabilities Level 6 - Monitor and adjust a given budget to achieve goals.
<i>This resource encourages cross curricular engagement including maths (measurement and surveying), food technology (nutrition</i>			Students work in groups to produce a recipe book for school leavers. Activities are provided for each stage of the product development to ensure students have the skills required. This includes surveying, designing, budgeting, nutrition calculation, preparation of meal and final book production. It is possible to pick and mix activities to tailor

and production), commerce (budgeting, planning and production of a product), digital technology (tools to assist along the way).



the project to your needs. The resource encourages collaboration between students and across learning areas. It would be an ideal activity towards the end of year and the finished product could be gifted to school leavers.

The final goal is to produce a recipe book for school leavers. The activities are ordered in a natural progression towards this final goal. Depending on your time and resources available you may need to pick and mix the activities you complete.

1 OVERVIEW of the recipe book	This ppt includes all stages of production including the brief. This would be ideal to show as the introduction to the project. It would be useful as a reference to show the class at the start of each new section of the project as it gives ideas and points to consider.
2 Survey	This activity encourages students to evaluate the types of questions that should ask in surveys with examples of good and bad questions. Final task is to develop their survey questions for their target market.
2a good or bad question	This self-marking activity gets learners to evaluate examples of questions and explain why they are appropriate or not.
3 Design your recipe	A simple set of instructions to encourage students to reflect on their survey data and use this to inform their meal planning.
4 Budgeting	A lengthier, activity where students have to find out the costs of meal ingredients from a prescribed list. Note that it includes different quantities and they will need to calculate the total cost. It also explores why budgeting is important with links to the financial capabilities. Final task is to budget for their recipe costs and work out price per person.
5 Nutritional content	A lengthy activity, here students use an online tool to calculate selected nutritional content for different foods. It would be timely to share some rational around why this information is provided. Final task is to prepare the nutritional information for their recipe.
6 Preparing the meal	This requires use of a food technology room/kitchen or could be completed as a homework task. A practical activity where students produce their recipe and collect images of the production to be used in their final recipe display.
7 Master Chef	If production happens at school, you could conduct a Master Chef feedback session on the recipes. It would be good to get some year 13 students in to hear their feedback.
8 Final presentation	A longer activity requiring the groups to produce their final recipe page for the recipe book. It looks at layout and essential information to be included.

Specific Content

At conclusion of this topic students should be able to:

- Collect relevant data.
- Plan for costs/budget.
- Reflect on designs.
- Adapt designs.
- Produce a digital product.

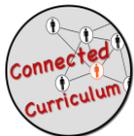
What's an Entrepreneur?

CC 19/3/3 \$50.00

This consolidation pack provides teachers with practical student-centred activities for the classroom. The aim of the pack is to provide teachers with activities to use to consolidate the skills and knowledge,

NZC Level 5

Suitable for Business Studies & Economics as well as Integrated Connected Curriculum such as Social Sciences



students have gained through learning about entrepreneurship. Each activity provides students with the opportunity to reinforce the content learnt and gives them the opportunity to work independently or collaborate with others. Included is a variety of activities aimed at providing students with an interesting, challenging, and interactive approach to learning, while incorporating the key competencies. Students will enjoy a variety of learning opportunities provided for in this pack which includes a PowerPoint summary of entrepreneurship, with activities scattered throughout to consolidate their learning. These activities range from Looking Back at the History of Entrepreneurship in New Zealand, solving the economic problem through entrepreneurship, starting a small business (what are the requirements), looking at who is an entrepreneur (researching famous entrepreneurs), and thinking about entrepreneurship from a people, planet and profit approach. These activities have been designed to help students engage with the content that has been taught and to connect entrepreneurship outside the classroom. Resources are practical and most require some preparation before using in the classroom.

