



## Unit and achievement standards guide

Through Banqer High students will gain understanding and skills in areas that relate to the following unit and achievement standards:

### English

Standard	Banqer High areas which relate to this standard	NZQA review date
Unit Standard 504 Produce a CV (curriculum vitae).  Level 1 Credits: 2	In the Careers expansion students are introduced to the purpose of a CV and the key things that go into one, They are then supported through the platform in developing their own.	Dec 2027

### Legal Studies

Standard	Banqer High areas which relate to this standard	NZQA review date
Unit Standard 27841 Demonstrate understanding of concepts of law.  Level 1 Credits: 4	Students will be exposed to tenancy agreements, mortgages and insurance policies within the Property, General Insurance and Personal Risk Insurance expansions. This will begin to highlight the importance of certain laws allowing them to see them in action and the direct impact they have on them as the consumer. Allowing a good starting point for further learning around this Unit Standard.	Dec 2027



## Self-Management

Standard	Banqer High areas which relate to this standard	NZQA review date
<p>Unit Standard 12354</p> <p>Describe legal implications of living in rented accommodation and means to prevent and resolve related problems.</p> <p>Level 2 Credits: 4</p>	<p>Within the Property expansion, students will be able to explore the realities of living in a rental property including setting up house expenses, paying rent, and through classroom activities explore potential issues and set up a house roster.</p>	<p>Dec 2027</p>

## Financial Capability

Standard	Banqer High areas which relate to this standard	NZQA review date
<p>Unit Standard 24695</p> <p>Explain taxation and other deductions relating to personal income.</p> <p>Level 2 Credits: 2</p>	<p>Within the Career expansion, students will begin to experience tax as they will be taxed on their weekly income. If they take a job with a student loan they will also be exposed to this deduction. They will be able to view their payslips and their bank accounts to see the impact of this as well.</p>	<p>Dec 2025</p>



## Financial Capability continued

Standard	Banquer High areas which relate to this standard	NZQA review date
<p>Unit Standard 24705</p> <p>Interpret and confirm accuracy of financial documents for personal financial capability.</p> <p>Level 1 Credits: 2</p>	<p>Students will need to interpret bank statements and create and confirm budgets to help reach financial goals.</p>	<p>Dec 2025</p>
<p>Unit Standard 24709</p> <p>Produce a balanced budget to manage personal finances.</p> <p>Level 1 Credits: 3</p>	<p>Throughout Banquer High students will begin to understand why people budget and manage their personal finances. Students will produce a weekly budget within the Budgeting expansion based on their income and expenses within the platform. They will also be able to produce personal budgets using supporting resources.</p>	<p>Dec 2025</p>
<p>Unit Standard 28087</p> <p>Demonstrate understanding of the effect of life stages on personal income.</p> <p>Level 1 Credits: 3</p>	<p>Students will begin to understand that certain financial events happen at certain times in life. Within the Careers, Kiwisaver, and Property expansions, students will begin to understand the financial decisions that come with key life events such as moving out of home and renting, getting a job with or without studying first (and getting a student loan), buying a house and getting a mortgage.</p>	<p>Dec 2025</p>

Standard	Banquer High areas which relate to this standard	NZQA review date
<p>Unit Standard 28088</p> <p>Demonstrate understanding of credit and debt on personal finances.</p> <p>Level 1 Credits: 3</p>	<p>Within the Bank Accounts, Careers and Property expansions, students will begin to develop this as they use credit cards, take out student loans and mortgages. Gain an income and see the impact it has through their budgeting.</p>	<p>Dec 2025</p>
<p>Unit Standard 28089</p> <p>Demonstrate understanding of personal financial goal setting.</p> <p>Level 1 Credits: 3</p>	<p>Students will develop this through setting goals around buying a house, savings, and shopping at the class store. They will set weekly budgets and have the ability to set a personal savings goal within the platform. Through supporting classroom activities they will be able to broaden their goals to include travel, luxury items and more.</p>	<p>Dec 2025</p>
<p>Unit Standard 28090</p> <p>Demonstrate knowledge of personal financial saving and investment options for given scenario(s).</p> <p>Level 1 Credits: 3</p>	<p>Students will develop skills around this predominantly through Bank Accounts, Budgeting, Property and Stock Exchange where they learn about their own finances and ways in which they can invest.</p>	<p>Dec 2025</p>



