

Personal Financial Management Standards included in NZQA qualifications

Two NZQA qualifications now include Personal Financial Management (PFM) standards:

1. Two PFM standards are now compulsory for the **National Certificate of Employment Skills** (0231).
2. The **National Certificate in Mathematics**, levels one (1079), and two (1080), offer a maximum of five elective PFM credits at each level.

Young Enterprise Trust make this easy for you to teach. We provide teaching and learning packages, including a workbook and assessment, for all level one and two PFM standards except 24701, and 24702.

These packages are tailored especially for use in the secondary school classroom environment, where students are in front of you for 3 – 4 periods a week. Teaching material is incorporated into the workbook, which has a student version (no answers) and a teacher version (with answers). Assessment is mostly in the format of a classroom test or assignment, and answers and a judgment statement are provided for teachers. All materials are downloadable (word format) from a CD, giving teachers the flexibility to alter and/or update material.

For the complete list of standards required for these certificates, contact support@yetrust.co.nz or go to the NZQA website, [NCES here](#) and [NCM here](#).

PFM standards compulsory for the NCES

24709 Level 1, 3 credits	Produce a balanced budget
24699 Level 2, 2 credits	Make an informed decision relating to personal income and evaluate its consequences

PFM standards optional for the NCM

Level One Certificate Elective B (and level 2 and above)	Level Two Certificate Elective B (and level 3)
24697	24695
24701	24699
24705	24702
24709	24704
	24707
	24710
	25242
	25246