A PowerPoint covers a number of concepts relating to Entrepreneurship in a New Zealand context. The PowerPoint starts by getting learners to look at the history of Entrepreneurship in New Zealand, encouraging learners to look in the past and research the significance of entrepreneurship from both a Maori and Pakeha perspective. By doing this the students are able to connect to other curriculum areas such as History and Te Reo Maori. The next topic gets the learners to look at entrepreneurship from an economy point of view. Why is entrepreneurship so important to the economy that the learners live in? What is the significance of entrepreneurship to the New Zealand economy? Following this topic, the learners are then to look at the difference between an entrepreneur and an employee, compare and contrast the two, this is important as it likely that the learners will experience both of these roles within their working life. The next topic looks at who is an entrepreneur, this topic enables the learners to study entrepreneurs, looking carefully at the characteristics and skills that entrepreneurs commonly have. The last topic informs the learners that in today's modern world with increasingly scarce resources entrepreneurship is just not all about the profit, it is also about the planet and the people. Learners are asked to explore social entrepreneurship and given the chance to become a social entrepreneur by solving a problem within their community. Throughout the PowerPoint and activities learners are asked to think critically, brainstorm, work collaboratively, story tell, connect to other curriculum areas and participate and contribute.

The Project	CC 19/3/4	\$60.00	<p>"The Project" aims to connect the curriculum through project-based learning. This connected curriculum pack contains activities that directly connect Economics, Business Studies and Accounting together, however there is the opportunity to use other learning areas to help students connect the knowledge that they already have. "The Project" is based on a Market Day activity where students will learn about different aspects of a business, apply that knowledge to carry out their business and then reflect on what they have learnt.</p> <p>This pack includes PowerPoints, student activities, suggested solutions, and "The Project" activity. It is designed for you to work through the teaching and learning material which will assist students in completing the overall activity. You may also decide to run a theoretical business, where students design the product and create a business plan, or you may choose to complete individual sections for consolidation.</p> <p>This resource is aimed at Level Five of the curriculum and can be used as a starting point for Level Six.</p>
NZC Level 5			
<p>There are other learning areas (Level 5) that can be incorporated into this resource, and these can, but are not limited to, include:</p> <p>English (Speaking, Writing, and Presenting - Select and use a range of language features appropriately, showing an understanding of their effects).</p>			

The Arts (Developing ideas, communicating and interpreting)

Health and Physical

Education (People and the environment)

Mathematics and

Statistics (Statistical investigation)

Science (Chemistry and Society)

Social Science

Technology

(Technological products)



The resource is designed to be used to teach NZC Level 5, Year 10 Economics, Business Studies, and Accounting, as part of a Junior Business Studies programme. In particular it focuses on the functions of a business.

It is suggested that the theory and activities would take approximately one term of teaching and learning time. However, this is dependent on how you chose to use the resource.

There are nine PowerPoints:

- Roles within businesses
- Product Ideation
- Your Business
- Market Research
- Demand
- Costing
- Marketing
- Preparing for Market Day
- Income Statement

There are also a variety of student activities:

- Identify your skillset.
- Role cards and Reflection
- Coming up with an idea
- Your business
- Consumer Demand (with Suggested Solutions)
- Breakeven Calculations (with Suggested Solutions)
- Packaging
- Pricing Strategies (with Suggested Solutions)
- Promotion
- Income Statement (with Suggested Solutions)
- "The Project"

Specific Content

- Choose groups based on the skills they have to offer.
- Develop a product.
- Conduct and interpret Market Research.
- Prepare a Demand Schedule and a Demand Curve

- Explain a Demand Curve
- Calculate Breakeven per unit
- Identify a Target Market
- Discuss Product, Price, Place, and Promotion
- Carry out a Business.
- Prepare an Income Statement
- Create a Business Plan
- Reflect on how they worked in a group and on running a business.

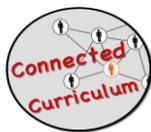
Writing it Right

CC 19/3/5

\$45.00

This resource is ideal for improving literacy in Commerce at years 9 and 10. This resource contains eight activities to assist in literacy in the Commerce topics at years 9 and 10. There are resources on how to write paragraphs in Commerce using What, How, Why and a Link – which leads well into NCEA for Commerce students – these use a variety of interesting contexts including demand, tourism and businesses. The activities have suggested solutions.

NZC Level 5



The resource is designed to be used for Years 9 and 10 Commerce but could be used in Year 11. It focuses on improving literacy across a variety of topics at Year 9 and 10 Commerce.

Curriculum Links

This resource links with the New Zealand Curriculum. In particular “Learning at years 7-10’ ‘Students’ learning progress is closely linked to their ongoing development of literacy and numeracy skills. These continue to require focused teaching.’ *Page 41, NZC*

Specific Content

At conclusion of this topic students should be able to:

- write paragraphs to explain Commerce ideas.
- justify their answers.
- understand the importance of constructing their ideas.

