Sorted in Schools, Te whai hua – kia ora!

2019/20 evaluation report

Jo MacDonald, Nicola Bright, Mohamed Alansari, Jonathan Fisher, and Renee Tuifagalele

NZCER
Rangahau Mātauranga o Aotearoa

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Key highlights

Introduction

The New Zealand Council for Educational Research (NZCER) has evaluated the implementation and early outcomes of Sorted in Schools, Te whai hua – kia ora! This report presents findings for the year from July 2019 to August 2020. The evaluation was a mixed-methods adaptive evaluation, guided by kaupapa Māori methodology.

Sorted in Schools, Te whai hua – kia ora! is a financial capability programme for secondary school students, led by the Commission for Financial Capability (CFFC). It aims to equip all young New Zealanders for their financial future. The programme is available for English-medium education (EME) and Māori-medium education (MME). In this report we use Sorted in Schools, Te whai hua – kia ora! when referring to the programme as a whole, Sorted in Schools when referring to the EME programme, and Te whai hua – kia ora! when referring to the MME programme. The resources were designed by CORE Education and CFFC and co-constructed with teachers and kaiako. Development began in 2017 and the first resources were piloted in 2018. Schools and kura began using the Years 9 and 10 resources in 2019. Senior secondary resources for Years 11–13 launched mid-2020 are not the focus of this evaluation report.

The evaluation had three overarching questions:
- Is the programme being implemented well?
- Are there elements the CFFC should be changing?
- Is the programme having an impact?

This report brings together data from multiple sources to evaluate the implementation and early outcomes of Sorted in Schools, Te whai hua – kia ora!:
- interviews, conversations, and workshops with the Sorted in Schools, Te whai hua – kia ora! team at the CFFC
- interviews with programme developers at CORE Education
- interviews with kaiako and teachers
- web analytics and registration data
- surveys of kaiako and teachers
- surveys of ākonga and students
- interviews with a teacher and students in one school.

The evaluation combined the multiple sources of data and used a rubric to judge the Sorted in Schools, Te whai hua – kia ora! programme overall, as well as against each criterion in the evaluation framework.

The COVID-19 pandemic and lockdowns impacted on the programme activities and on the evaluation data collection. A key limitation of this evaluation report is that there are few voices from kaiako and ākonga in MME settings, and Māori students in EME settings. This will be addressed in future phases of evaluation.

Overall findings

Workstreams are developing as intended and the programme is well received

Overall, the workstreams of the Sorted in Schools, Te whai hua – kia ora! programme are developing as intended. The deep roots and strong programme development identified in the first cycle of evaluation[1] have helped sustain Sorted in Schools, Te whai hua – kia ora! in a challenging year dominated by COVID-19. Teachers received the programme positively and its reach is increasing across the country.

There are encouraging signs the programme has a positive impact

There are encouraging signs that the programme is starting to lead to changes in knowledge, attitudes, and behaviour for some students. Te whai hua – kia ora! is underpinned by te reo Māori, tikanga Māori, and mātauranga Māori. It has a strong holistic focus on the collective long-term wellbeing of whānau.

Systemic challenges impact on Te whai hua – kia ora!'s progress

Te whai hua – kia ora! had a slower start than Sorted in Schools, but it has made a good start and is showing strong potential. There is an important contextual limitation to the Māori-medium work. NZCER has found in this and other projects that kura are experiencing continuing systemic challenges that have become worse during COVID-19. These challenges include teacher recruitment and retention, resourcing, difficulty in getting relievers, remote settings, and access to digital devices.

Overall, the programme performs well

Overall, we rated the implementation and early outcomes as **good**. More information on the evaluation rubric is provided in the full report on page 10. A summary of key findings for each evaluative criterion is given below.

Developing a credible research-based programme

The Sorted in Schools, Te whai hua – kia ora! programme is research informed and based on sound financial expertise. We rated Te whai hua – kia ora! as **very good** for "a credible programme that attracts, engages and resonates with teachers and students". The programme has strong foundational Māori values. This is an important point of difference in the financial capability resource space. Kaiako see themselves in the themes of Te whai hua – kia ora! We rated this criterion as **good** for Sorted in Schools. Overall, teachers and students are positive about the programme. Having a programme that resonates with Māori and Pacific students is important to the CFFC. Nearly all teachers in EME agree that the resources support Māori and Pacific students' learning. However, there is potential for the programme resources to be more aligned with Pacific worldviews and values. As well, some resources could be more engaging and relevant for students.

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1   Cycle 1 in late 2019 focused on programme development and how kaiako and teachers were engaging with Sorted in Schools, Te whai hua – kia ora! These emerging findings were used formatively by the CFFC as it developed and implemented the programme in 2020. The findings from Cycle 1 also informed the development and design of the surveys and case studies in Cycle 2 of the evaluation in early 2020.

Engaging with kura and schools

We rated the programme as **very good** in "engaging with kura and schools to maximise participation in the programme". Analytics and registration data show teacher engagement for both EME and MME is increasing. Nearly two-thirds of schools and kura used the programme in 2019/20, which exceeds CFFC targets. At least one teacher or kaiako from three-quarters of Aotearoa New Zealand schools and kura is registered on the programme website. The EME resources are versatile and are used in diverse ways. All teachers who currently use them plan to continue to use Sorted in Schools. Teachers see high value in students developing financial literacy and capability, but there are still challenges in embedding the programme more deeply. COVID-19 has had a significant impact on kura and their priorities. As well, systemic issues in MME settings need to be addressed before programmes such as this can flourish. The MME team adapted to engage with kaiako by webinar, but engaging kanohi-ki-te-kanohi would likely increase engagement with the programme.

Building financial literacy and capability

Due to COVID-19 impacting programme activities and evaluation data collection, and to low response rates to surveys, we had **insufficient evidence** directly from kaiako and ākonga to rate the criterion "build capability to teach and learn about financial literacy and capability" in an MME context. This criterion describes teacher confidence and competence. It also covers students developing a financial literacy mindset, evident in awareness, motivation, attitudes and beliefs, and knowledge of key messages. We rated this criterion as **very good** for EME. There is good evidence that Sorted in Schools is improving teachers' understanding and confidence to teach financial capability. Many teachers are beginning to see changes in students' knowledge, and attitudes about money. Most students in EME highly agreed that they have learned new things about money. Students who recognised the Sorted in Schools logo had more positive views on learning about money, and about what they had learned.

Enabling positive change in behaviour

There is emerging evidence that learning about money at school is starting to lead to changes in behaviour for some students in EME. We rated this criterion as **adequate**. Performance matches expectations at this stage in the programme's implementation. For MME, for the same reasons given above, there is **insufficient evidence** of the impact of the programme on behaviour change to rate performance.

Sustaining collaborative partnerships

We rated the final criterion "creating and sustaining collaborative partnerships to enable and support the programme to be successful in MME and EME" as **good** in MME. There is evidence of engagement with Māori networks and communities underpinning the Māori-medium programme development. In EME, we also rated this aspect as **good** as there is a collaborative relationship between CORE Education and the CFFC that supported programme development.

Answering the evaluation questions

The programme is being implemented well

Overall, the workstreams of the Sorted in Schools, Te whai hua – kia ora! programme have developed as intended. COVID-19 meant that engagement with teachers and kaiako shifted to online webinars. Awareness and use of Sorted in Schools, Te whai hua – kia ora! continues to build. There is evidence that the programme is used flexibly and in diverse ways by teachers, consistent with the CFFC's design intentions. Nearly all teachers agree that they like to use Sorted in Schools more than other financial capability resources. Teachers' feedback signals they value the professional learning and development (PLD) either face-to-face (before COVID-19) or via webinars (since COVID-19) in both MME and EME. The learning specialist roles (previously called school and kura relationship managers) also support deeper use of the programme. Satisfaction with the programme is high. All teachers who currently use the programme intend to continue using it.

The programme has a positive impact

There are early signs that the programme has a positive impact on teacher confidence to teach financial literacy, and on students' knowledge and attitudes about money. This is evident in EME, but further data are required to establish a similar conclusion in MME about the programme's impact on kaiako, ākonga, and whānau. Given that behaviour change takes time, it was positive to find emerging evidence that students are now talking more about money and are using what they learned about it in some settings.

The third evaluation question is addressed in "Looking ahead", below.

Looking ahead

The third evaluation question asked "Are there elements the CFFC should be changing?" This box brings together findings from throughout the report to suggest where the Sorted in Schools, Te whai hua – kia ora! team could focus their attention for 2021 and beyond.

Keep focusing on:
- converting website registration into greater use by individual teachers and kaiako. Continue to refine measures of teacher engagement to record how teachers and kaiako are engaging with all aspects of the programme including the website, PLD, and communication by phone/email
- connecting with kaiako kanohi-ki-te-kanohi, and fostering the relationships with Te Rūnanga Nui o ngā Kura Kaupapa Māori and Ngā Kura ā-Iwi. Consider whether the MME team has sufficient capacity to engage with more kura
- investing in PLD (face-to-face and via webinars) for teachers as this enhances awareness and use. Teachers from subjects that do not traditionally teach financial literacy appear to need the most support
- implementing a sustainable workflow for the learning specialists who support teachers and kaiako with the implementation of the programme. Aim to achieve balance in their focus on raising awareness, supporting new users, and encouraging deeper use.

Stop focusing on:
- investing in substantial changes to the website.

Start focusing on:
- working with Pacific teachers and students to put a Pacific lens on the programme. Make existing resources that resonate with Pacific people more visible. Consider developing new resources that align with Pacific values
- getting a better understanding of kaiako and teacher PLD needs and developing a sustainable PLD framework
- when developing new resources, prioritising interactive resources for ākonga and students that engage them, and enable their learning to be tracked
- achieving a more equitable balance of resources available in Sorted in Schools and Te whai hua – kia ora!

Chapter 1: Introduction

The programme

Sorted in Schools, Te whai hua – kia ora! is a financial capability programme for secondary school students in English-medium (EME) and Māori-medium (MME) education settings. The programme aims to equip all young New Zealanders for their financial future. The first resources were piloted in 2018. Schools and kura started to use the Years 9 and 10 resources in 2019. Senior secondary resources for Years 11–13 were launched in June 2020.

The programme is led by the Commission for Financial Capability (CFFC). CORE Education developed the resources with teachers, kaiako, and the CFFC. The Open Polytechnic also partnered with Sorted in Schools to create two interactive scenarios.

The intended features of the Sorted in Schools, Te whai hua – kia ora! programme are:
- a foundational level of financial capability in eight topics built on over time
- digital and interactive tools and resources aimed at students in Years 9–13
- resources that support learning across the curriculum and relevant subject areas
- resources that recognise and build on the circumstances, strengths, needs, and aspirations of every student, including Māori and Pacific learners
- materials that embrace the intent of the curriculum and provide guidance for schools as they design and review their curriculum
- self-directed learning opportunities including for students at Te Aho o Te Kura Pounamu
- support for teachers and school leaders, including advice about how to integrate financial capability and professional learning and development opportunities.

The evaluation

Evaluation of the Sorted in Schools, Te whai hua – kia ora! programme is an essential workstream. Evaluation Associates evaluated the start-up phase in late 2018. The New Zealand Council for Educational Research (NZCER) is now evaluating the implementation and early outcomes of the programme.

NZCER and Sorted in Schools, Te whai hua – kia ora! teams worked together in a scoping phase in July and August 2019. This phase resulted in an evaluation plan. Appendix A of this report contains a summary of the evaluation questions, evaluative criteria, and sources of evidence for the whole evaluation.

> Is the programme being implemented well?
>
> Are there elements the CFFC should be changing?
>
> Is the programme having an impact?

The evaluation was planned in three cycles. An interim report in December 2019 presented findings from the first qualitative cycle of the evaluation. That first cycle documented the programme development, and how kaiako and teachers were engaging with the programme. In subsequent cycles we planned to undertake teacher/

kaiako and student/ākonga surveys in MME and EME, three case studies, and student/ākonga focus groups across diverse schools. However, COVID-19 delayed and lessened the opportunities for data collection. Table 1 gives an overview of the focus and completed data collection activity for the three cycles. Table 2 in Chapter 3 and Appendix B give more detail about each type of data.

TABLE 1   **An overview of the evaluation cycles**

Cycle	Focus	Main data collection
Cycle 1 (Aug–Dec 2019)	Understanding programme development and how kaiako and teachers engaged with Sorted in Schools, Te whai hua – kia ora!	Interviews with teachers, kaiako, the CFFC, CORE Education
Cycle 2 (Jan–Mar 2020)	Developing and piloting student and teacher surveys, and case study interview schedules	None
Cycle 3 (Apr–Sep 2020*) *due to COVID-19, Jun–Aug 2020*	Gaining a wider perspective on Sorted in Schools, Te whai hua – kia ora!, including: how kaiako and teachers use the programme and their opinions about it; students' experiences of learning about money at school; and changes in their knowledge, attitudes, and behaviour	Surveys of teachers, kaiako, students, ākonga

Interviews with a teacher and students in case study school |

A note about terminology

We use Sorted in Schools, Te whai hua – kia ora! when referring to the programme as a whole, Sorted in Schools when referring to the EME programme, and Te whai hua – kia ora! when referring to the MME programme.

The terms "financial literacy" and "financial capability" are sometimes used interchangeably (see O'Connell, 2009[2] for a discussion of this). For Sorted in Schools, Te whai hua – kia ora! the long-term goal of the programme is an increase in students' financial capability, with the ultimate goal of increased financial wellbeing for all New Zealanders. In this report, we use the term "financial **capability**" when talking about students doing things differently and sharing what they know with others (i.e., behaviour change). We use the term "financial **literacy**" when talking about the awareness, motivation, attitudes and beliefs, and knowledge of key messages that support financial capability.

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2   O'Connell, A. (2009). Evaluating the effectiveness of financial education programmes". *OECD Journal: General Papers*, 2008/3, https://doi.org/10.1787/gen_papers-v2008-art17-en

Chapter 2: Methodology

Combining three methodologies

This mixed-methods, adaptive evaluation is guided by kaupapa Māori methodology. Using a kaupapa Māori methodology means we focus on identifying the strengths of a programme, how it benefits ākonga Māori, whānau, and kaiako in particular, and all learners, families, and teachers in general. A kaupapa Māori lens also ensures that we examine the power and dynamics of relationships and access to resources, and highlight inequities if they occur. Our kaupapa Māori approach is evident in the following aspects of project design across the evaluation:

- Kairangahau led the MME strand of the evaluation.
- Interview guides and surveys were bilingual, and kaiako interviews were undertaken by bilingual kairangahau.
- Whanaungatanga is essential in forming relationships and, in Cycle 1, the kairangahau spent the day with kaiako as they were introduced to new programme content for Te whai hua – kia ora!, and then interviewed the kaiako.
- Data from EME and MME were analysed separately.
- Responses given in te reo Māori are reported in Māori, with key ideas from quotes in te reo Māori incorporated into the surrounding English text.

Adaptive evaluation[3] combines evaluation-specific methodology (evaluative criteria and a grading rubric) with a human systems dynamics lens. This adaptive approach offers a flexible evaluation design that can, throughout the process:

- cope with multiple data sources
- accommodate change over time
- encourage stakeholder engagement.

An adaptive evaluation approach supports the use of "pattern spotting"[4] as a tool throughout the evaluation, in workshops with stakeholders, and in analysing the data across the team. Pattern spotting helps synthesise results to make evaluative judgements in complex and fast-moving settings, such as we find ourselves in with COVID-19.

