

## My Money pathway

Collection	Module No.	Module title	Module content	Points for star	Points maximum
1	MM-101	Shoping at the supermarket	Compare the prices of products at the supermarket.	50	50
1	MM-102	Shopping for more expensive items	Work out the full costs of products before buying and how to compare prices.	49	49
1	MM-103	Advertising tricks	Recognise the purpose of adverts, understand what they mean and how they	47	47
1	MM-104	Recognising scams	Learn to make short and long-term financial goals, and how to plan for them.	26	26
1	MM-105	Working out percentage benchmarks	Learn to work out 1%, 10% and 50% of different amounts.	59	59
1	MM-106	Working out percentages of money	Learn to work out 2%, 5% and 25% of different amounts.	109	109
1	MM-107	Working out percentages with and without a calculator	Work out other percentages with and without a calculator.	78	78
1	MM-108	Buying a new mobile	Identify a short-term financial goal, assess and compare spending options, and	62	62
1	MM-109	You decide: Organising a birthday party	Work out good deals, recognise advertising tricks and scams.	45	45
2	MM-201	Your financial goals	Learn how financial planning can help you achieve your life goals, identify you	60	60
2	MM-202	Understanding what money means to you	Learn the difference between needs and wants, and identify your financial pri	45	45
2	MM-203	Saving for your future with KiwiSaver	How to join KiwiSaver, the benefits, types of funds and common phrases.	37	37
2	MM-204	What's the deal with banks?	Identify the services provided by banks, use different methods of payment saf	48	48
2	MM-205	Keeping your money safe online	Set up secure passwords and pin numbers, avoid scams and check your bank s	34	34
2	MM-206	Budgeting	Identify income and outgoings, review a budget and identify areas of savings.	64	64
2	MM-207	You decide: Budgeting for a wedding	Identify needs, wants and priorities; make short and long-term goals, create a	47	47
3	MM-301	Banking interest	Learn about interest on savings and on loans, and how to pay less interest on l	41	41
3	MM-302	Credit records	Learn what a credit record is, how to get good credit and check our own credit	58	58

3	MM-303	Your rights and responsibilities when borrowing money	Your rights and responsibilities when borrowing money.	46	46
3	MM-304	Infringement fees and fines	Types of fees and infringements, your legal responsibilities and how to find out	37	37
3	MM-305	Home loans	Getting a home loan, types of interest rates, and how to save on your repayments	50	50
3	MM-306	Getting out of financial trouble	What are your options when you get into financial trouble, and how to get out	45	45
3	MM-307	Interest on loans	Calculate interest charges on loans and work out the most effective repayment strategies	61	61
3	MM-308	Understanding compound interest	Calculate interest charges on loans and interest earned on savings.	94	94
3	MM-309	You decide: Getting out of debt!	Check you know how to manage and reduce debt.	44	44
<b>TOTAL POINTS</b>				<b>1336</b>	<b>1336</b>