

# Financial Maths | Banqer Primary Unit Plan



Welcome to [Banqer Primary](#)! This Unit Plan and associated lesson plans and worksheets are designed to meet the Financial Maths area of the Maths learning area. For more holistic lesson plans and even more activities check out the [Banqer Primary Unit Plan](#).

## How to use this unit plan:

The lesson plans below include resources for phase 2 and phase 3 students. Every Banqer Primary journey will be different so feel free to make your own copy and edit them to fit your students needs better.

Each lesson plan is designed to be approx. 30 - 60 minutes long. You can also split each lesson in two, introducing the topic and undertaking Banqer platform activities in the first, and then doing the worksheets in the second. If you haven't signed up to the platform yet, you can do that [here](#).

To meet the Financial Maths Curriculum, full completion isn't required. If you are short on time, prioritise the Basic Income, Expenses, and Careers lesson plans.

## Worksheet answers:

Here are answers to the associated worksheets. [Answers Banqer Primary + Financial Maths \(NZ\)](#)

## Financial Maths Curriculum



### Phase 2

<b>Knowledge</b> <i>The facts, concepts, principles, and theories to teach.</i>			<b>Practices</b> <i>The skills, strategies, and applications to teach.</i>		
<b>During Year 4</b>	<b>During Year 5</b>	<b>During Year 6</b>	<b>During Year 4</b>	<b>During Year 5</b>	<b>During Year 6</b>
<ul style="list-style-type: none"><li>• New Zealand currency is a decimal system of dollars made up of 100 cents.</li></ul>	<ul style="list-style-type: none"><li>• Money uses our decimal place-value system to two decimal places.</li></ul>		<ul style="list-style-type: none"><li>• Calculating the total cost of several items costing whole-dollar amounts and with different prices, or of multiples of the same item, including giving change</li></ul>	<ul style="list-style-type: none"><li>• Calculating the total cost of items costing dollars and cents and the change from the nearest ten dollars</li></ul>	<ul style="list-style-type: none"><li>• Calculating 10%, 25%, and 50% of whole dollar amounts (e.g. 50% of \$280)</li></ul>

		<ul style="list-style-type: none"> <li>Representing amounts of currency using different combinations of denominations (e.g. making \$5 and 80 cents in multiple ways using play money)</li> </ul>	<ul style="list-style-type: none"> <li>Representing currency values of mixed dollars and cents using decimal notation</li> </ul>	<ul style="list-style-type: none"> <li>Investigating questions involving purchases (e.g. ensuring there's enough money)</li> </ul>
			<ul style="list-style-type: none"> <li>Rounding money amounts to the nearest dollar</li> </ul>	

### Phase 3

<b>Knowledge</b> <i>The facts, concepts, principles, and theories to teach.</i>		<b>Practices</b> <i>The skills, strategies, and applications to teach.</i>	
<b>During Year 7</b>	<b>During Year 8</b>	<b>During Year 7</b>	<b>During Year 8</b>
<ul style="list-style-type: none"> <li>Solutions to problems involving New Zealand currency are rounded to two decimal places.</li> <li>Cash payments in New Zealand are rounded up or down to the nearest 10 cents.</li> </ul>		<ul style="list-style-type: none"> <li>Calculating the total cost and change for a transaction involving any amount of money</li> </ul>	<ul style="list-style-type: none"> <li>Creating and comparing weekly, monthly, and yearly finance plans (e.g. for saving plans, phone plans, budgets, and 'buy now, pay later' services)</li> </ul>
		<ul style="list-style-type: none"> <li>Applying percentage discounts to whole dollar amounts (e.g. in a 20%-off sale)</li> </ul>	<ul style="list-style-type: none"> <li>Applying percentage discounts (e.g. a 35% discount on \$180 will give a new price of \$180 - <math>(0.35 \times \\$180) = \\$117</math>)</li> </ul>