The mixed-methods design means we integrated qualitative data (from interviews, workshops, and open questions in surveys) with quantitative data (from survey responses and administrative records). Quantitative and qualitative data were analysed separately, and integrated during interpretation and reporting.

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3 Eoyang, G., & Oakden, J. (2016). Adaptive evaluation. *Emergence: Complexity & Organization*, *18*(3/4), 1–14. doi: 10.17357. e5389f5715a734817dfbeaf25ab335e5. Available at: https://journal.emergentpublications.com/article/adaptive-evaluation/
4 Capper, P., & Williams, B. (2004, November). *Enhancing evaluation using systems concepts CHAT*. Presented at the American Evaluation Association Conference, Atlanta.

Data

Table 2 provides an outline of data analysed for this report. For further information on the data collection and analysis approach, see Appendix B.

TABLE 2 **An outline of data analysed for this report**

Data type	Summary
Cycle 1 interviews with teachers	Five kaiako in MME and 15 teachers in EME; data collected in late 2019
Cycle 1 interviews with CORE Education and the CFFC	Six members of the CORE Education and CFFC teams; data collected in late 2019
EME teacher survey	126 teachers from 106 schools; data collected in June and July 2020
EME student survey	142 students from 10 schools; data collected in June and July 2020
MME kaiako survey	Eight kaiako from at least seven kura;[5] data collected in July and August 2020
MME ākonga survey	Four ākonga from four kura; data collected in July and August 2020
EME case study	A Pacific perspective on the programme from interviews with one teacher and 15 students in an Auckland school with a mainly Pacific school community; data collected in July 2020
Website registration data and analytics	Data from 3 February 2019 to 30 June 2020 analysed
Workshops/conversations with the Sorted in Schools, Te whai hua – kia ora! team	Sense-making workshop about Cycle 1 findings and conversations throughout the year

Analysis

Thematic analysis identified key themes in the qualitative data from interviews and the open questions in the surveys. Analysis of quantitative data from the surveys produced descriptive statistics. Correlational analyses (Pearson) and tests of statistical significance (One-way ANOVA and Z-tests of proportions) helped further explore whether different groups of students and teachers experienced the programme differently. Further details about the results of these tests are included in Appendix B.

A set of questions in all surveys asked respondents about the extent to which they agreed or disagreed with a series of statements, using a 6-point Likert scale. In our analysis we have combined agree and strongly agree into "High Agreement", and strongly disagree and disagree into "High Disagreement" (see Table 3). We have not combined somewhat disagree and somewhat agree as we wanted to avoid creating a "Neutral" category. We also wanted to allow reporting of overall agreement (combining somewhat agree, agree, and strongly agree) or overall disagreement (combining somewhat disagree, disagree, and strongly disagree).

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5 One kaiako did not give the name of their kura.

TABLE 3   **The 6-point Likert scale used in the kaiako/teacher and ākonga/student surveys**

High Disagreement		Weak Disagreement	Weak Agreement	High Agreement	
Strongly Disagree (1)	Disagree (2)	Somewhat Disagree (3)	Somewhat Agree (4)	Agree (5)	Strongly Agree (6)

In each cycle, after we analysed all data, the evaluation team met for a "pattern spotting" workshop. We discussed:

- In general, what are we seeing?
- What are the contradictions in the data?
- What are the puzzles in the data?
- What are the surprises in the data?

Our findings emerged from this exercise. In the final cycle, we also applied the evaluation rubric to make an evaluative judgement for each criterion.

Making evaluative judgements

We used an evaluative rubric to help in making transparent the evaluative judgements about the programme's implementation and early outcomes to date. Table 4 shows the ratings and descriptors of performance used. For each of the evaluative criteria we focused on:

- What is going well?
- What is not going so well?
- Are there any new unanticipated things starting to happen (e.g., as a result of COVID-19)?

TABLE 4   **The evaluative rubric**

Rating	Description
Excellent	Clear example of excellent performance across all aspects; no weaknesses
Very good	Very good performance on virtually all aspects; a few exceptions or very minor weaknesses of no real consequence
Good	Good performance overall; might have a few weaknesses of minimal consequence
Adequate	Some evidence that this is happening
Poor	Evidence of unsatisfactory functioning; serious weaknesses of real consequence
Insufficient	Not enough evidence to judge

Key limitations

The main sources of data in this report are the teacher and student surveys related to Sorted in Schools, the EME programme. We use self-report data from a self-selecting group of teachers and students to draw conclusions on the uptake, engagement with, and impact of Sorted in Schools. The key limitations of this data are:
- Teachers responding to the EME survey were more likely to be female (70.6%), NZ European Pākehā (72%, compared with 9.1% Māori, 8.3% Asian, 3.8% Pacific), teaching in main urban areas (58.7%), in decile 4–7 schools (51.6%).
- Students responding to the EME survey came from 10 schools. The survey sample underrepresents students from low decile schools. Students responding to the survey were more likely to be female (70.4%) and NZ European Pākehā (63.5%, compared with 8.8% Māori, 8.8% Pacific, 8.8% Asian). Student respondents were also more likely to attend a school in a main urban area (84.5%), and to attend a mid (30.3%) or high (68.3%) decile school.

There is an important contextual limitation to the Māori-medium work. NZCER has found in this and in other recent projects that kura are experiencing ongoing systemic challenges that have become worse during COVID-19. Kura are reporting being under-resourced and severely stretched to meet the needs of their communities. We highlight their circumstances because we have been able to only collect limited data directly from kaiako and ākonga. Our findings related to Te whai hua – kia ora! draw from:
- interviews with five kaiako in Cycle 1 of the evaluation
- the perspectives of CCFC staff in the MME team, and CORE Education facilitators working with kaiako and kura
- survey responses from eight kaiako and four ākonga. These data have been treated qualitatively
- website analytics.

We base our judgements about the impact of the programme on self-report data from teachers and students. We do not have data that tell us what people's attitudes, beliefs, knowledge, or actions were *before* they engaged with Sorted in Schools, Te whai hua – kia ora! However, by triangulating the self-report data across respondent groups, and across different sources of data, we can reach valid conclusions about the perceived impact of the programme at this stage in its implementation.

Chapter 3: Findings

This section of the report presents key findings for each of the evaluative criteria in turn. We highlight key findings for each criterion and make an evaluative judgement about performance. We then pull these findings together to address each of the evaluation questions. The five criteria are:

- Develop and sustain a credible, research-based programme that attracts, engages, and resonates with teachers/kaiako and ākonga/students
- Engage with kura and schools to maximise participation in the programme
- Build capability to teach and learn about financial literacy and capability
- Enable positive change in behaviour
- Create and sustain collaborative partnerships to enable and support the programme to be successful in MME and EME.

Teachers are positive about Sorted in Schools and there is evidence that the programme is increasing its reach across the country. There are encouraging signs that the programme is starting to lead to changes in knowledge, attitudes, and behaviour for some students. Te reo Māori, tikanga Māori, and mātauranga Māori underpin Te whai hua – kia ora! It has a strong holistic focus on the collective and long-term wellbeing. Te whai hua – kia ora! has strong potential, although it began later and had a slower start than Sorted in Schools.

The COVID-19 context in 2020

COVID-19 and its associated lockdowns have dominated 2020. Teachers and students were physically away from school for 8 weeks in April and May, with teaching and learning moving online. New research discusses the impact this has had on schools, teachers, students, and parents (Education Review Office, 2020[6]; Hood, 2020[7]). Hood (2020) concludes that there was "substantial variation in how schools and individual teachers approached teaching and learning

> We unfortunately had to halt the programme due to COVID-19.
>
> *Teacher*

during the lockdown period. This variation was similarly matched by a wide range of experiences of these approaches by teachers, students and parents" (p. 4). There were also notable differences in student engagement. Many respondents felt that important aspects of schooling were lost during remote learning (Hood, 2020).

> We were going to PLD but COVID-19 happened and it is difficult to get teacher relief, especially now.
>
> *Teacher*

We have also heard through our own connections of many teachers and kaiako feeling overwhelmed by the added pressures they faced and continue to face. Moving their teaching to a remote environment, dealing with the uncertainty of the COVID-19 situation, and looking after their own wellbeing and that of family members was challenging. Making future plans was hard. COVID-19 exacerbated existing challenges for kura.

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6 Education Review Office. (2020). *Covid-19: Learning from lockdown*. Available at: https://www.ero.govt.nz/assets/Uploads/ERO-19525-Covid-19-Learning-in-Lockdown-FINAL.pdf

7 Hood, N. (2020). *Learning from lockdown: What the experiences of teachers, students and parents can tell us about what happened and where to next for New Zealand's school system*. The Education Hub. Available at: https://theeducationhub.org.nz/wp-content/uploads/2020/08/7440-TEH-learning-from-lockdown-document3.pdf

The COVID-19 lockdown impacted on how CFFC teams could interact with schools and teachers. This was particularly the case in MME, where kanohi-ki-te-kanohi is central to relationships between CFFC teams and kaiako. The programme adapted by moving online and running webinars. Although our surveys did not specifically ask about the impact of COVID-19, some teachers commented on how it had influenced their use of the programme. We also heard this when we approached schools about participating in the qualitative aspects of the evaluation.

COVID-19 also affected the evaluation as we could not undertake as much data collection as planned. For example, we were unable to visit a second school as a case study, or to visit schools to run student focus groups. The reasons for this were multi-faceted:

- restrictions on travel
- schools and teachers feeling overwhelmed and unable to do anything "extra"
- teachers said they had not used the programme as much as they had intended to because of the lockdown so they and their students were not ready to take part in the evaluation.

We also found it challenging to get good response rates to our surveys, a common situation across much of NZCER's project work in 2020.

> We would have been fine this year to use some of the Sorted in Schools resources, but lockdown has used up quite a bit of time and we now need to use the remaining time to teach the curriculum.
>
> *Teacher*

Developing a credible research-based programme

This section covers the first evaluative criterion "developing and sustaining a credible, research-based programme that attracts, engages, and resonates with teachers/kaiako and ākonga/students". We rated this criterion as **very good** in MME and **good** in EME settings. The following discussion describes how we arrived at those judgements.

The programme has been responsive and adaptive

In Cycle 1 we reported that, at the resource level, quality assurance is strong, with a clear process for teacher, kaiako, student, and ākonga input to development and trialling. At the programme level, rather than mapping out a plan at the start, development was agile and organic to respond to needs identified during the process. Examples of this agility include changing the process of trialling resources to give teachers more opportunity to engage deeply with the resources, developing the relationship manager role in both EME and MME, and developing resources to meet teachers' needs. A Starter Pack for EME was developed when teachers "requested a step back". It explains financial terms at a much more basic level using videos and short modules. A discussion starter resource of 120 questions was also developed. This bank of questions helps teachers start having conversations with students about money. Teachers we spoke with in Cycle 1 were positive about this resource, and web analytics show it is being used.

> Mā te pūtea e ora ai te whānau, but money is not the main thing. E hāpai te whānau te tutuki i ngā wawata. Ehara i te mea ka hinga ngā tikanga Māori.
>
> *Tumuaki*

Te whai hua – kia ora! has strong foundational Māori values

Te whai hua – kia ora! is underpinned by te reo Māori, tikanga Māori, and mātauranga Māori. As tumuaki and kaiako noted in Cycle 1 (see quotes in reo Māori), it has a strong holistic focus on the collective

wellbeing of whānau in the long term. Rather than being about money, it is about understanding what financial wellness looks like for whānau in terms of taha hinengaro, taha tinana, taha wairua, and taha whānau (Durie, 1994[8]). Financial wellbeing can be viewed as one of the pou in this whare tapawhā.

The resources are written from an ao Māori perspective. They draw on existing financial concepts within Māori culture, such as long-term sustainability and manaakitanga. They also include traditions and stories about Māui Tikitiki ā-Taranga, Te Ika-ā-Māui, Kupe, Hoturoa, and Te Rauparaha.

> **Kia noho mātāmua te whakairo, te mau rākau, ke heke te financial literacy mai i aua kaupapa.**
>
> *Kaiako*

Te whai hua – kia ora! is intended for a Māori-speaking audience. Understanding whānau aspirations for wellbeing and contextualising financial capability within familiar contexts for whānau were central to the resource development process. The MME resources, developed separately from the EME resources, integrate across subjects rather than being subject specific. These resources in te reo Māori focus on areas of interest for Māori rather than being translations of the EME material. The development of MME resources is underpinned by an ao Māori worldview, and tikanga and whakaaro Māori, whereas that is not the case for the EME resources.

> **Ehara i te whai rawa, he tiaki i whānau kē.**
>
> *Kaiako*

One aspect for further consideration is whether the EME stream of the programme could benefit from incorporating some of the information or approaches used in MME to help Māori students in English-medium relate to the programme.

Teachers agree that the resources support students' learning

Most teachers responding to the EME survey agree that the resources and activities in Sorted in Schools are about everyday situations that are familiar to their students (see Figure 1). One focus for the evaluation is the extent to which the resources attract, engage, and resonate with Māori and Pacific students. Figure 1 shows that, overall, most teachers agree that the resources support Māori and Pacific students' learning, and the overall wellbeing of whānau:

> **86.1% of teachers highly agree the resources are about everyday situation familiar to their students**

- 97.5% of teachers agree that the resources support Māori students' learning (72.2% highly agree)
- 97.4% of teachers agree that the resources support Pacific students' learning[9] (65.8% highly agree).

> **88.6% of teachers highly agree Sorted in Schools is a useful resource for teaching important ideas about money**

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8   Durie, M. (1994). *Whaiora: Māori health development.* Oxford University Press.
9   Note that 72% of teachers responding to the survey were NZ European / Pākehā.

FIGURE 1   **Teachers' level of agreement with statements about the resources supporting learning (n=79)**
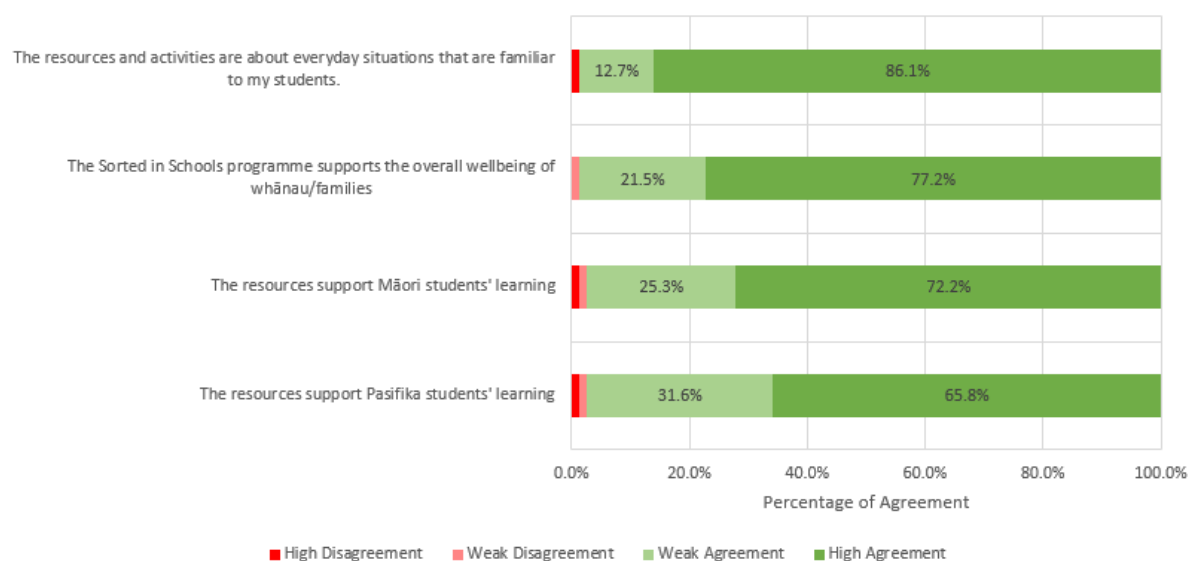
Sorted in Schools aligns with the curriculum and is useful

> This is a great resource for financial literacy, which should be compulsory and the highest priority for all students' learning.
>
> *Teacher*

Teachers using Sorted in Schools in EME are very positive about its alignment with the curriculum, and its usefulness as a resource to teach students about money (see Figure 2).

