

New Zealand Commerce & Economics Teachers Association Inc

ceta

Te Aka Pouhoko, Pouoha Tōpū o Aotearoa

Accounting
Business Studies
Digital Technologies
Economics

Financial Capability Resource Catalogue

Educating young people who
will be significantly different!

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Financial Capability Catalogue : Term 4 2025

Year 9 & 10 : NZC Level 4 & 5

NZCETA SALES POLICY 2025

Ordering Resources from NZCETA

- All prices are GST inclusive.
- Orders will be accepted via website order form or email.
- Telephone orders are not acceptable.
- **Ordering via Website:** www.nzceta.co.nz go to Home Page; select Services; select Resource Information; scroll to select either CETA Education Services Order Form or CETA Education Services Practice Exams Order Form.
- **Ordering via Email:** CETA Education Services Order Form or CETA Education Services Practice Exam Order Form will be sent to members with all CETA News and all CETA Chats, or email to request an Order Form.
- When ordering resources from a CETA Catalogue, write the resource name and code number in the blank space provided on the Order Form and ensure you complete the final section, which includes the administration charge for Processing and Distribution.
- Resources are distributed online via google or email, the exception Posters which are hardcopy only.

Members' Differential:

- To take advantage of the differential CETA offers to members, it is essential that you complete the appropriate section on the order form with your membership number.
- To receive this differential the order must be made by a member and not on behalf of another person, or by quoting another member's number.
- We know that members appreciate this differential, and we are keen to continue the policy, however if it is abused it will be necessary to reconsider.

CETA Receiving a Resource Order

- Resources are delivered online – exception Posters.
- **Sales and Distribution Fee:** A flat fee is payable on all orders to cover processing and distribution of the order. Please remember to include this in the order total.
- **Courier Services used for Poster Orders:** The courier service CETA uses requires all mail to be addressed to a street address. For this reason, it is essential to supply a school street address on all poster orders.

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- Any items purchased on credit must be paid no later than the 20th of the month following purchase.
- It is essential to indicate what the payment is for, example "resources", "PD", "subs – name of member". All prices include GST.

Development of Resource Materials

- All CETA resources are developed by CETA Members who have expertise in the related subject, considering the directives from both the Ministry of Education and/or NZQA.
- CETA encourages members to email CETA with any resource development suggestions they may have.

Moderation/Evaluation

- All CETA resources are checked by experienced subject experts prior to being offered for sale to ensure their accuracy, appropriateness and suitability.
- Please note that this is not an office NZQA moderation.

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- All CETA generated materials or documentation are covered by the Copyright Act and usually include © **NZCETA** on heading pages, or in footers, or the statement which follows. CETA wishes to emphasise this statement as we know some people do not understand its legal coverage and go ahead and breach the Act's coverage. Copyright Licensing New Zealand and NZCETA wishes to make it clear that it will not hesitate to take action if this occurs. Reference can be made to The Copyright Act 1994, Section 44 (revised in January 1998) regarding educational establishments. The purchasing of a resource **is not gaining prior Permission. The following statement appears on the majority of NZCETA communications and materials.**

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- CETA has obtained permission from NZQA to use, where appropriate, Achievement Standards Criteria and Unit Standards Criteria, as well as NZQA produced NCEA resources to support CETA produced resources. **Links with The New Zealand Curriculum** where appropriate are indicated by **NZC Links**.

YEAR 9 AND 10 FINANCIAL CAPABILITY CATALOGUE

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Progression Levels 4 & 5

Financial Capability

“Financial capability” is the skills, knowledge and dispositions that enable a person to make “well-informed financial decisions throughout their lives” (Ministry of Education, 2007).

Financial capability is viewed as an expanding set of knowledge, skills and strategies, which individuals build on throughout life.

Financial literacy is globally acknowledged as an important element of economic and financial stability and development (OECD, 2013).

Effective financial education empowers students. It contributes to students’ cognitive, personal, and social development.

NZCETA has developed a set of Year 9 and 10 (Level 4 and 5) resources to support teachers with the financial capability progressions. The financial capability progressions were developed from an identified need to support schools and teachers with integrating financial capability across the school curriculum at all levels. Three capabilities with 11 themes have been established.

NZCETA has created a resource for each of the 11 themes. These are ‘pick-up-and-go’ resources, including a student workbook and suggested answers for each. As well as being informative and covering all the content of each theme, each workbook includes a range of tasks and activities for students to complete, as well as an end-of-theme project. These projects can be used as assessments if required.