Lesson	Activities
<p data-bbox="107 204 275 228"><b>Basic Income</b></p> 	<p data-bbox="352 204 785 228"><b>Classroom and Platform Activities</b></p> <p data-bbox="352 266 1871 293">You can find these activities explained in this lesson plan <a href="#">Financial Maths: Basic Income Lesson Plan + Banqer Primary (NZ)</a></p> <ul data-bbox="405 331 1129 423" style="list-style-type: none"> <li>• Class discussion about income.</li> <li>• Log on to Banqer Primary and complete the income quiz.</li> <li>• Income calculation worksheet:</li> </ul> <p data-bbox="449 431 1598 459">Phase 2: <a href="#">Income Calculation Worksheet (Phase Two Financial Maths) + Banqer Primary (NZ)</a></p> <p data-bbox="449 467 1619 495">Phase 3: <a href="#">Income Calculation Worksheet (Phase Three Financial Maths) + Banqer Primary (NZ)</a></p> <p data-bbox="380 537 569 561"><b>Extra Activities</b></p> <ul data-bbox="457 597 1058 662" style="list-style-type: none"> <li><a href="#">Shopkeepers Challenge + Banqer Primary (NZ)</a></li> <li><a href="#">Market Day Lesson Plan + Banqer Primary (NZ)</a></li> </ul>
<p data-bbox="107 756 323 849"><b>Expenses: Understanding &amp; Calculating</b></p> 	<p data-bbox="352 756 785 781"><b>Classroom and Platform Activities</b></p> <p data-bbox="352 818 1829 846">You can find these activities explained in this lesson plan <a href="#">Financial Maths: Expenses Lesson Plan + Banqer Primary (NZ)</a></p> <ul data-bbox="405 883 1478 976" style="list-style-type: none"> <li>• Class discussion about expenses.</li> <li>• Log on to Banqer Primary, complete the expenses quiz and set up expense payments.</li> <li>• Expense calculation worksheet:</li> </ul> <p data-bbox="449 984 1633 1011">Phase 2: <a href="#">Expenses Calculation Worksheet (Phase Two Financial Maths ) + Banqer Primary (NZ)</a></p> <p data-bbox="449 1019 1654 1047">Phase 3: <a href="#">Expenses Calculation Worksheet (Phase Three Financial Maths ) + Banqer Primary (NZ)</a></p> <ul data-bbox="405 1055 926 1114" style="list-style-type: none"> <li>• Class discussion over wants and needs.</li> <li>• Wants and Needs worksheet:</li> </ul> <p data-bbox="449 1122 1444 1149">Phase 2: <a href="#">Wants and Needs Financial Maths (Phase Two)+ Banqer Primary (NZ)</a></p> <p data-bbox="449 1157 1472 1185">Phase 3: <a href="#">Wants and Needs Financial Maths (Phase Three)+ Banqer Primary (NZ)</a> .</p> <p data-bbox="352 1227 548 1252"><b>Extra Activities</b></p> <ul data-bbox="457 1287 1037 1352" style="list-style-type: none"> <li><a href="#">Cash or Card + Banqer Primary (NZ)</a></li> <li><a href="#">Percentage Discounts + Banqer Primary (NZ)</a></li> </ul>

## Expenses: Budgeting



### Classroom and Platform Activities

You can find these activities explained in this lesson plan [Financial Maths: Budgeting Lesson Plan + Banqer Primary \(NZ\)](#)

- Class discussion about budgeting.
- Daily budget worksheet:
  - Phase 2: [Daily Budget Worksheet \(Phase Two\) + Banqer Primary \(NZ\)](#)
  - Phase 3: [Daily Budget Worksheet \(Phase Three\) + Banqer Primary \(NZ\)](#)
- Log on to Banqer and find the details they need to complete the Banqer Budgets worksheet:
  - Phase 2: [Banqer Budgets Worksheet \(Phase Two Financial Maths \) + Banqer Primary \(NZ\)](#)
  - Phase 3: [Banqer Budgets Worksheet \(Phase Three Financial Maths \) + Banqer Primary \(NZ\)](#)

### Extra Activities:

- Phase 2: [Recipe Comparisons Worksheet \(Phase Two\) + Banqer Primary \(NZ\)](#)
- Phase 3: [Recipe Comparisons Worksheet \(Phase Three\) + Banqer Primary \(NZ\)](#)

## Careers and Employment

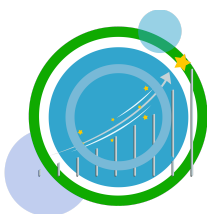


### Classroom and Platform Activities

You can find these activities explained in this lesson plan [Financial Maths: Careers & Employment Lesson Plan + Banqer Primary \(...\)](#)

- Class discussion about careers.
- CV worksheet:
  - [CV Template + Banqer Primary \(NZ\)](#)
- Log on to Banqer Primary, complete the Careers quiz, fill in a CV (if required), and apply for a job.
- Real world job hunting:
  - [Online Job Markets + Banqer Primary \(NZ\)](#)