Fewer teachers indicated high agreement with statements about Sorted in Schools being simple and easy to understand, and easy to use, with around three-quarters of teachers highly agreeing with these statements. In Cycle 1 we reported that some teachers wanted support to navigate the website (e.g., an overview diagram, free text search, being able to save "favourites" into folders). This was a strong theme in teacher interviews in late 2019. The survey data from mid-2020 suggest this is no longer a widespread issue, but a few comments about the programme navigation and website were made in the open comments of the survey.

The programme as we have previously fed back is a little clunky and lacks flow and progression as a series of lessons. At times knowing what fits where and what resources suit best gets confusing. Finding stuff can be a bit cumbersome also. (Teacher, EME)

I have found the website a bit hard to navigate in terms of finding resources. It seems unnecessarily complicated. (Teacher, EME)

FIGURE 2   **Teachers' level of agreement with statements about Sorted in Schools (n=79)**
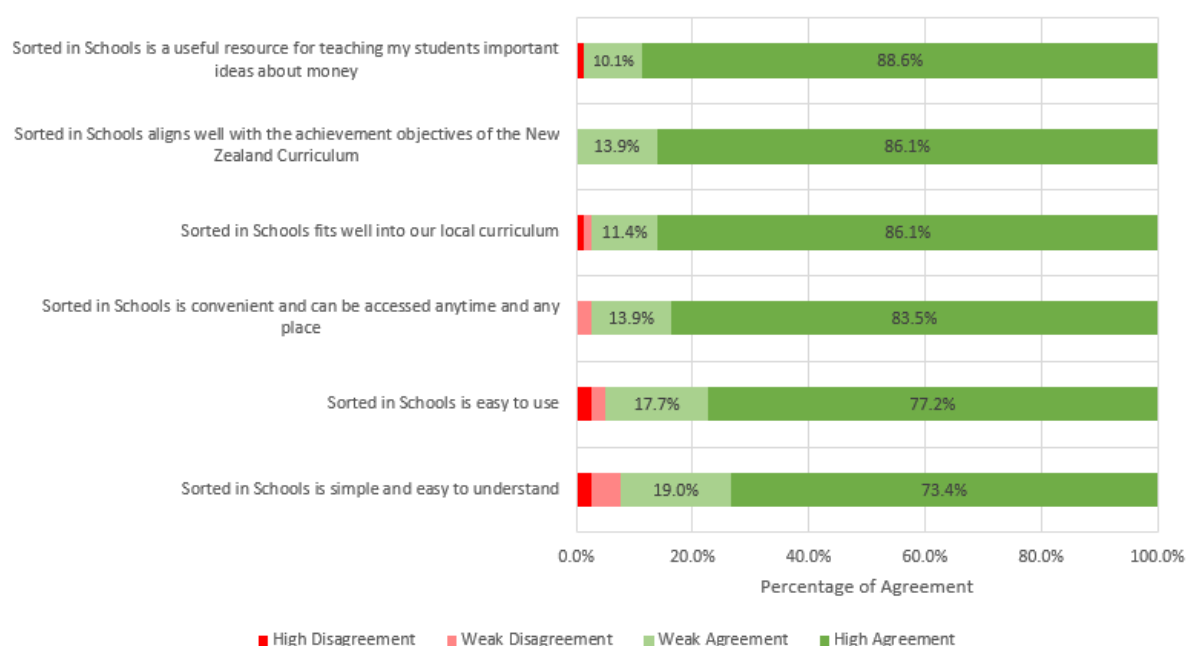
	High Disagreement	Weak Disagreement	Weak Agreement	High Agreement

There were no statistically significant associations between how positively a teacher rated Sorted in Schools and how much they used the programme (hours and number of students), subject taught, role, school size, or decile.[10]

Students value learning about money, but it could be more engaging

Figure 3 shows that students value learning about money. Over three-quarters of students responding to the EME survey highly agree that it is important to learn about money at school, and for their family/whānau to learn about money. Even more (86.3%) highly agree that "learning about money will help me and my family/whānau in the future".

> It is very fun to use which makes us more interested in learning about it.
>
> I find the learning slides helpful.
>
> I love the shopping trolley and party planner.
>
> *Students*

However, students are less positive about *how* they are learning about money[11]:
- 25.8% of students highly agree that the way they learn about money at school is interesting (39.5% somewhat agree)
- 47.6% of students highly agree that they learn about money in a way that fits with their culture[12]
- 38.7% of students highly agree that they learn about money in situations that are familiar to them and their family.

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10 Pearson correlation analysis. See Appendix B for more information.
11 We used the phrase "learning about money" in case teachers had not specifically used the name Sorted in Schools with their students.
12 Students who recognised the Sorted in Schools logo were more positive about this than those who did not.

FIGURE 3   **Students' level of agreement with statements about Sorted in Schools (n=142)**
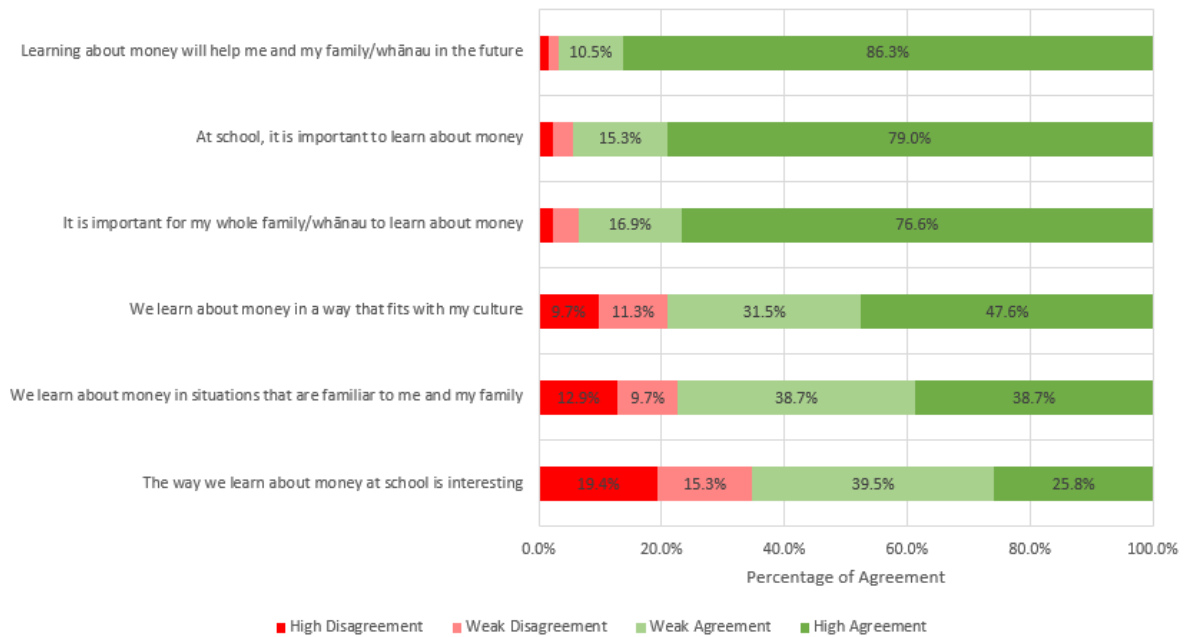
Note: Items are scored on a 6-point Likert scale ranging from 1 for "strongly disagree" to 6 for "strongly agree". The graph shows mean scores.

The open responses from the survey show the diversity of views. Some students are positive about the activities and the website, while others are not.

There were no statistically significant differences in the above items by gender or for Māori students (who were 8.8% of the responding students). However, Pacific students (also 8.8% of the responding students)[13] rated Sorted in Schools significantly lower than their non-Pacific peers on the items about learning about money in a way that fits with their culture, and in situations that are familiar to them and their family (see Figure 4). On aggregate, Pacific students' ratings were between "disagree" and "somewhat disagree"; non-Pacific students' ratings were between "somewhat agree" and "agree". We describe Pacific students' engagement with the programme later in this section.

> The way you do stuff is boring on your website.
>
> I think money can be taught in more interesting ways.
>
> *Students*

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13 One-way analysis of variance. See Appendix B for more information.

FIGURE 4 **Two items where Pacific students gave lower ratings than non-Pacific students (n=142)**
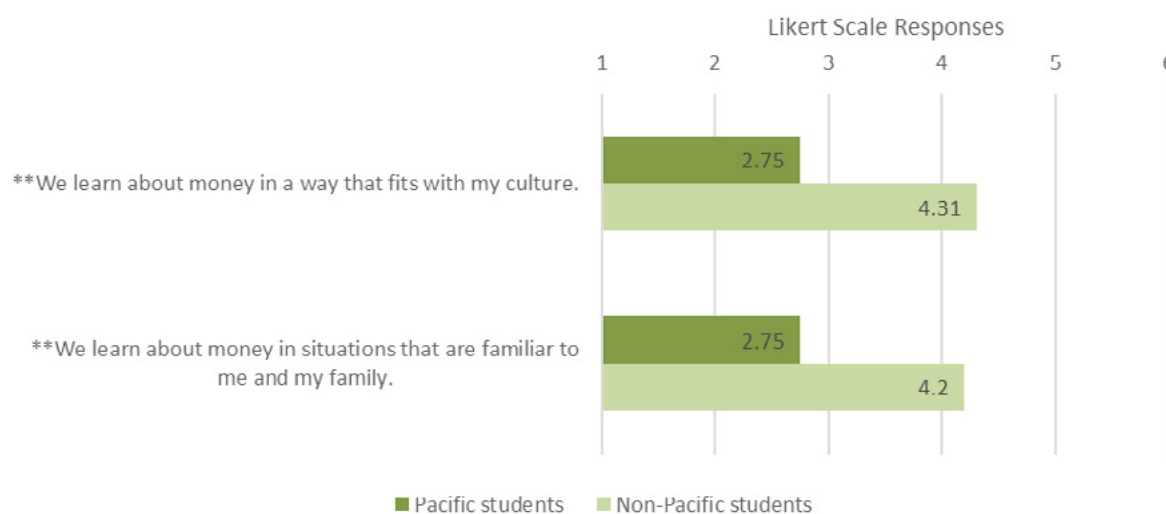
We know less about how ākonga Māori have responded to Te whai hua – kia ora! This will be a focus of future evaluation activity. The three ākonga who responded to this part of the survey agreed it was important that they and their whānau learned about money. Two agreed that the way they learned about money at school was interesting, and all three agreed that they learned about money in situations familiar to them and their whānau.

Kaiako see the relevance of Te whai hua – kia ora!

Conversations with the Te whai hua – kia ora! kura learning specialist and the CORE Education facilitator about the webinars gave some useful insights into how kaiako are relating to the programme. The facilitator noted how, during webinars, he could see that "aha – this is more than we thought it was going to be moment" happen for participants. He observed participants move beyond thinking this is just maths focused and about dollars and cents. One kaiako talked about the alignment of the resources with the arts, the universe, and with health and wellbeing. This quote from the CORE Education facilitator gives an example of how Te whai hua – kia ora! was used in one kura setting:

> **Ka nui te mihi, ka nui te koa ki tēnei o ngā kaupapa. Haramai he āhua!**
>
> *Kaiako*

Their kura were looking at ways to fundraise to go to Hawai'i. The whole context of their kaupapa was about the students determining for themselves what was valuable and what wasn't. The functions of mahi moni, but also the space for the students to determine what their pathway would be, what was the purpose, and what had value in the whole experience. (CORE Education facilitator)

> **E hāngai ana ki te marau Māori katoa ara tukutuku, whakairo, tukupū, hauora.**
>
> *Kaiako*

Webinar participants included tumuaki, kaiako from wharekura and kura tuatuhi, and staff from Te Rūnanga Nui o ngā Kura Kaupapa Māori. Participants came from across Aotearoa, from five of the seven Māori electorates.

Kaiako responding to the survey said they used Te whai hua – kia ora! for the following reasons:

- The resources are in te reo Māori (three kaiako).
- The resources focus on the wellbeing of the whole whānau (two kaiako).
- Students can work on their own pathways, choosing what interests them (three kaiako).
- The resources are free (three kaiako).
- The resources include Māori traditions and stories (two kaiako).
- The resources include financial concepts that align with te ao Māori (two kaiako).
- The resources and activities are about everyday situations that are familiar to their students (two kaiako).
- The resources can be used across different marau areas (two kaiako).
- The resources provide an opportunity to introduce the kaupapa of financial capability to our kura (two kaiako).

> **What went really well was the kaiako associating the concepts and themes with themselves.**
>
> *CORE*

There is potential for the programme resources to be more aligned with Pacific worldviews and values

As reported above, Pacific students responding to the survey rated Sorted in Schools significantly lower than their non-Pacific peers on the items about learning about money in a way that fits with their culture, and in situations that are familiar to them and their family.

We explored Pacific students' engagement with the programme and its potential impact on them in greater depth through a school case study. This is presented below. Key points from the case study are that:

- when teachers adapt their resource choices based on knowing their students well, students are engaged—but it can take time for teachers to try things out and see how students respond
- students are engaged and enjoyed their learning through Sorted in Schools
- students recall resources that resonate with them (e.g., the Pacific woman who features in a video)
- there is potential for the programme resources to align better with Pacific worldviews and values (students navigating the space between Pacific values of communiality and generosity and more individualistic money values).

A Pacific perspective on Sorted in Schools

Our case study is a decile 1 co-educational secondary school in Auckland. Around two-thirds of the student population are Pacific, and close to one-third are Māori. The teacher using Sorted in Schools is Pacific, and 11 of the 15 students we spoke to identified as Pacific, so this case study puts a particularly Pacific lens to the programme.

Financial literacy is valued

All Year 9 students in the school experience Sorted in Schools in an 11-week Financial Capability course, taught over three periods a week. One teacher teaches the entire Year 9 cohort. This intensive course has been a positive experience for both the teacher and the students.

The teacher is very enthusiastic about the importance of young people developing financial literacy, seeing many adults around her who are lacking basic knowledge. She identified that a lot of the concepts were very new to her students. Her focus throughout the course was on helping students create financial strategies for themselves, and encouraging them to share this knowledge with their families and communities too.

I know a lot of our kids have no idea about money ... Some of them think the bank just gives them money [so] the concepts are quite new to them. (Teacher)

The flexibility of the programme and the diversity of resources is valued

The teacher appreciated the interactive activities and videos that Sorted in Schools provide for students. As well as that, the ability to choose and adapt the resources for her class helps lighten her load of work, which she appreciates. The students shared the same enthusiasm for the activities when they described the programme as "helpful" and said they enjoyed "learning new things". The students also gave positive feedback for the videos and in-class online activities, and could recall what these were about. When asked if there was anything they did not like, students said there was nothing bad to report.