Projects include:

- costing an overseas holiday in foreign currency
- exploration of the impact of values and other influences on spending decisions.
- an interview between a bank manager and a home loan applicant
- investigation of a range of savings and investment products for young people
- producing a video to assist new immigrants to learn about income and taxation in New Zealand.
- generating a personal online budget

Financial Capability Progressions - learning outcomes - Ministry of Education

Capability	Theme	Level 4	Level 5
Manage money and income	Money	<ul style="list-style-type: none"> Recognise the value of New Zealand's currency in relation to currencies of other countries. Compare different ways of paying and receiving payment for goods and services, e.g. debit cards. 	<ul style="list-style-type: none"> Convert New Zealand dollars into other currencies (and vice versa) and give examples of when this is useful. Compare and contrast different ways of paying and receiving payment for goods and services, e.g. debit cards.
	Spending	<ul style="list-style-type: none"> Compare individual spending choices and priorities at different stages of life. Describe different ways to get value for money when spending, e.g. when buying clothing, toiletries, haircuts. Discuss external factors that can affect peoples' financial choices, e.g. advertising, peer pressure. 	<ul style="list-style-type: none"> Compare spending choices and priorities of individuals/whānau in relation to age, circumstance. Compare different ways of getting value for money with regard to spending. Describe external factors that can affect peoples' financial choices, e.g. advertising, peer pressure.
	Credit & debt	<ul style="list-style-type: none"> Describe the cost of credit from different financial institutions. Discuss differences between "good" and "bad" debt. 	<ul style="list-style-type: none"> Compare banks and other financial institutions according to interest. Explain what credit worthiness means for an individual. Explore examples of "good" and "bad" debt including manageability of debt and its long-term impact, e.g. purpose, use, providers and types of credit, long term, short term debt.
	Saving & investing	<ul style="list-style-type: none"> Investigate and evaluate the role of banks. Calculate simple interest. Compare differences in saving choices and outcomes between individuals/whānau/groups. Investigate how varying interest rates affect lenders and borrowers. 	<ul style="list-style-type: none"> Compare banks and other savings institutions according to risk, interest paid, and access to funds. Explain and calculate compound interest. Explore how age, income, and circumstance affect financial decisions. Investigate different investment products as a way of saving, e.g. KiwiSaver.
	Income & taxation	<ul style="list-style-type: none"> Compare differences in income from various sources, e.g. wages, dividends, transfer payments (benefits). Explain how income contributes to well-being of individuals/whānau/groups. Discuss why people pay income tax, and how it is collected. 	<ul style="list-style-type: none"> Investigate the way people get paid including wage and salary deductions. Make income-related calculations for personal financial management, e.g. hourly, weekly, net pay, annual gross pay. Compare different rates of taxation commitments. Describe how taxation contributes to community well-being.
	Budgeting & financial management	<ul style="list-style-type: none"> Create a budget for a specific activity and timeframe. Use money management tools, including online and hard copy bank statements, to monitor a given budget. Identify regular financial commitments individuals/whānau/groups have to make. 	<ul style="list-style-type: none"> Create an individual/whānau/group budget prioritising "needs" and "wants". Use financial management tools to monitor a given budget. Describe life-stage financial event/s and the financial decisions required, e.g. starting secondary school.
Set goals	Setting financial goals and planning ahead	<ul style="list-style-type: none"> Investigate how financial planning can help to attain life goals, e.g. saving for tertiary study. Discuss different sources of financial advice. 	<ul style="list-style-type: none"> Describe career choices and the financial goal setting required to attain different options. Compare and contrast different sources of financial advice.
Manage risk	Identifying and managing risk	<ul style="list-style-type: none"> Discuss different types of financial risk for individuals/whānau/groups. 	<ul style="list-style-type: none"> Describe ways of managing risk involved in different investments.
	Rights and responsibilities	<ul style="list-style-type: none"> Understand that buyers and sellers have rights, e.g. being able to apply for redress. Discuss different sources of financial advice. 	<ul style="list-style-type: none"> Understand that buyers and sellers have responsibilities, e.g. Fair-Trading Act, banking regulations. Compare and contrast different sources of financial advice. Recognise crimes such as identity theft and scams and identify ways of avoiding them.

Year 9 and 10 – Levels 4 and 5

Resources

<i>Title and Keywords</i>	<i>Code</i>	<i>Price</i>	<i>Description/Contents</i>
Capability: Manage Money & Income Theme 1: Money	FC 18/4/1	\$40.00	This resource includes the following: <ul style="list-style-type: none"> • Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values. • Each Part begins with Key Discussion Points/Key Comments • Part A: New Zealand currency Tasks 1 to 11 • Part B: different ways of paying and receiving payment for goods and services. Tasks 12 to 14 • Money Project • Suggested Answers
Capability: Manage Money & Income Theme 2: Spending	FC 18/4/2	\$40.00	This resource includes the following: <ul style="list-style-type: none"> • Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values. • Each Part begins with Key Discussion Points/Key Comments • Part A: spending choices & priorities Tasks 1 to 6 • Part B: value for money when spending and services. Tasks 7 to 9 • Part C: external factors that affect peoples' financial choices. Task 10 • Spending Project • Suggested Answers
Capability: Manage Money & Income Theme 3: Credit & Debt	FC 18/4/3	\$40.00	This resource includes the following: <ul style="list-style-type: none"> • Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values. • Each Part begins with Key Discussion Points/Key Comments • Part A: cost of credit Tasks 1 to 3 • Part B: credit worthiness Tasks 4-6 • Part C: good & bad debt Task 7 to 10 • Credit & Debt Project • Suggested Answers
Capability: Manage Money & Income Theme 4: Saving & Investing	FC 18/4/4	\$40.00	This resource includes the following: <ul style="list-style-type: none"> • Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values. • Each Part begins with Key Discussion Points/Key Comments • Part A: role of banks & a comparison with other financial institutions Tasks 1 to 8 • Part B: compound interest Tasks 9 to 13

