**Framework for Financial Capability**

**Insert school name and logo**

Principal: [ Insert ]

Lead Teachers: [ Insert ]

Student Target Group [ Insert ]

**Time frame for implementation**

|  |  |
| --- | --- |
| Sharing with Principal / Senior Management |  |
| Sharing with Staff |  |
| Sharing with Board of Trustees |  |
| Sharing with Community |  |
| Reflect in school documentation |  |

**The five phases of financial capability**

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| --- | --- | --- | --- | --- |
| **Pre-emerging**  Preparing to engage with financial capability learning**.** | **Emerging**  Investigate, raise awareness, and plan financial capability learning/teaching. | **Engaging**  Trial and establish  learning and teaching of financial capability. | **Extending**  Align vision, processes, and practices with the learning and teaching of financial capability. | **Empowering**  Innovate, inquire, and reflect on the learning and teaching of financial capability as a school community. |

**[Below is how it could look example only]**

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| **Pre-emerging**  WHOLE SCHOOL: You need to put in place deliberate actions to plan for financial capability and integrate into the curriculum school wide and across learning areas.  TEACHER: You need to build awareness of how financial capability can enable effective learning or what might be possible. | **Emerging**  WHOLE SCHOOL: You investigate, raise awareness and plan for growing school wide financial capability.  TEACHER: You find out about financial capability, and supplement teacher-directed, lower-order (surface) approaches of teaching. | **Engaging**  WHOLE SCHOOL: You establish and connect planning for financial capability school wide; you trial initiatives and evaluate the effectiveness of outcomes.  TEACHER: You trial and begin to use financial capability in a range of learning areas to support higher-order (deep), collaborative teaching and learning. | **Extending**  WHOLE SCHOOL: You effectively align across school, community, and wider networks. The use of financial capability is refined and appropriate to meet the diverse needs of all learners.  TEACHER: You begin to collaborate with students to use financial capability appropriately to support authentic, higher order, co-constructed learning. | **Empowering**  WHOLE SCHOOL: Your school, community, and networks work in partnerships to reflect and plan. Financial capability is integrated into relevant learning areas, is accessible and equitable, enhancing authentic, co-constructed learning within and beyond the school community.  TEACHER: You work collaboratively alongside students to create personalised, higher-order, relevant and authentic learning. Students initiate own learning experiences. |

**(Adapted from** [**Hall & Hord, 1987**](http://www.rmcdenver.com/useguide/cbam.htm)**; Mishra & Koehler, 2006;** [**Moertsch (1998);**](http://www.rmcdenver.com/useguide/cbam.htm) **and Timperley, 2007)**

#### **Suggested dimensions of financial capability**

* Professional learning
* Learning and teaching
* Leadership and strategic direction
* Beyond the classroom

[Please note that the dimensions are not limited to those listed above. Add extra dimensions to reflect the needs and aspirations of your school community]

**Professional learning**

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| --- | --- | --- | --- | --- | --- |
|  | **Pre-emerging** | **Emerging** | **Engaging** | **Extending** | **Empowering** |
| **Professional learning** | Professional learning is not yet focused on raising financial capability. | Professional learning raises awareness and grows knowledge of financial capability.  Whole staff awareness of financial capability and scheduled time for PD components. | Professional learning increasingly focuses on financial capability for learning.  Staff meetings reflect some professional learning around financial capability.  Professional learning responds to reflect the needs of the teachers. | Professional learning explores ways to enhance evidence-based learning, including financial capability by integrating real life experiences / scenarios. Local resources and experts provide support. | Professional learning is blended, sustained, and extends student-centred learning through an integration of financial capability across a range of learning areas. |
| **Learning and Teaching** | Financial capability is not incorporated into classroom learning.  Progressions are not referenced. | Financial capability is introduced to the classroom through teacher directed activities.  Teaching teams  /Learning areas/departments  are aware of financial progressions. | Financial capability becomes more student-focussed.  Student awareness is raised and interest in financial capability is explored.  Practice is still in certain subject/curriculum areas.  Teaching teams learning areas/departments have used financial progressions to look at what they cover in teaching practice. | Learning activities integrate financial capability  e.g., money, spending, credit, tax, budgeting, saving, investing to develop and support authentic, higher-order, collaborative learning.  School wide practice is becoming apparent and is across a range of learning areas.  Progressions are integrated into practice. | Student-centred, authentic learning is evident.  Students apply financial understanding and knowledge in their everyday lives. Practice is school wide and across learning areas and is integrated at all opportunities. |
| **Leadership and strategic direction** | Leaders have not yet begun to explore a vision or strategic plan for financial capability. | Leaders investigate the potential of financial capability. | Leaders trial financial initiatives, and begin to align them to curriculum planning.  Action plans are endorsed by principal and senior management.  BOT is aware of financial capability as a context for learning. | Deliberate leadership aligns financial capability with curriculum needs.  Financial capability is reflected in school documentation. | Leadership sustains and innovates the growth of financial capability.  Leadership initiates opportunities to link school/home/community links to enhance financial capability |
| **Beyond the Classroom** | The school community has yet to consider how to engage with the community/whānau/iwi with or about financial capability. | Opportunities are identified to work with the community/ whānau /iwi using financial capability, and to address its impact.  School informs community and invites interest from community. | Activities are trialled to deliberately extend community relationships using financial capability, and to explore its impact.  Principals and senior management can report that school parent/community experts, businesses are engaged in action plans.  Data is gathered to identify expertise/interested parties that can support school. | Communities are deliberately engaged through appropriate financial capability, and are responding to its impact.  Principals and senior management can report that local community experts, businesses are engaged in action plans. | A range of communications enhance the way partnerships actively engage in sustained response to the impact of financial capability.  Principals and senior management can report that they are actively seeking and engaging new initiatives from within the community. |

As you move through the **five phases of financial capability** attach a link to the evidence in each **dimension**. This is important in order to gauge ongoing progress but also valuable when this document is being regularly evaluated by outside providers so ongoing evidence is apparent. Ways of showing possible evidence for the implementation of this action plan might include:

Minutes of meetings/school documentation/staff and student surveys/parent and community communications/parent data base expertise/action plans/strategic plans/interviews/student conferences/video/inquiry/student outcomes/student feedback/questionnaires/student achievement data/teacher inquiry/reflective practice/classroom observations/new material or resources developed/overall teacher judgements/incidental moments of teaching, etc.