We got like quizzes, the starter pack ... it's like teaching us like the ATM, debit card, credit card, cash and stuff like that. (Student)

The one where she showed us this video of this lady where she just kept on spending money and it went up to $40,000 and then she had to try and pay the debt back ... She made these little envelopes for her budget ... And she made a budget for her family not to go over. (Student)

Students are positively engaged in their learning

The students appeared to be learning and engaged when using the Sorted in Schools resources. A common lesson that the students recalled was their "essential and non-essential spending". They could take what they had learned and apply it to their own current spending, or imagine how they could potentially use it in the future.

I learnt that you should buy more of what you need, than what you want. If you need it, then it'll help you out. Like if you want it, then it's going to be like lollies and it'll make your teeth rotten. (Student)

When I get my money, I'd just spend it all. But now, I've just learnt to spend it on stuff that I need ... Before, I'd just spend my money straight away, go to the dairy, go to the shops and buy toys but now, I've learnt to just like save and buy stuff when I need it. (Student)

I learnt about knowing my limits, knowing what I need and what's not necessary. (Student)

When the students were asked to use one word that described Sorted in Schools, nearly all said "good" or "helpful". One student used "in control", whereas another described it as "natural" because of how relevant and normal it is to everyday life.

In control. This programme makes me feel like I know more about it. It makes you feel comfortable and like, know what you're actually doing. (Student)

The teacher thought that learning about banking and about essential and non-essential spending had had the biggest impact on students. Learning about how EFTPOS cards worked had been an "aha" moment for many students. She had also seen the change in what students knew about debt. In a writing assessment, she expressed her surprise at the quality of responses given by students, and at how many of them wrote about strategies they had seen in the Sorted in Schools video.

A Pacific lens on the programme would make it even more valuable

The teacher found that some of the activities were not relevant to her students, which made them difficult to use. For example, there was a question asking, "What are your earliest memories or experiences of money?" and the students were struggling with that. She found that activities that required students to reflect on their own financial activity did not resonate for them, as they did not have the same exposure to money that others may have.

> There was an activity from Sorted that we looked at and they were really struggling with that, just because of their environment. They're not really exposed to money. (Teacher)

The teacher saw the need for a resource to look at a typical New Zealand–Pacific family and their spending. She wants the students to be able to see themselves in these situations, to create the financial strategies that they need and can use. A Pacific lens on the programme resources would also help students navigating life as a New Zealand teenager and, at the same time, trying to uphold traditional and cultural Pacific practices that involve money. She wants to be able to teach her students financially healthy practices that benefit Pacific families and can still preserve their Pacific way of life in New Zealand.

> I thought we could look at our Pacific values and Palagi values and look at values that are in common … the kind of values about money and spending that you might have … Some of our Pacific culture things are not, sort of like, conducive to a healthy financial [life] … and I'm not meaning we totally stop [but] I think it's important that these students understand that they have to live within their means. (Teacher)

Engaging with kura and schools

The second evaluative criterion is "engaging with kura and schools to maximise participation in the programme". We rated this criterion as **very good** in both MME and EME settings. The following discussion describes how we arrived at those judgements.

Sixty-two percent of secondary schools have used the programme

An important measure for the CFFC is the proportion of secondary schools that have used Sorted in Schools, Te whai hua – kia ora! In total, we have data from 239[14] schools and kura about their use of Sorted in Schools, Te whai hua – kia ora! Of these, 62% used the programme in the 2019/20 year.

We compared these 239 settings with the overall target population of 551 secondary and composite schools. The sample of 239 for which we have data about use is representative of the overall target population of 551 secondary and composite schools in terms of geographical spread (region) and the range of school size. It slightly overrepresents larger and mid-high decile schools, but differences

1,141 kaiako and teachers from 400 kura and schools have registered on the programme website

in proportions between the sample and the overall population are less than 5%, suggesting small or minor discrepancies only. This gives confidence that we can generalise to the overall population, and that the programme reach is equitable.

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14 Data came from three sources: the EME teacher survey; CFFC and NZCER phone calls to a sample of schools and kura; and the PLD registration form.

Teacher engagement is increasing

There are two sources of administrative data to measure teacher engagement with the programme: registration data, and web analytics. These measures show that teacher engagement continues to increase, despite the COVID-19 lockdown.

Registration data

Registration data do not tell us about ongoing use of the programme, but they do contribute to our understanding of engagement. Teachers can register on the Sorted in Schools, Te whai hua – kia ora! website. This creates a personal profile which means they can save, share, and download resources. Registration data to the end of June 2020, indicated that 1,141 kaiako and teachers from 400 kura and schools (74% of New Zealand secondary and composite schools) had registered. Further, 170 of these schools have three or more teachers registered.

Students can also register on the website. Since May 2019, over 2,300 students from 165 schools have registered. Just under half of these registered in the first half of 2020. Students may have registered in class or independently. Almost 40 of these schools have more than 20 students registered.

Registration data do not include teachers (or students) who use the website, support materials, and resources without registering. Teachers and students can use the website and resources in many ways. Teachers can register and save resources to their dashboard, anonymously download resources, share resources with colleagues, and set interactive tasks for their students to complete. Similarly, students can complete activities in their own time (with or without registering), register for their own personal account, and share resources with friends or whānau. This flexibility around multiple pathways makes it challenging to accurately report who is being reached and how they are using the resources.

> You can track a download, but get no information about whether it was used by one person or a whole kura.
>
> *CFFC*

Analytics of website traffic

Aside from registration data, web analytics is a key measure of website and resource usage. Data from Google Analytics can signal where on the website people are going, what they are looking at, and how long they are on the website. Unlike the registration data, these measures are about the entire use of the website and support materials and resources. Unregistered use of the website and resources does show up as use in the web analytics. The limitation with these data is that they focus on the *parts of the website visited*, the *duration* and the *flow*, but not who viewed (i.e., whether users were students, secondary or primary teachers, or parents) or what they did with it. As well, it does not measure how many other interactions there were with hard copies of resources with students or other teachers. For example, a teacher may download all the resources they need for the term in one session. This would show as one session and the pages they looked at logged as brief page views for each resource.

Web analytics for 2019–2020 (Figure 5) show a spike in page views in October and November 2019, which was also when the CFFC ran a roadshow of free PLD sessions around the country. Looking at 2020, there is an initial large uptake of use of the website and resources in February at the start of the school year. This maintained in March, then dropped in April–May, which aligns with the nationwide COVID-19 lockdown. Page views increased again in June. There is further increase of use beyond this reporting period in July and a higher pattern of weekly use into August 2020.

FIGURE 5   **Pageviews for Sorted in Schools, Te whai hua – kia ora! website in 2019–2020**
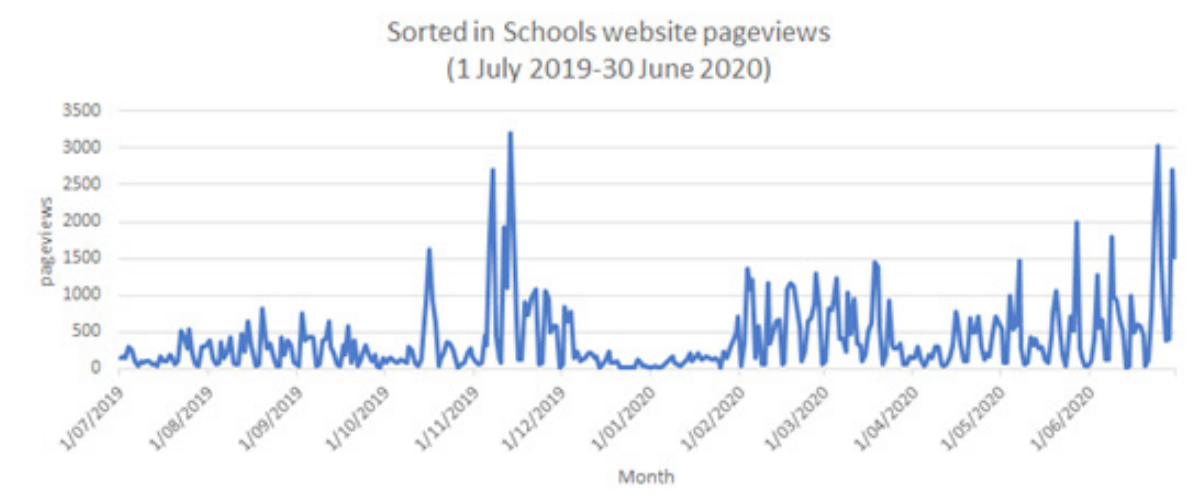
We also used web analytics to see what parts of the website users visited the most. Table 5 shows that the student-focused pages had the highest number of unique pageviews between 1 July 2019 and 30 June 2020.

TABLE 5   **Pageviews for specific Sorted in Schools, Te whai hua – kia ora! website pages in 2019–2020**

Page on website visited	Unique pageviews
Student starter pack	7,530
Student hub	5,081
Looking at student activities	3,624
Teacher tools	2,766
NCEA toolkit	2,711
Free text searches	1,600
Student pathways	1,134
Teacher pathways	765
Teaching and learning plans	533
Teacher planners	473
Assessment guide	413

Note: Unique pageviews show the number of times the page was viewed by unique people—not including multiple views by the same person.

Table 6 looks at all parts of the website together for three 5-month periods: the first and second half of 2019, and the first half of the 2020 school year.

The first half of 2020 compared to the two previous periods shows a substantial increase in pageviews, downloads, and users revisiting the site. The measures of 3.62 pages per session and the average

session duration also indicate good use. At 19.5%, the website maintains a low bounce rate, which means that visitors arrive at the site and view other pages, rather than exiting after a single-page view. These metrics suggest that more people visit and revisit the website, and look at more material, download more resources, and spend more time on the Sorted in Schools, Te whai hua – kia ora! website. This overall increase in traffic is spread broadly across the major urban centres and exceeds most of the website's analytic goals.

TABLE 6   **Web analytics for Sorted in Schools, Te whai hua – kia ora! in 2019–2020**

	February 2019–June 2019	**July 2019– November 2019**	**February 2020– June 2020**
Users	4,322	7,290	13,028
Average monthly users	1,244	2,265	2,843
Pageviews	24,716	50,855	81,802
User sessions	7,404	12,094	22,595
Average pages per session	3.34	4.2	3.62
Average session duration (mins)	4:54	6:53	6:02
Downloads	812	1,636	2,794
Bounce rate	17.8%	19%	19.5%

Kaiako engagement with Te whai hua – kia ora!

Kura Kaupapa Māori under Te Aho Matua, and Kura ā-iwi are using Te whai hua – kia ora! As at August 2020, 59.6% of kura (53 of 89 kura targeted), and 194 people had registered with Te whai hua – kia ora!

Te whai hua – kia ora! has had more than 10,000 views overall, with 6,727 unique pageviews. There have been:
- 2,393 unique views of the Te whai hua – kia ora! home page https://sortedinschools.org.nz/mme
- 573 unique visits to the rauemi page https://sortedinschools.org.nz/mme/rauemi/
- 318 unique visits to the pouako page https://sortedinschools.org.nz/mme/pouako/

In this period, 178 downloads from the Te whai hua – kia ora! site were recorded.

From October 2019 to September 2020, the MME team at the CFFC visited 24 kura, and spoke with 58 kaiako to promote awareness and use of Te whai hua – kia ora! Kahohi-ki-te-kanohi visits changed to virtual visits during the COVID-19 lockdown.

In 2020, CORE Education delivered 13 webinars about Te whai hua – kia ora!, reaching 106 kaiako and representatives from Te Rūnanga Nui o ngā Kura Kaupapa Māori. The CORE Education facilitator found that evening sessions from 6pm were most popular. Webinar participants could access the Moodle online learning platform to get more information and resources.

The webinars gave participants useful information about Te whai hua – kia ora! and about financial capability. They also gave participants opportunities to try out the interactive tools as a group. The participation of representatives from Te Rūnanga Nui o ngā Kura Kaupapa Māori was particularly important, as they are in a sense, gate keepers for kura. If they see value in the programme, they will be more likely to encourage kura to try it out.

The learning specialist roles support and drive use

The Cycle 1 evaluation report observed that teachers and kaiako we spoke to heard about Sorted in Schools, Te whai hua – kia ora! from diverse channels. These diverse channels included mailouts to schools about the PLD, from colleagues, from the media, from subject associations, at conferences, and through the Sorted website.

At that time, the relationship manager role was relatively new in EME and the equivalent kaikōkiri role was very new in MME. Teachers who knew about the relationship manager and engaged with her in EME liked having someone to call, who could sit alongside them as they worked with the programme. Teachers responding to the EME survey in mid-2020 were also positive about this role, which is now called learning specialist.

> [The learning specialist] is knowledgeable, approachable, positive. The content is good but also the people make this fly. Responsive people are important—they problem solve and think about blue skies, about what's possible. (Teacher, EME)

> I have written my own financial programme but the activities can be a bit bland. Sorted activities are more interesting, colourful, and interactive than what I was able to make. I used it sporadically in the past but after an online meeting with one of your representatives, I can see how I can use it more. It is easy, interesting, and easily accessible. I will use it more and more, as I get used to it. (Teacher, EME)

The roles of kaitakawaenga and kaikōkiri for Te whai hua – kia ora! are essential for building and sustaining relationships in the Māori-medium sector.

Systemic challenges impact on Te whai hua – kia ora!'s progress

Systemic issues in MME need to be addressed before programmes such as Te whai hua – kia ora! can flourish. Kura experience systemic challenges daily that impact their ability and willingness to engage with new programmes. Providers of education programmes in schools need to be aware of these issues, to ensure that goals set for Māori-medium programmes are realistic and appropriate.

Shortage of kaiako and resources

Kura tend to be small, with limited resources. Kaiako have to prioritise what programmes they will engage with, and find ways to free up time to participate. There is a shortage of highly proficient reo speaking kaiako, which means finding relief teachers to free kaiako up to participate in PLD is a challenge. We heard of one instance where a kura had to close so that their kaiako could attend professional development for Te whai hua – kia ora!

In addition, there are other resources in this space. If kura have, for example, already used Banqer, then it takes time and kōrero to engage them in other resources that they may see as similar.

Acquisition of new language

New areas of learning that are unlikely to have been taught in kura through te reo Māori come with new reo Māori vocabulary and ways of expressing concepts. It takes time to socialise new language and for kaiako to become confident users of that reo. Therefore, it is important to acknowledge the extra cognitive load that kaiako experience during the initial period of growing understanding of new words and concepts, and relating those to their unique learning contexts. The webinars for Te whai hua – kia ora! are one place where the financial capability-specific reo is being slowly introduced.

The importance of supporting kaiako to acquire new kaupapa-specific language cannot be stressed enough. Kaiako involved in the Kia Takatū ā-Matihiko – National Digital Readiness programme that has been operating for 3 years have had to learn new terminology in English and Māori for the hangarau matihiko (digital technology) learning area. Positive comments from kaiako engaged in this kaupapa from Māori-medium were often about how much they appreciated the support to learn new kupu alongside the content.

> It has become more relevant because of what we've experienced this year. To recognise wealth in other ways, from a te ao Māori perspective. Collective responsibility.
>
> *CFFC*

Some kura choose to use the EME resources from Sorted in Schools. This may be for several reasons. For example, Sorted in Schools had an earlier start than Te whai hua – kia ora! Kaiako who started with the EME resources may have been happy to continue using them. Kaiako who are less confident in their reo may choose to use the EME resources for ease of use.

Impact of COVID-19 on kura

COVID-19 has had a significant impact on kura and their ability and willingness to engage with anything beyond what they consider the essentials. In normal times, kura experience the negative systemic issues described earlier. They are also often inundated with requests to participate in research. We as researchers are aware of how fortunate we are when kura do engage with research and evaluation. COVID-19 overlaid this environment with yet another layer of challenges.