## Interest on Savings



### Classroom and Platform Activities

You can find these activities explained in this lesson plan [Financial Maths: Interest on Savings Lesson Plan + Banqer Primary \(NZ\)](#)

- Class discussion about interest.
- Interest and Return worksheet:
  - Phase 2: [Interest and Return \(Phase Two\) Worksheet + Banqer Primary \(NZ\)](#)
  - Phase 3: [Interest and Return \(Phase Three\) Worksheet + Banqer Primary \(NZ\)](#)
- Log on to Banqer Primary and create a savings transfer.
- Interest in Action worksheet:
  - Phase 2: [Interest in Action \(Phase Two\) Worksheet + Banqer Primary \(NZ\)](#)
  - Phase 3: [Interest in Action \(Phase Three\) Worksheet + Banqer Primary \(NZ\)](#)

## KiwiSaver



### Classroom and Platform Activities

You can find these activities explained in this lesson plan [Financial Maths: KiwiSaver Lesson Plan + Banqer Primary \(NZ\)](#)

- Class discussion about KiwiSaver and retirement.
- Return over time graph worksheet:
  - Phase 2: [Return Over Time Graph \(Phase Two\) + Banqer Primary \(NZ\)](#)
  - Phase 3: [Return Over Time Graph \(Phase Three\) + Banqer Primary \(NZ\)](#)
- Log on to Banqer Primary, complete the KiwiSaver quiz and enrol in KiwiSaver.
- KiwiSaver Terminology worksheet:
  - [KiwiSaver Terminology Worksheet + Banqer Primary \(NZ\)](#)

## Transport



### Classroom and Platform Activities

You can find these activities explained in this lesson plan [Financial Maths: Transport Lesson Plan + Banqer Primary \(NZ\)](#)

- Class discussion about transport.
- Log on to Banqer Primary, complete the Transport quiz and buy a vehicle.
- The cost of travel worksheet:

Phase 2: [The Cost of Travel \(Phase Two\) Worksheet + Banqer Primary \(NZ\)](#)

Phase 3: [The Cost of Travel \(Phase Three\) Worksheet + Banqer Primary \(NZ\)](#)

### Extra Activities

[Driver's Licence Test and Template + Banqer Primary \(NZ\)](#)

## Transport Insurance





### Classroom and Platform Activities

You can find these activities explained in this lesson plan [Financial Maths: Transport Insurance Lesson Plan + Banqer Primary \(NZ\)](#)

- Class discussion about transport insurance.
- Insurance Terminology worksheet:  
[Insurance Terminology Worksheet + Banqer Primary \(NZ\)](#)
- Log on to Banqer Primary, complete the Transport Insurance quiz and apply for insurance.
- Trigger an insurance event.
- The cost of insurance worksheet:

Phase 2: [The Cost of Insurance \(Phase Two\) Worksheet + Banqer Primary \(NZ\)](#)

Phase 3: [The Cost of Insurance \(Phase Three\) Worksheet + Banqer Primary \(NZ\)](#)

<p><b>Tax</b></p> 	<p><b>Classroom and Platform Activities</b></p> <p>You can find these activities explained in this lesson plan <a href="#">Financial Maths: Tax Lesson Plan + Banqer Primary (NZ)</a></p> <ul style="list-style-type: none"> <li>• Class discussion about tax.</li> <li>• Log on to Banqer Primary, complete the Tax quiz and explore tax.</li> <li>• Class discussion about Tax in Banqer Primary.</li> <li>• Understanding Tax worksheet: Phase 2: <a href="#">Understanding Tax (Phase Two) Worksheet + Banqer Primary (NZ)</a> Phase 3: <a href="#">Understanding Tax (Phase Three) Worksheet + Banqer Primary (NZ)</a></li> </ul> <p><b>Extra Activities</b></p> <p><a href="#">Government Budget Setting Worksheet + Banqer Primary (NZ)</a></p>
<p><b>Wrapping up</b></p> 	<p><b>Classroom Activities</b></p> <p>You can find these activities explained in this lesson plan <a href="#">Financial Maths: Wrapping Up Lesson Plan + Banqer Primary (NZ)</a></p> <ul style="list-style-type: none"> <li>• Class discussion about Banqer Primary.</li> <li>• Reflection worksheet <a href="#">End of Year Reflection + Banqer Primary (NZ)</a></li> <li>• Class prize giving with certificates <a href="#">certificate-end-of-year-NZ.pdf</a></li> </ul>

Looking for more activities? Check out the full [Banqer Primary Unit Plan!](#)