Numbers Make a Difference

CC 20/1/1

\$50.00

This resource aims to improve students' numeracy skills through a variety of activities that are based on Financial Capability. This pack includes PowerPoints, student activities, and suggested solutions. It is designed for you to work through the teaching and learning material, which will assist students in completing the numeracy activities. These activities will focus on calculations, graphing and identifying trends. This resource is designed to be used to teach NZC Level 4/5, Year 9/10 Financial Capability, as part of a Junior Business Studies programme. In particular, it focuses on Income, Borrowing, and Saving. It is suggested that the theory and activities would take approximately three weeks of teaching and learning time. However, this is dependent on how you chose to use the resource. The resource includes:

NZC Level 4/5



PowerPoints:

- **Income:** This topic is designed to describe income and its sources, the importance of income, income tax and other deductions, and factors affecting income. This topic will enable the learner to understand the concept of income, its contribution to well-being of individuals and communities and the decisions that affect our level of income.
- **Borrowing:** This topic is designed to teach students about the true cost of borrowing, good/bad debt, calculating mortgages and the promises that households make to businesses. This topic will enable the learner to understand the concept of borrowing, and the costs associated with it.
- **Saving:** This topic is designed to teach students about the importance of saving, calculating compound interest, saving for retirement, and investing in shares. This topic will enable the learner to understand the concept of saving, and how it will benefit them long term.

Specific Content: At conclusion of this topic, students should be able to:

- Understand the concept of income, its contribution to well-being of individuals and communities and the decisions that affect our level of income.
- Understand the true cost of borrowing, good/bad debt, calculating

mortgages and the promises that households make to businesses.

- Understand the importance of saving, calculating compound interest, saving for retirement, and investing in shares.

Student Activities: 1a Crack the Code; 2a Graphing the Trend; 3a Calculating Gross Income; 4a Calculating Tax; 6a The deductions; 7a Cost of Borrowing; 8a Promises that Households make; 9a Living the kiwi dream; 10a Growing your savings; 11a Saving for retirement; 12a Investing in shares.

Liquid Gold - What's the Buzz About Bees

CC 20/1/2 \$60.00

This resource has been designed to show the integration of both the Economics topic of Externalities and the Agribusiness topic of Future Proofing Strategies, in the context of beekeeping. This resource is intending to complement the teaching and learning activities teachers may already have in place with regards to these two topics. A subsidy is proposed for a government intervention of the market failure and examples of current strategies to manage varroa mite are referenced. Examples of possible future needs of a bee-keeping business are included, however teachers are encouraged to make contact with local producers too. This is also important for assessment of AS 91867.

NZC Level 8/NCEA
Level 3

Assessment Links:

- **Economics**
Achievement
Standard 3.4
(AS91402)
- **Agribusiness**
Achievement
Standard 3.8
(AS91869)

The suggested approach is to use these resources as an overview of the context, possibly following teaching of market failures and before or after teaching of future proofing strategies. This is delivered through a powerpoint with worksheets to complement. Suggested answers are also included. The bee-keeping context could then be used as the starting point for assessments for both AS91402 and AS91867. This resource links with the New Zealand Curriculum and in particular embodies the Principle of Future Focus.

It links to both Achievement Objective: Level 8.1 - Understand that well-functioning markets are efficient but that governments may need to intervene where markets fail to deliver efficient or equitable outcomes and Learning Objective 8.1: Analyse how and why New Zealand businesses operating in global markets make operational and strategic decisions in response to interacting internal and external factors.

Values: Students will be encouraged to value:

- Tika/Pono, Equity/Fairness
- Kaitiakitanga, Environmental Sustainability

Specific Content

At conclusion of this topic, students will be able to:

- Explain, using an economic model, how beekeeping is an example of a positive production externality.
- Explain, using an economic model, a possible government intervention.
- Explain the importance of honey production to the NZ Economy and future needs of the industry.
- Explain future proofing strategies for businesses and evaluate these against the future needs of the business.

Note that for the purpose of this resource, beekeeping is considered from an industry perspective. For the purpose of assessment of AS 91869, a specific business will need to be chosen.

Further Learning

This context has links beyond the two areas identified. The economic concepts and models link to the wider L3 Achievement Standards. Links could also be made to 3.10 AS 91871 Analyse how a product meets market needs through innovation in the value chain and other AgriBusiness and Business Studies content.

