



LEVEL 3 Money Matters

3MON

What is this course about?

This course combines the core elements of business education with a focus on personal financial capability. You'll learn how to run a sustainable business while also developing the financial knowledge and confidence needed to thrive in your adult life. The course brings together real-world business practice with personal goal setting, budgeting, and investment strategies. You'll explore how businesses make decisions—and how you can apply similar thinking to your own financial future.

Why this course matters:

- You'll gain practical tools for making smart money decisions.
- Learn how to launch a business that's both innovative and financially viable.
- Build a lifelong foundation of financial wellbeing—equipping you to participate confidently in Aotearoa New Zealand's economy.

The aim of our course is to prepare you to be an active, informed citizen with the financial capability to shape your future.

What sorts of things will I do?

- Launch and run your own business through our course.
- Investigate and compare credit and debt strategies for real-life scenarios
- Create a long-term investment portfolio aligned with personal values and financial goals
- Explore how budgeting can help you achieve life milestones—travel, study, or saving for a first car.
- Consult with others and make decisions about products, pricing, and markets
- Engage with local entrepreneurs, financial experts, and business mentors

Learning capabilities/ critical skills

- Learn how to apply financial decision-making models to personal and business contexts
- Strengthen goal setting and self-management through planning and budgeting
- Collaborate effectively through team-based business activity
- Present financial information clearly and confidently
- Develop resilience and adaptability in managing money and business risk

Nga Rau o Te Whariki o ASHS

Rangatiratanga (self-determination) supports ākonga to achieve. Thinking and meaning-making are promoted. Learning is meaningful and connected.

To experience success, students will have opportunities to develop their learning dispositions through:

Engagement:

- Participates actively.
- Makes connections across different learning areas

Managing self:

- Being prepared for learning.
- Setting high standards for themselves

Learning relationships:

- Communicating respectfully with teacher and other students
- Collaborates effectively

<ul style="list-style-type: none"> • Reflects on their learning. • Providing evidence of own learning. 	<ul style="list-style-type: none"> • Understands own learning needs. • Focused on improvement. • Seeking support when needed. • Meeting deadlines. 	<ul style="list-style-type: none"> • Shares their learning with others • Making connections to the real world
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What standards can I enter?

Your teacher will work with the whole class and with you to devise a learning programme that is responsive to your strengths, interests, and one that sets you up to aim high and achieve your potential.

NCEA	Standard Number	Name of standard	Assessment mode	Credits (W/R)	Time frame
INT	US 28100 v4	Develop a plan to show how a budget contributes to achieving a long-term personal financial goal	Internal	4	Term 1
INT	US 28099 v3	Evaluate credit options and select debt management strategies	Internal	3	Term 2
INT	AS91384	Carry out, with consultation, a business activity for an innovative and sustainable product	Internal (report and selling)	9 R	Term 2-3
INT	US 28101 v4	Evaluate savings and investment options and make a plan for a personal investment portfolio	Internal	4	Term 4

Key for Credits column:

R - UE reading literacy

W - UE writing literacy

Scholarship Opportunity

In this subject area - Scholarship opportunity looks like:

- Not available in Business Studies