- Part C: differences in saving choices & outcomes & the impact of age, income & circumstances on financial decisions.
Task 14 to 16
- Part D: the impact of varying interest rates on lenders & borrowers
Tasks 17 to 18
- Part E: different saving & investment products
Task 19
- Saving & Investing Project
- Suggested Answers

Capability: Manage Money & Income Theme 5: Income & Taxation	FC 18/4/5	\$40.00	This resource includes the following: <ul style="list-style-type: none"> • Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values. • Each Part begins with Key Discussion Points/Key Comments • Part A: sources of income Tasks 1 to 5 • Part B: contribution of income to well-being Task 6 • Part C: deductions from incomes Tasks 7 to 8 • Part D: income related calculations Task 9 • Part E: income tax Tasks 10 to 11 • Income & Taxation Project • Suggested Answers
Capability: Manage Money & Income Theme 6: Budgeting & Financial Management	FC 18/4/6	\$40.00	This resource includes the following: <ul style="list-style-type: none"> • Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values. • Each Part begins with Key Discussion Points/Key Comments • Part A: personal budgets Tasks 1 to 5 • Part B: money management tools Task 6 • Part C: financial commitments Tasks 7 to 8 • Part D: financial events at each life-stage Task 9 • Budgeting & Financial Management Project • Suggested Answers
Capability: Set Goals Theme 7: Setting Goals & Planning Ahead	FC 18/4/7	\$40.00	This resource includes the following: <ul style="list-style-type: none"> • Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values. • Each Part begins with Key Discussion Points/Key Comments • Part A: financial planning Tasks 1 to 3 • Part B: personal goals Task 4 to 6 • Part C: career choices & financial goal setting Tasks 7

- Part D: financial advice
- Task 8 to 11
- Financial Goals & Planning Ahead Project
- Suggested Answer

**Capability:
Manage Risk**

FC 18/4/8 \$40.00

**Theme 7:
Identifying &
Managing Risk**

This resource includes the following:

- Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values.
- Each Part begins with Key Discussion Points/Key Comments
- Part A: different types of financial risk
Tasks 1 to 6
- Part B: managing risk.
Task 7 to 12
- Identifying & Managing Risk Project
- Suggested Answers

**Capability:
Manage Risk**

FC 18/4/9 \$40.00

**Theme 9
Rights &
Responsibilities**

This resource includes the following:

- Overview including the related Capability; Theme; Level 4 Objectives; Level 5 Objectives; Key Competencies; Values.
- Each Part begins with Key Discussion Points/Key Comments
- Part A: buyers & sellers rights
Tasks 1 to 5
- Part B: buyers & sellers' responsibility
Task 6 to 12
- Part C: sources of financial advice
Task 13 to 14
- Part D: financial crimes such as identity theft
- Rights & Responsibilities Project
- Suggested Answers

CETA Posters – All Levels

Financial Literacy

Personal Finance	BB 26	\$60.00	<p>Understanding personal finance is an essential tool for all young people in the 21st century. This set of six posters aims to spark an interest in personal finance for your students and equip them with knowledge about this important aspect of their life.</p> <p>Areas covered:</p> <ul style="list-style-type: none"> • Personal Finance – why? • The cost of takeaway lunch • Credit Cards • Saving • Compound Interest • Drowning in debt <p><i>Posters available as hardcopy only with Packing & Postage tube at \$15 and sold as a set only.</i></p>
A set of six wall posters			
KiwiSaver	BB25	\$50.00	<p>We all want our students to be aware of the potential benefits of joining and contributing to KiwiSaver. These four posters clearly outline many of the benefits of KiwiSaver, with visual projection of the possible amounts that could be saved during their working life.</p> <ul style="list-style-type: none"> • Introduction to KiwiSaver • The potential earning from Members Tax Credits • What makes up a KiwiSaver account. • A range of KiwiSaver calculations <p>BONUS – We've included a bonus poster that incorporates the 2019 proposed changes to KiwiSaver contributions. All you'll need to do on 1 April 2019 is change the 'What makes up a KiwiSaver account' poster to the 2019 one.</p> <p><i>Posters available as hardcopy only with Packing & Postage tube at \$15 and sold as a set only.</i></p>
A set of five wall posters			