## Financial Capability continued

Standard	Banquer High areas which relate to this standard	NZQA review date
<p>Unit Standard 28091</p> <p>Explain risks and risk management strategies for personal finances.</p> <p>Level 1 Credits: 3</p>	<p>Students will develop this through Property, Bank Accounts, General Insurance, Personal Risk Insurance and Stock Exchange where they learn about how to manage financial risks, through insurance, savings and diversification of investment.</p>	<p>Dec 2025</p>
<p>Unit Standard 28093</p> <p>Describe the financial responsibilities and consequences of tertiary study funding options.</p> <p>Level 2 Credits: 3</p>	<p>Students will begin to look into student loans through the Career expansion. This will see them paying back student loans through their income as well as realising they keep their student loan, even if they change their mind!</p>	<p>Dec 2025</p>
<p>Unit Standard 28094</p> <p>Produce a balanced household budget and adjust the budget to reflect changing financial circumstances.</p> <p>Level 2 Credits: 3</p>	<p>Students will begin to develop this through the Budgeting expansion, and supporting activities around Renting and house expenses.</p>	<p>Dec 2025</p>



## Financial Capability continued

Standard	Banquer High areas which relate to this standard	NZQA review date
<p>Unit Standard 28096</p> <p>Demonstrate understanding of insurance products for personal financial capability.</p> <p>Level 2 Credits: 3</p>	<p>Students will gain this knowledge through the General Insurance and Personal Risk Insurance expansions as they explore the purpose of insurance and look at different options to purchase. They will also understand the realities of having insurance with the use of the Random Life Events that could be costly if they don't have insurance!</p>	<p>Dec 2025</p>
<p>Unit Standard 28097</p> <p>Analyse and select banking products and services in relation to personal finances.</p> <p>Level 2 Credits: 3</p>	<p>Students will explore different banking products through Bank Accounts and Credit Cards. They will be able to compare different options available to them and work out what works best for them, and why someone might prefer one option over another.</p>	<p>Dec 2025</p>
<p>Unit Standard 28098</p> <p>Evaluate options to increase personal income.</p> <p>Level 3 Credits: 3</p>	<p>Students will explore this in Career where they have the chance to choose a career based on salary potential and work to get promoted. They will also have the opportunity to invest in either the property market or in shares on the stock exchange.</p>	<p>Dec 2025</p>



## Financial Capability continued

Standard	Banquer High areas which relate to this standard	NZQA review date
<p>Unit Standard 28099</p> <p>Evaluate credit options and select debt management strategies to manage personal finances.</p> <p>Level 3 Credits: 3</p>	<p>Within the Bank Accounts, Careers, and Property expansions, students will be able to evaluate credit options and explore loans such as student loans and mortgages. They will begin to explore ways to manage this debt through their income and budgeting.</p>	<p>Dec 2025</p>
<p>Unit Standard 28100</p> <p>Develop a plan to show how a budget contributes to achieving a long-term personal financial goal.</p> <p>Level 3 Credits: 4</p>	<p>Students will do this through Budgeting, the savings goal setter and supporting classroom activities.</p>	<p>Dec 2025</p>
<p>Unit Standard 28104</p> <p>Analyse external risk factors and select strategies to manage their impact on personal finances.</p> <p>Level 3 Credits: 3</p>	<p>Students will do this through the General Insurance, Personal Risk Insurance, Stock Exchange and Budgeting. They will be able to understand different types of financial risk and work out strategies to minimise them such as getting insurance, not overspending and diversification of their investments.</p>	<p>Dec 2025</p>