FINANCIAL LITERACY

@ UPPER HARBOUR

PRIMARY SCHOOL

Upper Harbour Primary School Financial Literacy Overview

Level 1

Created for Upper Harbour Sorted Schools Cluster
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Upper Harbour Primary School Financial Literacy Overview

Cluster Goals
1. **Improving financial fluency for students.**
2. **Improving financial fluency for teachers.**

Learning Intention

We are learning to introduce financial literacy into the classroom through teacher directed activities.

Teacher Success Criteria:

- I investigated ways to support my learners so they can access, critically evaluate and use financial information.
- I began to use financial literacy to support learners across the curriculum learning areas.
- I managed the use of financial literacy in my classroom, giving limited student choice.

Student Success Criteria:

- In our class, we sometimes used financial literacy.
- In my class, activities involving financial literacy are managed by the teacher.

Financial Capability Progressions - learning outcomes (Level 1 to Level 4)
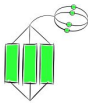
Online Games

NZ Maths: Money Games

Making Cents NSW resources

Theme	Capability	Level	SOLO Rubric	Learning Experiences		RESOURCES
1a Money Man	Level 1 **Manage Money and Income**	· Recognise coins and notes. · Describe ways of using money (cash) for different purposes. · Recognise that money has worth, i.e. value.	**What is money?**		Define Map -What is money -What is NZ money (look at all the different parts) Classify Map -Notes & coins NZ Money -Look at different coins and notes and explore and discover the purposes, relevance of the different pictures that have been used on them No $$$$ in the world -Students predict what would happen to the world if their was no money. Look at alternatives to money e. g. trading	ASB Get Wise - What is Money New Zealand Notes video New Zealand Money How coins are made video Match the money NZ Money Dominoes Foreign Money & NZ Money 1 & 2

Theme	Capability	Level	SOLO Rubric	Learning Experiences		RESOURCES
1b Ma Money	Level 1 **Manage Money and Income**	· Recognise coins and notes. · Describe ways of using money (cash) for different purposes. · Recognise that money has worth, i.e. value.	**Sequencing money**		Sequence Map -Sequencing NZ Money	Sequencing NZ money NZ Bank notes
					Money value -Once money is in sequence, students are given objects to match with the money	Upload 2 games*****LB
					Play shop -Students go shopping and match objects with the correct money.	
					New money -Students create their own piece of NZ money that can be included into the sequence. Students need to be justify their choices (colour, no., pictures etc.)	Design your own bill Create your own money (very simple)

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1c Money	Manage Money and Income	<u>Level 1</u> · Recognise coins and notes. · <mark>Describe ways of using money (cash) for different purposes.</mark> · Recognise that money has worth, i. e. value.	**How do we use money**		Describe map: -Ways to use money	You Tube Clip - Explaining Money for Kids ASB Get Wise - What is Money Trade Me Property You could use Lolly and Grocery items to describe why objects cost different prices Going Shopping
					Compare and contrast map: -Looking at different objects and comparing and contrasting why things cost different money	
					Trade me Property: Look at a range of different houses and look at prices. Students can look at different houses and predict how much they could cost and justify their reasons for their predictions. Sequence the house according the the prices	

Theme	Capability	Level	SOLO Rubric	Learning Experiences		RESOURCES
2a Spending	Level 1 **Manage Money and Income**	· Investigate what people "need to" spend money on, e.g. food, clothing, shelter. · Discuss why and how people make choices about spending money, e.g. when buying food for lunches.	**Spending money a**			We all scream for ice-cream unit The best dressed bear Party Planning A classroom pet Let's go shopping Go Shopping lesson Finance First Making Cents. Personal Finance Programmes. NSW resources - Lower Primary Using Money. "Money as a Tool" Page 25-28

Theme	Capability	Level	SOLO Rubric	Learning Experiences		RESOURCES
2b Spending	Level 1 **Manage Money and Income**	· Investigate what people "need to" spend money on, e. g. food, clothing, shelter. · Discuss why and how people make choices about spending money, e. g. when buying food for lunches.	**Spending money b**	 		You Tube Song - Cha-Ching: It's got to be earned The ants and the grasshopper-The sequel story (The story teaches the difference between needs and wants, and highlights the benefits of saving)

Theme	Capability	Level	SOLO Rubric	Learning Experiences		RESOURCES
3 Credit and debt	Level 1 **Manage Money and Income**	· Discuss the responsibilities in borrowing and paying back.	**Borrowing and paying back**	 ic 		

Theme	Capability	Level	SOLO Rubric	Learning Experiences		RESOURCES
4 Saving and Investing	Level 1 **Manage Money and Income**	· Discuss why and how people save money.	**Why and How people save money**			

Theme	Capability	Level	SOLO Rubric	Learning Experiences		RESOURCES
5 Income and Taxation	<u>Level 1</u> **Manage Money and Income**	· Describe ways in which people earn or receive income. · Discuss how having more or less money affects spending choices.	**Earning Money**			You Tube Clips - When I grow Up 1 When I grow Up 2 Interest Game Math at the mall

Theme	Capability	Level	SOLO Rubric	Learning Experiences		RESOURCES
6 Budgeting and Financial Management	Level 1 **Manage Money and Income**	· Give examples of "needs" and "wants".	**Needs and Wants**			ASB Get Wise - Pocket Money BNZ What are you teaching your kids about money? (Stop at 00:36) Spending until you are broke Wills saves for the stars Digital Story Pet Unit: SOLO: Describe what a pet needs Part WHole Map Describe map SOLO: Part Whole of needs and wants

Theme	Capability	Level	SOLO Rubric	Learning Experiences		RESOURCES
7 Setting financial goals and planning ahead	<u>Level 1</u> **Set Goals**	· Identify a short-term money goal and discuss how to attain it.	**Money Goals**			Arthur's pet buisness We all scream for ice-crea

Theme	Capability	Level	SOLO Rubric	Learning Experiences		RESOURCES
8 Identifying and managing risk	Level 1 **Manage Risk**	· Recognise the importance of keeping money safe. · Describe ways of keeping money safe.	**Keeping Money Safe**			

Theme	Capability	Level	SOLO Rubric	Learning Experiences		RESOURCES
9 Rights and respnsibilities	<u>Level 1</u> **Manage Risk**	· Recognise the importance of paying for things, e.g. goods.	**Understanding Rights**			