



**Commission for
Financial Capability**
Building wealthy lives

Building financial capability

ELF16 Tomorrow's Skills
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SORTED SCHOOLS

BUILDING STUDENTS' FINANCIAL CAPABILITY



talk

A cultural shift where it's easy to talk about money



Money becomes a **comfortable topic of conversation**

People can **talk with their partner, family and friends** about money

People **confidently talk with providers**, ask questions and understand the choices before them



learn

Effective financial learning throughout life



All learners achieve **financial capability outcomes** as part of their educational pathway

Financial capability is part of **lifelong learning** for everyone



plan

Everyone has a current financial plan and is prepared for the unexpected



People make financial plans to support their **life goals**

All New Zealanders have a **current financial plan**

People protect their assets with **insurance and emergency funds**



debt-smart

People make smart use of debt



People **manage debt** to their advantage

People get out of **high-interest debt** faster



save/invest

Everyone saving and investing



More people **save and invest** in the short, medium and long term

More people actively engage with and contribute to **KiwiSaver**

More people save and invest in a **range of financial assets**



Finance



Government



Education



NGOs



The Exchange



Workplaces



Māori



Media



CFFC

WHO SHOULD PAY FOR OUR RETIREMENT?



Capability

Resilience

Choice



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