During lockdown the Te whai hua – kia ora! team quickly saw that kura prioritised looking after their whānau. Whānau, for example, created kai packs, held karakia, and used 3D printers to print face shields. As restrictions loosened, it became clear that many whānau had lost jobs, and some ākonga did not go back to school, instead choosing to work to support their whānau.

The MME team adapted to engage with kaiako by webinar

Now, more than ever, there is a need for financial capability education to prepare ākonga for the future. The team is strengthening their relationships with the national bodies Te Kura a-iwi and Te Rūnanga o ngā Kura Kaupapa Māori, to both understand how best to support kura, and with the hope that these national bodies will champion Te whai hua – kia ora! and promote it to kura. The main team for Te whai hua – kia ora! has grown from one person to two this year. However, the early lack of capacity meant that they could not put as much time into these relationships as they would have liked, and they are now working further on this.

The team adapted to the constraints of the lockdown environment by replacing the planned

> Kaiako in webinars shared examples of impact of COVID-19 on their whānau – Kiwisaver dropping, changing providers, those kinds of decisions.
>
> *CORE*

roadshows with webinars. A big learning for the programme has come from seeing people's willingness to think and respond differently, by engaging in the webinars. Engaging kanohi-ki-te-kanohi is likely to increase engagement with the programme, but online support in the form of webinars may continue to have a place going forward.

The Sorted in Schools resources are versatile and used in diverse ways

In Cycle 1 we spoke with teachers from different curriculum areas who were just starting to use Sorted in Schools and planned to use

it more. From the 2020 teacher survey we have a much better picture about how teachers in EME use the programme. Overall, there is considerable variation in how teachers use the programme. We judge this to be a positive finding, given that flexible use is intended. We have limited information about how kaiako are using Te whai hua – kia ora! This is presented in boxes alongside the relevant section about Sorted in Schools.

Magnitude of use

On average, each teacher uses the programme with 97 students. One way of thinking about this is that it is equivalent to four classes of 24 students. Teachers indicated working with a wide range of student numbers, from one student to 400 students.

> **Kaiako had used Te whai hua – kia ora! with 10–20 ākonga, suggesting it is used with a whole class.**

The number of hours spent using Sorted in Schools also varied, with 56.9% of all respondents indicating using the resource for up to 10 hours[15] (see Table 7).

TABLE 7   **Teachers' reported hours spent using Sorted in Schools (n=79)**

Hours	Count	Percentage
Up to 1 hour	6	7.6%
1–5 hours	17	21.5%
6–10 hours	22	27.8%
11–20 hours	9	11.4%
21–30 hours	8	10.1%
More than 30 hours	11	13.9%
Did not specify	6	7.6%
Total	79	100.0%

Note: Due to rounding, percentages may not sum to 100%.

Curriculum use

We asked teachers where they had used Sorted in Schools. The diversity of responses shown in Table 8 shows that, although the highest proportion of teachers are using the programme in economics, accounting, or business studies, the programme is also reaching curriculum areas that are not traditionally the place for teaching financial literacy, notably social studies, and mathematics.

> **Kaiako who had used Te whai hua – kia ora! had used it to teach Te Reo Māori, Pāngarau, Tikanga ā-iwi, and Careers to ākonga in Years 7–10.**

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15 In total, not with a specific group of students.

TABLE 8   **Teachers' responses to where they are using Sorted in Schools (n=79)**

Subject	Count	Percentage
Economics, Accounting, or Business Studies	34	43.0%
Life Skills / Vocational Studies / Gateway	18	22.8%
Mathematics and Statistics	17	21.5%
Social Studies	13	16.5%
Financial Literacy/Studies/Management	7	8.9%
Careers	6	7.6%
Form time	5	6.3%
English	3	3.8%
Health and Physical Education	1	1.3%
Science	1	1.3%
Independent Learning Centre	1	1.3%

Note: Teachers could select more than one option, so percentages do not sum to 100.

We also asked students where they had learned about money about school (see Table 9). This may not only have been through Sorted in Schools. Of note is that, although this is a small sample of students from 10 schools, they learned about money in multiple places within the curriculum. Over half of students (60.6%) had learned about money in economics, accounting, or business studies, and just under half (46.5%) in mathematics. We did not include an option about learning outside of school, but eight students gave this as an "other" response.

TABLE 9   **Students' responses to where they are using Sorted in Schools (n=142)**

Subject	Count	Percentage
Economics, Accounting, or Business Studies	86	60.6%
Mathematics and Statistics	66	46.5%
Financial Literacy/Studies/Management	23	16.2%
Careers	21	14.8%
Life Skills / Vocational Studies / Gateway	19	13.4%
Social Studies	14	9.9%
Health and Physical Education	5	3.5%
Form time	4	2.8%
Digital Technology	4	2.8%

Note: Students could select more than one option, so percentages do not sum to 100.

How teachers are using the programme

The Cycle 1 evaluation reported that a challenge in maximising participation in the programme was the diverse ways in which teachers use the resources. This flexibility is a deliberate design decision that is consistent with the principles underlying the programme. As CORE Education interviewees noted, "a challenge is the multiple approaches that are happening in schools. There is no consistency really in how schools deliver this. At a focus group [in the trials], everyone wants something different." We heard this in our interviews with teachers, too. The flexibility to select a single resource or build a programme is valued, and teachers are impressed with the number of resources available. However, other teachers would like or expected a programme that they can pick up and teach. One way in which the CFFC and CORE Education have navigated this tension is the development of pathways (see below for discussion of use of the pathways).

In the teacher survey, we asked teachers how they used Sorted in Schools resources in the classroom. Consistent with the flexible design, teachers used Sorted in Schools resources in diverse ways (see Table 10):

In MME, Te whai hua – kia ora! had been used in five out of the six ways shown in Table 10.

- as *complementary* to their teaching: to supplement a unit or module (60.8%) or to contextualise the teaching of another curricular area (16.5%)

Fantastic resources to draw on to support the programme we have developed

Teacher

- as a *complete* lesson: used fully to teach a one-off lesson (49.4%) or a unit (25.3%)
- as a *student-led resource*: for students to work at their own pace (27.8%) or for homework (10.1%).

Most teachers selected two of these options, with a few teachers selecting all six options. The variety of uses reported by teachers attests to the versatility of Sorted in Schools as an online resource that can accommodate different teaching and learning needs or approaches.

TABLE 10 **Teachers' responses to how they have used Sorted in Schools (n=79)**

Pedagogical use	Count	Percentage
To supplement a programme/unit/module on financial capability that also uses other resources	48	60.8%
For occasional one-off lessons	39	49.4%
As a resource for students working at their own pace	22	27.8%
As a complete block-course/short programme/unit/module on financial capability	20	25.3%
To use money topics as a context to teach another curriculum area	13	16.5%
For students' homework	8	10.1%

Note: Teachers could select more than one option, so percentages do not sum to 100.

Aspects of the programme being used

Two-thirds (67.1%) of teachers had used the teacher guides and tools and the downloadable student resources (see Table 11). Over half (60.2%) of teachers also used general information from the Sorted in Schools website, and 40.5% had used the interactive student resources. Most teachers had used three of the options.

TABLE 11 **Teachers' responses to which parts of the programme they have used (n=79)**

Feature	Count	Percentage
Teacher guides and/or tools	53	67.1%
Downloadable student resources	53	67.1%
General information from the Sorted in Schools website	48	60.2%
Interactive student resources	32	40.5%
Videos	25	31.6%
Starter pack	17	21.5%
A PLD workshop	16	20.3%
The Sorted in Schools team (visit or conversation)	9	11.4%
Pathways for teachers or students	8	10.1%

Note: Teachers could select more than one option, so percentages do not sum to 100.

In MME, kaiako had used:

- **Ngā mōhiotanga mai i te pae tukutuku o Te whai hua – kia ora! (information from the website)**
- **Ngā rauemi arareo Māori ka taea te tiki ake (downloadable resources)**
- **Ngā rauemi pāhekoheko tuihono (online interactive resources)**
- **Ngā ataata (videos)**
- **Tētahi PLD—hui whakangungu (a PLD hui).**

These data suggest that there is potential for more engagement with some aspects of the programme and the resources available (e.g., the Starter Pack and the pathways for teachers and students). As reported in Cycle 1, it may be that these need to be promoted better to achieve greater visibility. We note that the website analytic data presented earlier showed that the student-focused parts of the website had the highest number of unique users. This could suggest that when teachers *are* using these aspects, they are reaching lots of students.

The conundrum of whether teachers want developed units or flexible material will remain, as teachers indicated differing views on this. The CFFC values relationships with teachers through prioritising its relationship manager roles and face-to-face PLD for teachers. Through these interactions, teachers find out more about the resources that are available and different ways of engaging with and using the programme (e.g., the pathways). These face-to-face aspects of the programme were most impacted by COVID-19, which may be reflected in the survey data (i.e., usage may have been higher for the PLD workshops, visits from the Sorted in Schools team, or the pathways if COVID-19 had not happened).

## All teachers plan to continue to use Sorted in Schools

We asked teachers about their overall opinion of Sorted in Schools. Figure 6 shows that satisfaction is high:

- 82.3% of teachers highly agree that they are satisfied with the quality of the programme.
- All teachers indicated they will continue to use Sorted in Schools and nearly all (97.5%) would recommend it to others.

Nearly all teachers (97.5%) agree that they like to use Sorted in Schools more than other financial capability resources with 70.9% highly agreeing. While we do not have information about the other resources used, we do know that 68.6% of those using Sorted in Schools also use other resources.

97.5% of teachers would recommend Sorted in Schools to others

FIGURE 6 **Teachers' level of agreement with statements about overall satisfaction (n=79)**
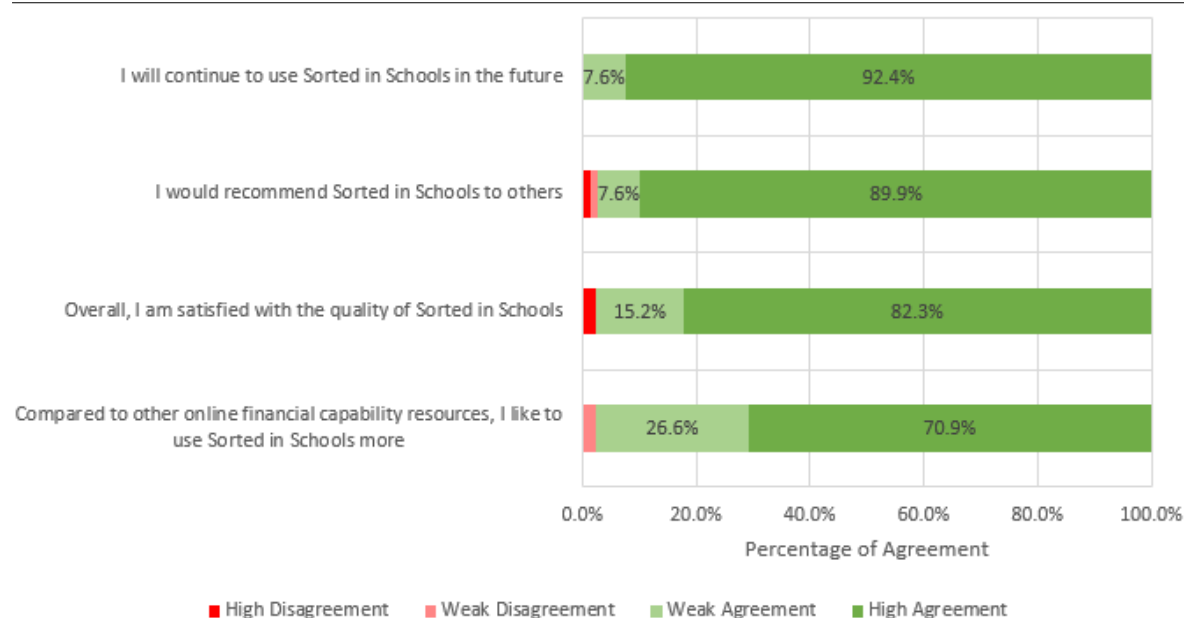
As we reported for other items, there were no statistically significant associations between how positively a teacher rated Sorted in Schools and how much they used the programme (hours and number of students), subject taught, role, school size, or decile.[16] This suggests that the programme is well-received across different settings and patterns of use.

Teachers think financial capability is important, but there are challenges in embedding the programme

We asked all teachers (not just those who had used Sorted in Schools) about how important financial capability is. Nearly all highly agree that having financial capability is important for students and their whānau (see Figure 7).

The kaiako quote talks about the value of the whole school learning about financial literacy, from the youngest through to wharekura, and of integrating it across the kura.

He hua kei roto ina e pūpuru ana te kura katoa timatangia ana i te Rito hōu piki ake ki Te Wharekura. Ko te ranu ki roto i ngā mahi katoa.
Kaiako

16 Pearson correlation analysis. See Appendix B for more information.

FIGURE 7   **Teachers' level of agreement with statements about Sorted in Schools (n=126)**
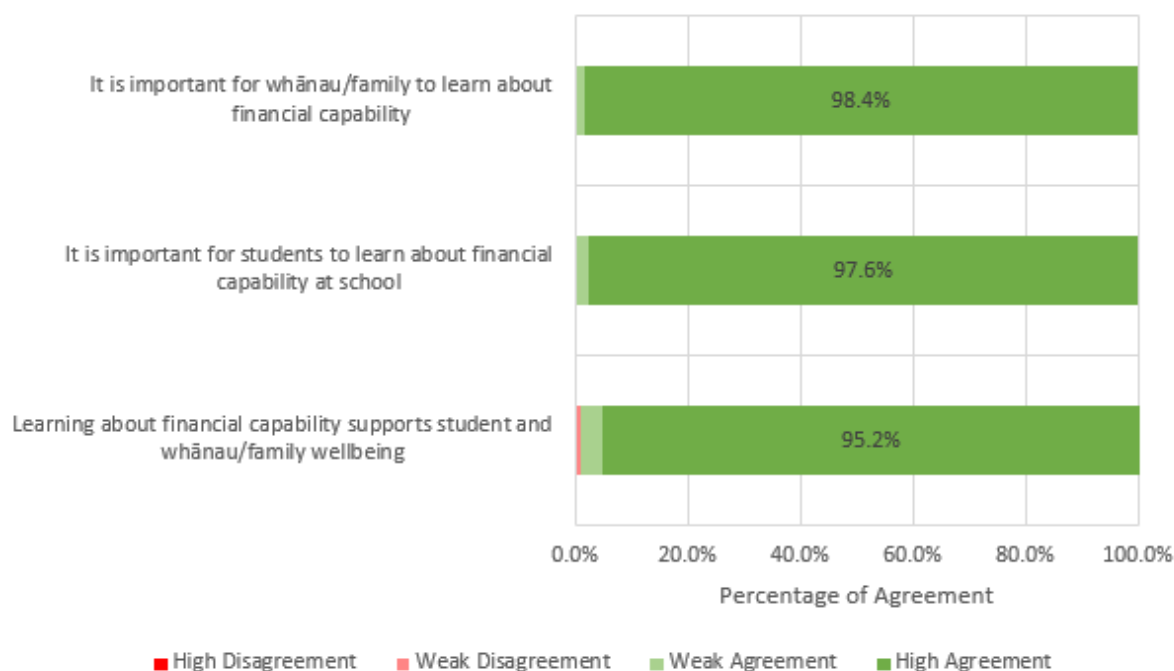
We also asked all teachers (users and non-users of the programme) what would support them to use Sorted in Schools, or to use it more.

