

# Hot Topic 1: Budgeting

The Hot Topics series includes 12 short units designed to improve students' financial capability. Hot Topic 1 focuses on budgeting and financial planning. Students will create personal financial goals that are SMART, analyse their current spending habits and work out how to achieve their goals.

## Student learning

Through Hot Topic 1, students will

- Understand the concepts of needs and wants
- Discover their financial values
- Understand the importance of budgeting and financial planning

## Curriculum links

Personal Financial Management is a fundamental part of a young person's education. The Hot Topics series is designed to support the development of the key competencies. The series also has links to the Social Sciences and Mathematics and Statistics learning areas.

-  Year 10-12
-  4-8 hrs
-  Social Sciences  
Mathematics and Statistics
-  Free to NZ schools
-  Led by teachers



## Download resources now

All New Zealand teachers can download and use our resources free of charge. Signing up with Young Enterprise only takes a minute – visit <http://youngenterprise.org.nz/find-resources/> to start using these resources in your classroom today



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## About Young Enterprise

Young Enterprise Trust has been supporting teachers and students for more than 30 years. We offer enterprise programmes for students of all ages, and have a huge collection of resources that can be freely used in your classroom.