



Cause & Effect: US 28104

This resource helps teachers deliver the Financial Capability Unit Standard 28104 'Analyse the impact(s) of external factors on personal finances' (Level 3, 3 credits). Students will learn how local, national and global events can impact on personal finances. Events include interest rate changes, inflation, economic environment changes, societal or demographic trends, climatic change, political change, environmental issues, and legislation.

Student learning

Through this unit, students will:

- Understand how local, national and global events can impact on an individual's personal finances
- Articulate the short, medium and long term effects of such events.

Curriculum links

Financial Capability is a core generic domain on the New Zealand Qualifications Framework. This unit of work also has links to the Social Sciences and Mathematics and Statistics learning areas.

Click here for an [Interactive Financial Capability US Matrix](#)



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- Year 11-13
 - 25-30 hrs
 - Mathematics and Statistics
Social Sciences
Level 3 Financial Capability Unit Standard
 - Free to NZ schools
 - Led by teachers
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