The eight kaiako responding to the Te whai hua – kia ora! survey between them indicated that all forms of support would help them to use the programme more, particularly:

- **hearing more about it and PLD (five kaiako)**

- **a visit from the kaikōkiri to our kura, support with planning and curriculum integration (three kaiako).**

The top responses from existing users of Sorted in Schools were:
- wanting PLD (43%)
- having more time generally (39.2%) and more time allocated in the school timetable (35.4%)
- support with planning and implementation (34.2%)
- more resources that reflect our students and community (25.3%).

The top responses from teachers who do not currently use Sorted in Schools were:
- having more time generally (42.6%)
- wanting PLD (36.2%)
- support to integrate Sorted in Schools into different curriculum areas (31.9%)
- more time allocated in the school timetable (29.8%).

There is so much amazing information [but] it is hard to navigate it all with how much we have going on in the timetable and general busyness.

Teacher

There was one type of support where there was a statistically significant difference between users and non-users of Sorted in Schools[17]: 14.9% of non-users (compared with 3.8% of users) said that more support from other teachers would help them to use the programme.

In the open responses, some teachers chose to elaborate on the challenges of using the programme or embedding it. One group of teachers visible in these comments was teachers of subjects that have not traditionally taught financial literacy.

> *It is all about making it a priority and making time for it.*
>
> *Teacher*

Materials that more closely align with the maths curriculum and resources that incorporate maths as well as discussion without having to alter or adapt everything. (Teacher, EME)

Although it fits somewhat under the Social Science curriculum there are other strands that need to be taught and as this fits under one of the strands in particular it will only be taught once every two years. (Teacher, EME)

I am not a teacher of Economics or Business Studies so I don't have reason to use Sorted in Schools in my teaching. (Teacher, EME)

They look really good but I have not managed to get them incorporated into my subject and content as of yet. (Teacher, EME)

I strongly agree that this is an area that needs to be seen as an equally important part of a child's education. The problem is how does it equal time with other areas within the Social Science curriculum. (Teacher, EME)

Building financial literacy and capability

This criterion is two-fold. It recognises the importance of teachers being confident and competent to deliver financial literacy learning opportunities. It is also about students developing financial literacy with a focus on awareness, motivation, attitudes and beliefs, and knowledge of key messages. We rated this criterion as **very good** in EME. In MME settings, there is **insufficient evidence** for us to make a judgement. The following discussion describes how we arrived at those judgements.

Sorted in Schools is improving teachers' understanding and confidence

Some early adopter teachers and kaiako we spoke with in late 2019 wondered if other colleagues' lack of financial literacy may be a barrier to embedding the programme. The teacher survey from mid-2020 shows that using Sorted in Schools positively impacted on teachers' own financial capability and their confidence in teaching it (Figure 8):

- 69.6% of teachers highly agree that using Sorted in Schools has increased their confidence in teaching financial capability, and a further 25.3% somewhat agree.
- 62% of teachers highly agree that using the programme has improved their own understanding of financial capability, and a further 29.1% somewhat agree.

> **94.9% of teachers agree they are more confident to teach financial capability**

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17 Z-test of proportions. See Appendix B for more information.

FIGURE 8 **Teachers' level of agreement with statements about impact on their own understanding and confidence (n=79)**
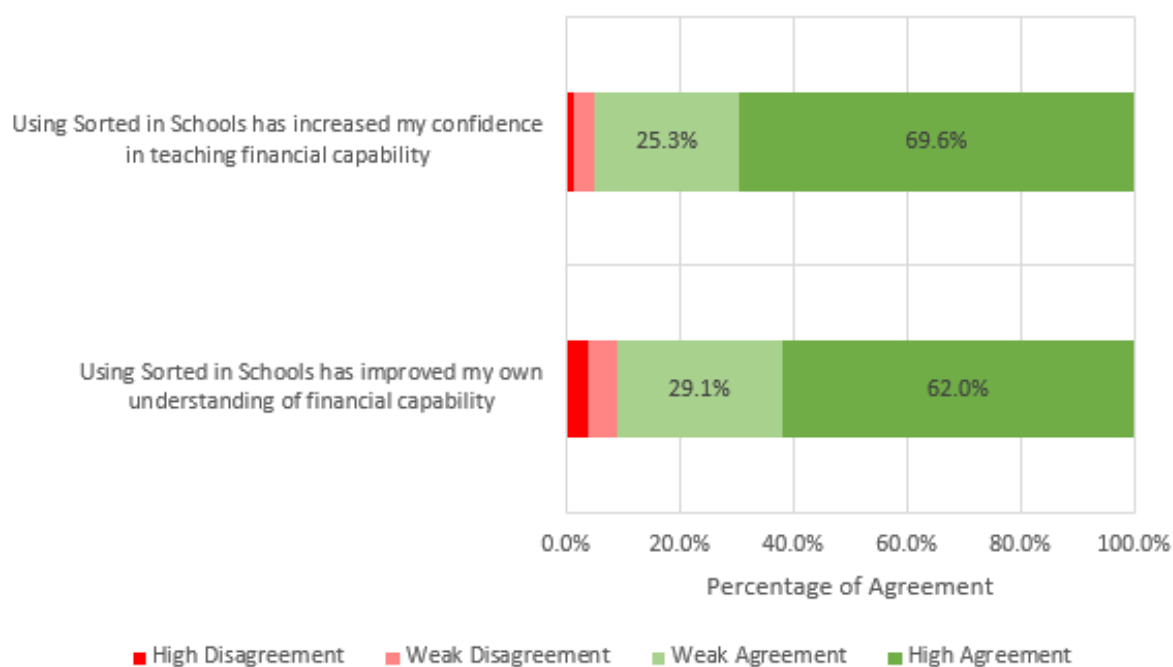
> I really liked the way it got us discussing these issues with students and made them think carefully about planning for a stable financial future.
>
> *Teacher*

Teachers report changes in students' knowledge and attitudes

To report on the impact of the programme on students' financial literacy and capability we asked teachers about changes in students' knowledge and attitudes. Figure 9 shows that many teachers are reporting changes in their students, that they relate to the Sorted in Schools programme:

- 96.2% of teachers agree that students are more comfortable talking about money (60.8% highly agree and 35.4% somewhat agree).
- 93.7% of teachers agree that students are more interested in money matters (68.4% highly agree and 25.3% somewhat agree).
- 92.3% of teachers agree that students know how to find answers to questions about money (47.4% highly agree and 44.9% somewhat agree).

FIGURE 9   **Teachers' level of agreement with statements about perceived impact on student learning (n=79)**

We also asked teachers what assessment they used with Sorted in Schools to find out where students are in their learning. Half of the 79 teachers who had used the programme gave a response to this. Of these, the most common was they used their own assessments such as observations, tests, and quizzes they developed themselves, and class discussions. Few referred to assessment activities available on the Sorted in Schools site.

The number of teachers who did not answer this question in the survey or who indicated they do not do any assessment suggests that there is potential to enhance teachers' use of assessment activities that are available through Sorted in Schools, and/or to develop these aspects of the programme further. One teacher highlighted how a session with the learning specialist had helped her:

> [I used] the online quizzes and coin counts, certificates earned etc. that are embedded in the Sorted in Schools programme.
>
> *Teacher*

> I have standard assessments I use in class to assess my students. I have used Sorted in Schools to complement my teaching activities. I had a meeting with a Sorted with Schools representative last week and she showed me further useful assessment tools on your site. (Teacher, EME)

Most students agree that they learned new things

We were interested in whether students developed a financial literacy "mindset" from exposure to Sorted in Schools and whether that was leading to positive changes in their behaviour (see next section). Figure 10 shows that, as a result of learning about money[18] at school:

In MME, all three ākonga agree they feel more comfortable talking about money, know how to find answers to questions, and have learned new things.

18 We used the phrase "learning about money" in case teachers had not specifically used the term "Sorted in Schools" with their students. In another question, we asked students if they recognised the Sorted in Schools logo: 73% of students said yes, they recognised the logo. This increases our confidence in the connection between learning about money at school and Sorted in Schools.

- Many students highly agree that they have learned new things (71%); just over half highly agree that they understand more about how their family deals with money (54.5%); and that they know how to find answers if they have questions about money (53.2%). These responses indicate perceived changes in knowledge.
- Over half of students highly agree that they feel more comfortable talking about money, indicating a possible shift in their attitudes about money (53.2%).

FIGURE 10 **Students' level of agreement with statements about the impact of learning about money at school (n=142)**
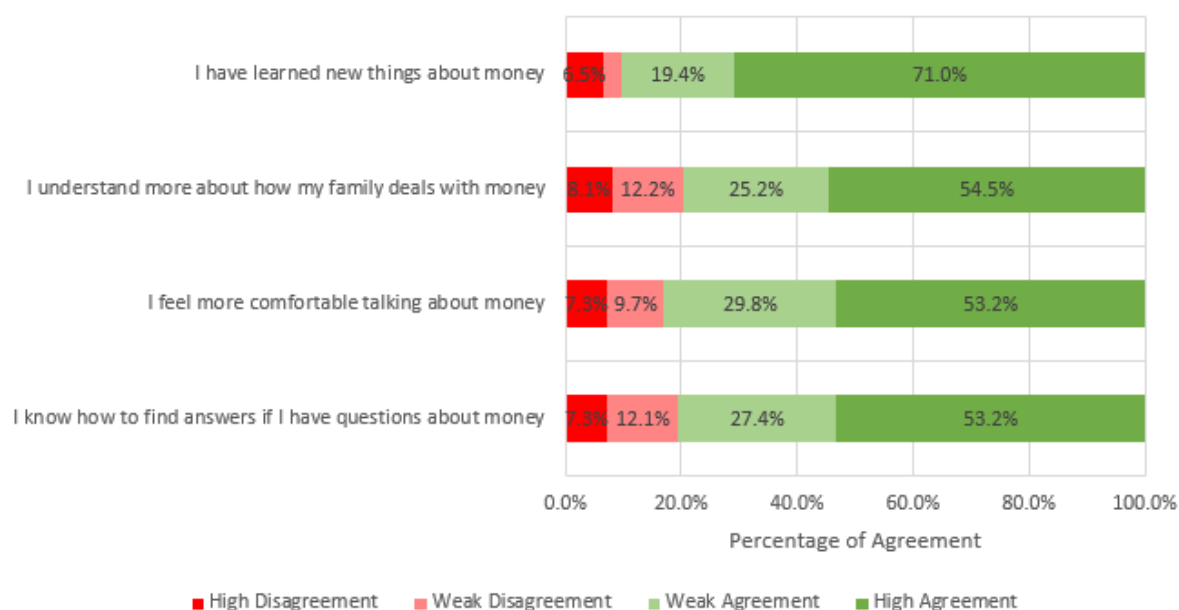
The case study (see page 19) also tells the story of what students learned from Sorted in Schools. Here are more of the student voices from the case study school:

> This programme makes me feel like I know more about money. It makes you feel comfortable and like, know what you're actually doing. (Student, EME)

> Last week's lesson, when we went onto the Sorted in Schools website, we learnt how to, we were planning a party and we're learning how to spend our money wisely on like, different things we need inside the party that we're planning. And it helps us to just plan out how much we're going to need for this, how much we're going to need for that and to stay under your budget. (Student, EME)

> Before I used to just spend my money, like when I'd get my money I'd just spend it all. But now I've just learnt to spend it on stuff that I need … Before I'd just spend my money straight away, go to the dairy, go to the shops and buy toys but now I've learnt to just like save and buy stuff when I need it. [How does that make you feel?] Makes me feel better. (Student, EME)

> I learnt about like knowing my limits, and like, knowing when to, like what I need and what's not necessary. (Student, EME)

In the survey, we also asked students an open question about the most useful thing they had learned about money. We grouped these learnings into themes (see Table 12). There was a wide coverage of topics mentioned, and they closely align with the CFFC themes of savings, budget, retirement, KiwiSaver, goals, debt, investing, and insurance.

TABLE 12 **Student responses to the most useful thing they learned about money (n=142)**

Theme / Category	Count	Percentage
Saving	19	23.8%
Taxes	14	17.5%
Budgeting	14	17.5%
Credit/Debit/EFTPOS cards	7	8.8%
Income	6	7.5%
Interest	5	6.3%
Bank accounts	5	6.3%
Debt	4	5.0%
KiwiSaver	3	3.8%
Loans	3	3.8%

Note: Due to rounding, percentages may not sum to 100%.

Here are some of the students' responses, in their own words. The quotes in te reo Māori highlight that students have learned how the world works, about buying things, percentages and fractions, and saving to meet your goals.

Why we should save and to not over-commit.

How saving can help in the future and how you can get out of debt or prevent it from happening.

I think budgeting is the most useful thing I've learnt.

How banks work, how to deal with loans, credit cards.

That we can use KiwiSaver.

How to spend it wisely, income, taxes, and all that stuff.

Students

Students who recognised the Sorted in Schools logo had more positive views

Nearly three-quarters (73.2%) of the students recognised the Sorted in Schools logo when shown a picture of it in the survey. This increases our confidence in the connection between learning about money at school and Sorted in Schools. In our analysis, we looked at whether students who recognised the logo responded any differently from students who didn't. Students who recognised the Sorted in Schools logo were more positive on all items, and there were five items where the difference in ratings was statistically significant (see Figure 11):

- Learning about money will help me and my whānau/family in the future.
- We learn about money in a way that fits with my culture.
- I have learned new things about money.
- I have used what I learned.
- I understand more about how my family deals with money.

Ko te mōhio ki ngā momo āhuatanga o te ao whānui. Ko te mahi hokohoko, ngā orau/ hautau me era momo katoa.

Penapenahia mai te pūtea mō te wā ka pakeke koe.

Me pehea te penapena putea kia tutuki i etahi whainga, wawata rānei.

Ākonga

FIGURE 11 **Comparing the responses of students who recognised the Sorted in Schools logo with those who did not (n=142)**

Likert Scale Responses

Item	Recognised logo	Did not recognise logo
At school, it is important to learn about money.	5.3	4.8
It is important for my whole family/whānau to learn about money.	5.2	4.6
*Learning about money will help me and my family/whānau in the future.	5.5	4.8
The way we learn about money at school is interesting.	4	3.2
*We learn about money in a way that fits with my culture.	4.4	3.7
We learn about money in situations that are familiar to me and my family.	4.2	3.8
I feel more comfortable talking about money.	4.6	3.9
I know how to find answers if I have questions about money.	4.6	3.9
*I have learned new things about money.	4.9	4.2
I talk more with my friends about money.	3.4	3.2
*I have used what I learned (e.g., saving, budgeting).	4.3	3.6
*I understand more about how my family deals with money.	4.7	3.9
I talk more with my family about money.	3.7	3.3

■ Recognised logo   ■ Did not recognise logo

* items where the difference in ratings was statistically significant

Note: Items are scored on a 6-point Likert scale ranging from 1 for "strongly disagree" to 6 for "strongly agree". The graph shows mean scores.

Enabling positive change in behaviour

In addition to looking for evidence of changes in students' knowledge and attitudes, we looked for emerging evidence of behaviour changes. We expected that this would be emergent only, given that the programme is relatively new and that it takes time to observe changes in behaviour. We rated this criterion as **adequate** in EME. In MME settings, there is **insufficient evidence** for us to make a judgement. The following discussion describes how we arrived at those judgements.

