

# Money Management

## **NZ Certificate in Personal Financial Capability**

### Level 3

Do you want to own your own home, start saving or buy a new car, but just can't seem to get it all together?

Are you intimidated by banks and financial organisations because you don't know what to expect? Managing money is a life skill that most of us are never taught.

You'll learn through lots of practical examples and activities, giving you a clear understanding of each topic.

**Find out more**

0800 355 553 | [twoa.ac.nz/money-management](https://twoa.ac.nz/money-management)



## Entry Criteria

To enrol in this programme, a potential student must:

- › be at least 16 years of age
- › be a New Zealand citizen (or citizen of Australia, Tokelau, Niue, Cook Islands) or permanent resident
- › reside in New Zealand
- › be a graduate of a Level 2 or Level 3 qualification (or equivalent) or demonstrate numeracy and literacy competence
- › be fully committed to completing the programme.

## Qualification Awarded

When you pass this programme, you'll get this qualification:

- › NZ Certificate in Personal Financial Capability  
Level 3



July  
2022



20  
weeks



No  
fees



60  
credits

## Fees

There are no fees for this programme.

## Potential Pathway

### I want to keep studying

You'd be in a great place to enrol in one of our other programmes, such as small business management, social services, or te reo Māori.

### I want to use my qualification

With skills at this level you can manage your own personal finances. It will also help in all kinds of office jobs such as business administration, financial services or if you want to run your own business.

## Locations

See our website for up-to-date locations.



## Delivery & Workload

This is a full-time programme that consists of 60 credits delivered over 20 weeks. Throughout the programme you will be required to attend:

- › 1 x 3-hour class per week
- › workshops (approximately 2 hours per week)

In addition to these attendance hours, you'll be expected to complete activities designed to enhance your learning for approximately:

- › 25 hours per week

Some learning activities will need to be completed online.

You'll need to have access to an internet connected device to participate in this programme.

In some locations this programme may be provided by an approved sub-contract arrangement.

**Find out more**

0800 355 553 | [twoa.ac.nz/money-management](https://twoa.ac.nz/money-management)



## Kōnae Ako (Learning Modules)

### Money and Me

9 Credits

In this kōnae ako, tauira (students) analyse their past and current personal financial habits with regards to money. They formulate personal financial goals for various time periods and plan to manage their income and spending to meet their goals.

### My Financial Plans

20 Credits

In this kōnae ako, tauira put plans in place to help reach their financial goals. They gain experience in budgeting for changing personal circumstances, monitoring their own savings and spending and analysing spending against a budget and reviewing and updating using money management strategies and tools where required.

### Home Ownership and Debt Management

11 Credits

This kōnae ako focuses on understanding various forms of personal debt and evaluates debt management strategies. The second half of the kōnae ako looks at home ownership. This includes understanding considerations involved with home ownership, evaluating mortgage options and understanding the use of property as an investment strategy.



## Total Credits

60 Credits

### Savings and Investments

10 Credits

This kōnae ako introduces tauira to the range of investment options and tools available to them to save for retirement or achieve financial freedom. An important component of the kōnae ako involves understanding the concepts relating to personal risk profiles, asset classes and diversification as well as understanding retirement savings products and considerations.

### Wealth Protection

10 Credits

In this final kōnae ako, tauira will learn about the need for personal financial risk management and asset protection, the use of tools and strategies to protect assets and wealth as life and personal circumstances change. Tauira will also learn about the roles and functions of advisers and institutions within the financial services sector to compare their products and services.