> In MME, all three ākonga agree they talk more with their friends about money, and have used what they learned. Two ākonga agree they talk more with their whānau about money.

Learning about money at school is starting to make a difference for students

We asked teachers what kind of difference Sorted in Schools was making for their students. Most teachers agree that students have changed what they do with money and have shared their learning with others, although the proportion that *highly agree* was lower than for items about knowledge and attitudes, reported in Figure 9. Figure 12 shows that:

- 93.6% of teachers agree that students have shared what they have learned with others (57.7% highly agree and 35.9% somewhat agree)
- 88.6% of teachers agree that students have changed what they do with money (45.6% highly agree and 43% somewhat agree).

FIGURE 12 **Teachers' level of agreement with statements about perceived impact on student learning (n=79)**
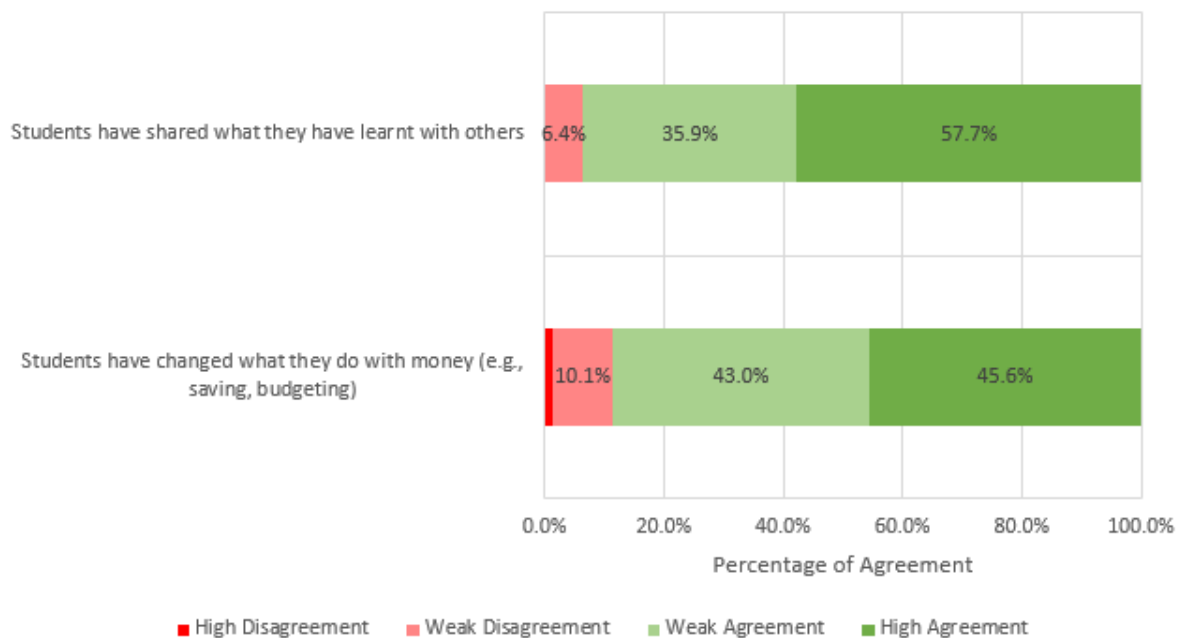

Students are also reporting changes in their behaviour, although there is more diversity in responses than the questions about knowledge and attitudes, with a sizeable group of students disagreeing with each statement (see Figure 13):

- 71.8% agree they have used what they have learned (43.6% highly agree, and 28.2% somewhat agree)

- over half (56.9%) agree that they talk more with their family about money (27.6% highly agree, and 29.3% somewhat agree)
- half (50.8%) agree they have talked more with their friends about money (21.8% highly agree, and 29% somewhat agree).

FIGURE 13 **Students' level of agreement with statements about the impact of learning about money at school (n=142)**
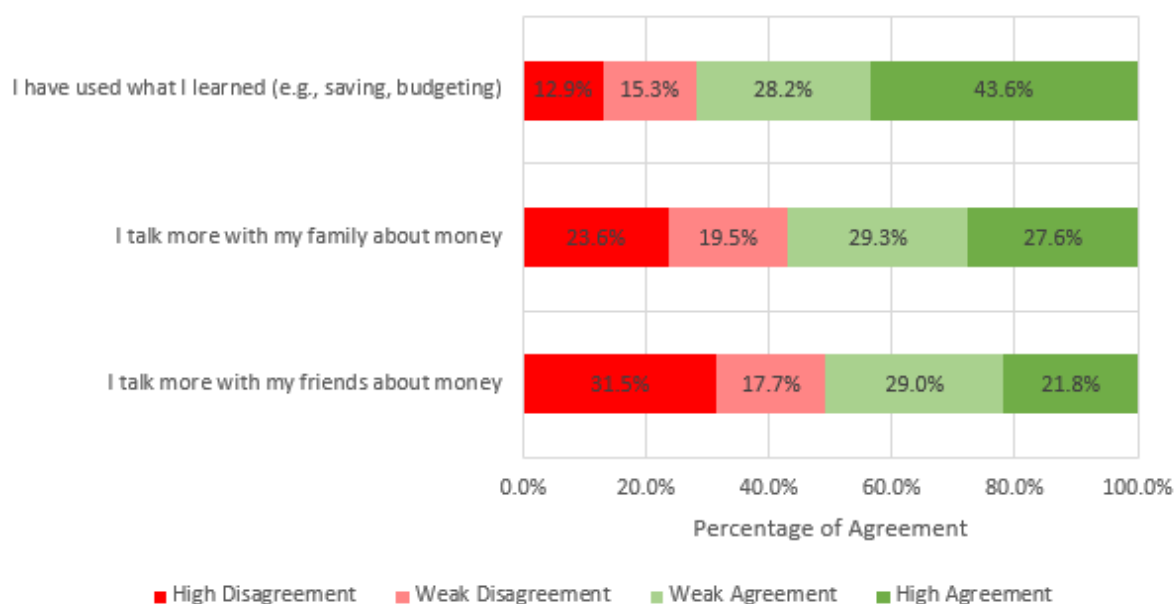
Sustaining collaborative partnerships

The final evaluative criterion is about partnerships. We focused on this more in Cycle 1 of the evaluation, in our interviews with the CFFC and CORE Education programme developers. We rated this criterion as **good** in MME and EME. The following discussion describes how we arrived at those judgements.

The MME team has engaged with networks and communities

We reported in the Cycle 1 interim report that whanaungatanga has underpinned the approach the CFFC kaitakawaenga and CORE Education have taken with engaging kura, networks, and communities for Te whai hua – kia ora! The kaitakawaenga has actively maintained relationships with Te Rūnanga Nui o ngā Kura Kaupapa Māori, Ngā Kura ā-Iwi, and her own established networks with kaiako and tumuaki. When trialling the MME resources, CORE Education and the kaitakawaenga jointly led kōrero with kura. This continued involvement kanohi-ki-te-kanohi has been very important to ensure that the CFFC does not lose its relationships with kura.

Due to their strong emphasis on whakawhanaungatanga, co-collaboration, and co-construction, CORE Education and the kaitakawaenga have been able to work well with kura at this early stage to trial and refine resources, and understand the barriers and enablers for this kaupapa in kura.

In 2020, the MME team has continued to work with national kura bodies to support and increase engagement with kura. This mahi is ongoing.

CORE Education and the CFFC worked collaboratively

In Cycle 1, CFFC and CORE Education interviewees all talked about their good working relationship that had evolved to be very collaborative. This has supported the programme by enabling development to be agile and responsive, as described earlier. Any issues that arose were collaboratively resolved. CORE Education and CFFC people bring different expertise to the programme development including deep knowledge of financial capability, and of pedagogies such as Universal Design for Learning and SOLO taxonomy.

Chapter 4: Responding to the evaluation questions

Overall, we rated the implementation and early outcomes so far as **good**. Table 13 summarises our judgement for how the programme is performing on each evaluative criterion.

TABLE 13 **How well is the programme performing?**

Criterion	EME	MME
Develop and sustain a credible, research-based programme that attracts, engages, and resonates with teachers/kaiako and ākonga/ students	Good	Very good
Engage with kura and schools to maximise participation in the programme	Very good	Very good
Build capability to teach and learn about financial literacy and capability	Very good	Insufficient evidence
Enable positive change in behaviour	Adequate	Insufficient evidence
Create and sustain collaborative partnerships to enable and support the programme to be successful in MME and EME	Good	Good
Overall rating	**Good**	**Good**

The programme is being implemented well

Overall, the workstreams of the Sorted in Schools, Te whai hua – kia ora! programme have developed as intended. COVID-19 has meant that engagement with teachers and kaiako has shifted online through webinars. Outside the scope of this evaluation, the senior secondary resources launched in 2020 as planned.

Awareness of Sorted in Schools, Te whai hua – kia ora! continued to build. Sorted in Schools, Te whai hua – kia ora! is accessible to students in three-quarters of kura and schools in Aotearoa New Zealand, where at least one teacher has registered on the programme website. The programme is used in nearly two-thirds of schools and kura.

There is evidence of flexible and diverse use of the programme by teachers, consistent with the CFFC's design intentions. Teacher feedback signals they value and find useful the PLD either face-to-face (before COVID-19) or via webinars (since COVID-19) in both MME and EME. The learning specialist roles also support deeper use of the programme.

The programme is designed to address a need to equip students for their financial futures. Satisfaction with the programme is high. All teachers who currently use the programme intend to continue using it, and nearly all teachers agree that they like to use Sorted in Schools more than other financial capability resources.

In MME, while the programme had a later and slower start than in EME, it made a promising start. Time taken to ground the programme in a strong kaupapa and to ensure it has a te ao Māori perspective of financial wellness is valued.

Although other programmes exist, Sorted in Schools, Te whai hua – kia ora! has a point of difference in its combination of the following elements. These are drawn from the perspectives of the CFFC, CORE Education, teachers, and kaiako. Sorted in Schools, Te whai hua – kia ora!:
- is aligned to the curriculum
- has multiple pathways for use and allows for localised school curriculum development
- is free
- offers resources that are tested by teachers for teachers and trialled by students
- is culturally responsive, and focused not only on the individual but also on what is good for the community
- has a strong pedagogical base of Universal Design for Learning and SOLO taxonomy
- supports teachers to grow their own financial capability, as well as their ability to teach financial literacy and capability
- offers MME resources that are based on an ao Māori perspective of financial wellness.

The programme is having a positive impact

The programme is positively impacting on teacher confidence to teach financial literacy. The programme is also positively impacting on students' knowledge and attitudes about money. We have good evidence of this in EME, but need to learn more about the programme's impact on kaiako, ākonga, and whānau in MME.

It is challenging to evaluate the impact of financial education in terms of behaviour change, especially when in a school-based programme it relies on young people's learning being acted on well into the future (O'Connell, 2009). In the short-term, this evaluation focused on whether, because of the programme, students:
- had learned things about money
- believed they could do things differently regarding managing money
- shared what they learned about money with others
- were doing things differently with their money.

We found some evidence that students use what they have learned about money, and are thinking and talking more about money. A high proportion of students recognised the Sorted in Schools logo. This augurs well for the CFFC's desire for students to connect with the broader ecosystem of Sorted resources, using resources at school and later in life.

Looking ahead

These findings confirm that much of what the CFFC is doing, they should keep doing. It also highlights some possible refinements to the programme and areas that could be given more attention in 2021 and beyond. We have brought these together in Table 14.

TABLE 14 **Looking ahead**

Keep focusing on	• Converting website registration into greater use by individual teachers and kaiako. Continue to refine measures of teacher engagement to record how teachers and kaiako are engaging with all aspects of the programme including the website, PLD, and communication by phone/email. It is useful to be able to distinguish between engagement with Sorted in Schools and Te whai hua – kia ora! • Connecting with kaiako kanohi-ki-te-kanohi, and fostering the relationships with Te Rūnanga Nui o ngā Kura Kaupapa Māori and Ngā Kura ā-Iwi. Consider whether the MME team has sufficient capacity to engage with more kura. • Investing in PLD (face-to-face and via webinars) for teachers as this enhances awareness and use. Teachers from subjects that do not traditionally teach financial literacy appear to need the most support. In Cycle 1, we identified an area for additional support could be supporting teachers to set the conditions for positive value-based conversations that emerge from resource use. Other areas for support could be how to integrate the programme across the curriculum, and assessment of student learning. • Implementing a sustainable workflow for the learning specialists who support teachers and kaiako with the implementation of the programme. Aim to achieve balance in their focus on raising awareness, supporting new users, and encouraging deeper use.
Stop focusing on	• Investing in substantial changes to the website. Although there is value in ensuring existing programme pathways are visible for teachers, and continuing routine work on website navigation, this appears to be less of an issue than we reported in Cycle 1.
Start focusing on	• Working with Pacific teachers and students to put a Pacific lens on the programme and ensure resources build on the circumstances, strengths, needs, and aspirations of Pacific learners. Make existing resources that resonate with Pacific people more visible. Consider developing new resources that align with Pacific values. • Getting a better understanding of kaiako and teacher PLD needs and developing a sustainable PLD framework. • When developing new resources, prioritising interactive resources for ākonga and students that engage them, and enable their learning to be tracked. • Achieving a more equitable balance of resources available in Sorted in Schools and Te whai hua – kia ora!

Concluding statement

The COVID-19 global pandemic has dominated 2020. COVID-19 has "shone a light on the range of existing inequities, disparities and divides … as well as potentially exacerbating them" (Hood, 2020, p. 4). The economic impact of COVID-19 on households and individuals underlines the importance of strong financial literacy for young people, their families, and whānau (Thomson, 2020[19]).

The strong foundations of Sorted in Schools, Te whai hua – kia ora! helped sustain the programme in this challenging year. The need for a programme such as Sorted in Schools, Te whai hua – kia ora! with its focus on education for financial capability that builds on the circumstances, strengths, needs, and aspirations of every student, including Māori and Pacific, is even greater than ever.

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19   Thomson, S. (2020, August 27). Equity issues in student financial literacy. *Teacher Magazine*. https://www.teachermagazine.com.au/columnists/sue-thomson/equity-issues-in-student-financial-literacy

Appendix A: An overview of evaluation questions and criteria

TABLE A1 **An overview of the evaluation focus for 2019/20**

Overarching evaluation questions
• Is the programme being implemented well? Are there elements the CFFC should be changing?
• Is the programme having an impact?
• Why should the Government continue to invest?

Overarching criteria	Evaluative criteria	Source of credible evidence *Who? How? (data collection method)*	Mapping the CFFC's evaluation questions
1 **Develop and sustain a credible, research-based programme** that attracts, engages, and resonates with teachers/kaiako and ākonga/students	The programme is: • research informed and based on sound financial expertise • co-constructed • cohesive • bicultural and culturally responsive • inclusive • accessible • responsive. People[1] see themselves in the programme and the resources recognise and build on the circumstances, strengths, needs, and aspirations of every student, including Māori and Pacific.	Face-to-face/phone interviews with CORE Education and key personnel at the CFFC. Phone interviews with kaiako/ teachers. Survey of kaiako/teachers[2] who have registered with Sorted in Schools, Te whai hua – kia ora! Survey of ākonga/students who have participated in Sorted in Schools, Te whai hua – kia ora! Case studies in kura/ schools.	How is the programme being developed? Are kura/school leaders, teachers, and students satisfied with the programme? What aspects of the programme have made a difference? To what extent does the programme address an identified need?

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1   Māori ākonga and kaiako in Māori-medium, Māori ākonga and kaiako in English-medium, Pacific teachers and learners, teachers and learners of diverse cultures.
2   We use kaiako/teachers in a broad sense throughout this table to include heads of department/faculty, careers advisers, deans.

Overarching criteria	Evaluative criteria	Source of credible evidence *Who? How? (data collection method)*	Mapping the CFFC's evaluation questions
2 **Engage with kura and schools** to maximise participation in the programme	The programme has good visibility, and communication activities in MME and EME contexts drive engagement and uptake. The programme is being accessed equitably, by kura and schools with ākonga/ students for whom the programme could have the biggest impact (closing the gap in financial literacy) including Māori and Pacific. Kura and schools are implementing the programme which gives ākonga/ students access to financial capability teaching and learning opportunities. Kura and schools are embedding the programme into their marau-a-kura/ curriculum. Kura and schools are making financial capability a priority area. Kura, schools, and their communities see the importance of equipping ākonga/ students for their financial futures.	Registration data. Data from school relationship managers (MME and EME). Website traffic analytics. Phone interviews with kaiako/teachers. Survey of kaiako/teachers who have registered with Sorted in Schools. Case studies in kura/ schools.	Are school leaders, teachers, and students being reached as intended? Are school leaders, teachers, and students using the programme as intended? How is the programme being delivered? What aspects of the programme have made a difference? To what extent does the programme address an identified need? What were the unintended outcomes (positive and negative) of the programme?
3 **Build capability** to teach and learn about financial literacy and capability	Ākonga/students develop financial literacy ("mindset"—awareness, motivation, attitudes and beliefs, knowledge of key messages). Kaiako/teachers have confidence and competence to deliver financial literacy learning opportunities.	Survey of kaiako/teachers who have registered and used Sorted in Schools, Te whai hua – kia ora! Survey of ākonga/students who have participated in Sorted in Schools, Te whai hua – kia ora! Case studies in kura/ schools.	Did the programme produce or contribute to its short-, medium-, long-term outcomes?[3] What aspects of the programme have made a difference?

3   The focus is on short-term outcomes given the timeframe for the evaluation.

Overarching criteria	Evaluative criteria	Source of credible evidence *Who? How? (data collection method)*	Mapping the CFFC's evaluation questions
4 **Enable positive change in behaviour (financial capability)**	As a result of the programme, people: • believe they can do things differently • know what to do differently/how to find out • share what they know with others (the programme "travels") • do things differently.	Survey of kaiako/teachers who have registered and used Sorted in Schools, Te whai hua – kia ora! Survey of ākonga/students who have participated in Sorted in Schools, Te whai hua – kia ora! Case studies in kura/schools.	Did the programme produce or contribute to its short-, medium-, long-term outcomes? What were the unintended outcomes (positive and negative) of the programme? What aspects of the programme have made a difference?
5 **Create and sustain collaborative partnerships to enable and support the programme to be successful in MME and EME**[4]	The programme builds and sustains effective networks to enhance its success.	Face-to-face/phone interviews with CORE Education and key personnel at the CFFC.	How is the programme being developed?

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4   This criterion was adapted from the original version at a workshop in February 2020, to reflect what it is feasible for the evaluation to focus on in 2020.

Appendix B: Detailed explanation of data collection and analysis

Before we began data collection in each cycle, we gained ethics approval from the NZCER Ethics Committee.

Cycle 1 collected qualitative data

Cycle 1 focused on qualitative data collection, to hear about programme development, and understand how kaiako and teachers engaged with Sorted in Schools, Te whai hua – kia ora! This gave emerging findings that were used formatively by the CFFC as it developed and implemented the programme in 2020. The findings from Cycle 1 also informed the development and design of the surveys and case studies in Cycle 2 of the evaluation in early 2020.

We spoke with six people from CORE Education and the CFFC

Three people from the CFFC Sorted in Schools, Te whai hua – kia ora! team were interviewed individually—two face-to-face, and one by telephone. Three people from the CORE Education team who developed the resources were interviewed—two in a face-to-face interview together, and one by telephone on their own. Interviews took place in October 2019.

We spoke with 15 teachers in English-medium settings

In total, 15 teachers in EME settings participated in an interview. This number of interviewees was appropriate for the purpose of this cycle, which was to explore or understand Sorted in Schools, and provide stories or narratives about engagement with and use of the programme. We aimed to interview teachers from diverse contexts and settings including location, school decile, subject taught, and proportion of Māori and Pacific students at the school. These data are summarised in Figure B1.

FIGURE B1 **A summary of teacher contexts for EME interviews (Cycle 1)**

Teachers' subject area Commerce: 6 Maths: 3 Core, general, careers: 3 Social Studies: 1 English: 1 Other: 1	*School decile* Decile 9–10: 5 Decile 7–8: 4 Decile 5–6: 2 Decile 1–2: 4	*School size* Large (>1,400): 6 Medium (700–1,400): 5 Small (<700): 4
	School demographics Proportion of Māori students: 9% to 84% Proportion of Pacific students: <1% to 66%	*School location* Large urban, North Island: 6 *Small town, North Island: 5* *Large urban, South Island: 4*

To maximise the opportunities for teachers to contribute, we did a combination of face-to-face and telephone interviews, and group or individual interviews. Potential interviewees were identified from those who had registered to participate in a PLD workshop about the EME Sorted in Schools resources in November 2019. These workshops were held in four locations around the country. The online registration asked teachers if they would be willing to participate in evaluation activities, and whether they had used the Sorted in Schools resources. We invited[5] 31 teachers who indicated "yes" to both these questions to participate in an interview, of which 10 agreed. In Wellington, this was a group interview after the PLD workshop;[6] teachers in other locations were offered a phone interview. At the group interviews we also had five teachers who had not used the resources and could give a perspective of those at an early stage of engaging with the programme. We tested our interview questions with one teacher who had used Sorted in Schools in a Wellington school. The data from this face-to-face interview were also included in our dataset. Interviews took place from 22 October to 15 November 2019. We also observed one PLD workshop and informally engaged with teachers. The CFFC provided us with a summary of the 103 teacher evaluation forms completed after the PLD workshops around the country.

We spoke with five kaiako in Māori-medium settings

Two tumuaki and three kaiako from Māori-medium settings in Tauranga, Rotorua, and Hamilton participated in a hui about Te whai hua – kia ora! on 13 November 2019, in Rotorua. The CFFC kaitakawaenga of Te whai hua – kia ora! invited participants to attend and organised the day.

The CFFC's and CORE Education's aims were to introduce the newest resource for MME, and discuss upcoming PLD opportunities and NCEA themes. Time was set aside at the end of the afternoon

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5 Invitations were by email; we sent one reminder, and did a follow up by telephone with participants in Wellington and Christchurch where focus groups were planned. Participants who stayed after the PLD were offered teacher release; participants who spoke to us on the phone were offered a voucher as a thank you for their time.
6 We also intended to do a group interview after the PLD in Christchurch, but flight cancellations meant this wasn't possible and participants were interviewed individually by phone instead.

for evaluation activities. We (the two kairangahau) attended the hui for the whole day. We were introduced to the group by the kaitakawaenga, who confirmed with the group that it was alright for us to take notes throughout the hui. We also interviewed two of the kaiako in a semi-structured interview. The participants were at an early stage of engaging with the programme, and were planning to use it in 2020.

Cycles 2 and 3 collected data from a wider group of teachers and students

All four surveys were developed by NZCER with feedback from the CFFC. The survey items were developed by reviewing questions used in other similar evaluations undertaken by NZCER, considering Cycle 1 findings, and by mapping onto the evaluative criteria. Questions were a combination of descriptive and attitudinal items. All surveys were piloted with a small group of students and teachers known to NZCER, including teachers who had been interviewed in Cycle 1.

The teacher survey in EME

The EME teacher survey collected data about:
- teacher demographics
- use of Sorted in Schools, including year levels, subjects, programme components, classroom use, number of students, and number of hours
- opinions about Sorted in Schools including curriculum alignment, ease of use, and satisfaction
- the difference the programme is making for students.

The sample was 641 teachers who had registered on the Sorted in Schools website (EME), and whose email address was valid when we sent a pre-survey message. These teachers were sent a personalised link to the online survey. We also created a generic web collector link that other teachers could use, and advertised the survey in a Sorted in Schools newsletter and on the NZCER Facebook page.

The teacher survey was open for teachers to complete for 5 weeks from 2 June to 9 July 2020. This was delayed because of the COVID-19 lockdown. Reminders were sent, and a weekly prize draw was used to incentivise completion of the survey. In total, 139[7] teachers completed a survey, from 106 schools.

An overview of responding teachers

Their schools
- Decile: Teachers from mid-decile (decile 4–7) schools are over-represented in our sample. Half (51.6%) of the teacher respondents were teaching in mid-decile schools. The remainder were spread across low (decile 1–3, 23.8%) and high (decile 8–10, 21.4%) decile schools.
- School type: Many (78.6%) teacher respondents were teaching in co-educational schools, with 12.7% at single sex girls' schools, 7.1% at single sex boys' schools, and 1.6% not at a school. Three teachers taught at Kura Kaupapa Māori, and two at a regional health school.
- School size: Teachers responding to the survey came from schools ranging from fewer than 20 students to over 4,000 students. The average was 925 students.
- Region: Table 16 shows the spread across regions. Although it would be difficult to ascertain uptake or impact by region (given the relatively small number of teacher participants by region), this shows a spread of teachers from across the country.

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7   There were 13 invalid teacher surveys (90% or more missing data and/or incorrect survey scoring) that were discarded prior to the analyses.

TABLE B1 **EME teacher survey respondents (region) (n=126)**

Region	Count	Percentage
Auckland region	25	19.8%
Bay of Plenty region	13	10.3%
Canterbury region	20	15.9%
Waikato region	13	10.3%
Wellington region	12	9.5%
Otago region	11	8.7%
Manawatu-Wanganui region	6	4.8%
Northland region	6	4.8%
Taranaki region	6	4.8%
Hawke's Bay region	3	2.4%
Southland region	3	2.4%
Marlborough region	2	1.6%
Tasman region	2	1.6%
Gisborne region	1	0.8%
Nelson region	1	0.8%
West Coast region	1	0.8%
Not applicable	1	0.8%
Total	126	100.0%

Note: Due to rounding, percentages may not sum to100%.

- Location: The majority of teacher respondents (92%) were teaching in urban areas (Table B2).

TABLE B2 **EME teacher survey respondents (location) (n=126)**

School area	Count	Percentage
Main Urban area	74	58.7%
Minor Urban area	24	19.0%
Secondary Urban area	18	14.3%
Rural area	7	5.6%
Not applicable	3	2.4%
Total	126	100.0%

Teacher demographics

- Gender: The majority of teachers in the sample (70.6%) self-identified as female.
- Ethnicity: Most (72%) teacher respondents self-identified as NZ European/Pākehā, followed by Māori (9.1%), Asian (8.3%), Other European (6.8%), and Pacific (3.8%).
- Teaching experience: Three-quarters of teachers responding (76.2%) reported more than 10 years of teaching experience (Table B3).

TABLE B3 **EME teacher survey respondents (years of teaching experience) (n=126)**

Years of teaching experience	Count	Percentage
0–2 years	8	6.3%
3–5 years	5	4.0%
6–10 years	17	13.5%
11–19 years	35	27.8%
20 years or more	61	48.4%
Total	126	100.0%

- Role: Respondents reported multiple roles within their organisations, with classroom teacher (43.8%) or head of department (23.8%) the most common (Table B4).

TABLE B4 **EME teacher survey respondents (role) (n=126)**

Role	Count	Percentage
Teacher	70	43.8%
Head of department	38	23.8%
Careers adviser	15	9.4%
Dean	9	5.6%
Associate / Deputy principal	9	5.6%
Gateway co-ordinator	6	3.8%
Kaiako	2	1.3%
Principal	1	0.6%
Student-teacher	1	0.6%
Teacher aide	1	0.6%
Other	8	5%

Note. Total is greater than the number of respondents due to multiple selections.

The student survey in EME

The EME student survey collected data about:
- learning about money at school
- changes in knowledge, attitudes, and behaviour.

The student survey was also available for 5 weeks from 4 June to 9 July 2020. The 641 teachers who had been sent the teacher survey were sent an email with a link to the student survey. We asked them to forward this to any students from Years 9–13 with whom they had used the Sorted in Schools resources. Reminders were sent, and, as an incentive, any school that had students complete the survey went into a draw to win a bespoke PLD session with the Sorted in Schools team. In total, 142 students completed a survey, from 10 schools. All but two students were in Year 9 or Year 10, the target group for the Sorted in Schools resources that were available at the time of the survey.

An overview of responding students

Their schools
- Decile: Most students responding either attended high (68.3%) or mid (30.3%) decile schools. Students from low decile schools are under-represented in our sample (1.4% of all respondents), which limits the extent to which inferences can be drawn about that group.
- School type: Just over half (55.6%) of all students attended single sex girls' schools, with 43% at co-educational schools, and just 1.4% at boys' schools. Two respondents attended Kura Kaupapa Māori.
- School size: Students responding mostly attended schools that were medium or large sized (84.5% of students were in schools with 500+ roll, and 41.5% in schools with 1000+ roll).
- Region: Students responding attended schools in nine regions of New Zealand. Few were from Auckland (Table B5).

TABLE B5 **EME student survey respondents (region) (n=142)**

Region	Count	Percentage
Wellington region	33	23.2%
Canterbury region	31	21.8%
Taranaki region	29	20.4%
Bay of Plenty region	21	14.8%
Otago region	19	13.4%
Auckland region	5	3.5%
Waikato region	2	1.4%
Northland region	1	0.7%
Tasman region	1	0.7%
Total	142	100.0%

Note: Due to rounding, percentages may not sum to100%.

- Location: The majority of students responding (84.5%) attended schools in main urban areas. They are over-represented in the sample (Table B6).

TABLE B6 **EME student survey respondents (location) (n=142)**

Area	Count	Percentage
Main Urban area	120	84.5%
Secondary Urban area	19	13.4%
Minor Urban area	2	1.4%
Rural area	1	0.7%
Total	142	100.0%

Student demographics

- Gender: The majority of students responding (70.4%) self-identified as female.
- Ethnicity: Close to two-thirds (63.5%) of students responding self-identified as NZ European/Pākehā. Nine percent of the students self-identified as Māori, Pacific, Asian, and Other European (Table B7).

TABLE B7 **EME student survey respondents (ethnicity) (n=142)**

Ethnicity	Count	Percentage
NZ European/Pākehā	115	63.5%
Māori	16	8.8%
Pacific (2 Samoan, 6 Tongan, 2 Cook Island Māori, 1 Niuean, 1 Tokelauan, 2 Fijian, 2 Tuvaluan)	16	8.8%
Asian (6 Chinese, 4 Indian, 2 Filipino, 4 Japanese)	16	8.8%
Other European	16	8.8%
Other	2	1.1%

Note. Total is greater than the number of respondents due to multiple selections.

- Year level: Nearly all students responding were either in Year 9 (52.8%) or Year 10 (45.8%), the target group for this phase of the evaluation. Two students were in Year 12 (1.4%).

The kaiako survey in MME

The MME kaiako teacher survey collected data about:

- kaiako demographics
- use of Te whai hua – kia ora! including year levels, subjects, programme components, classroom use, number of students, and number of hours
- opinions about Te whai hua – kia ora! including curriculum alignment, ease of use, and satisfaction
- the difference the programme is making for students.

The survey was sent to the 178 kaiako who had registered on the Te whai hua – kia ora! website. These kaiako were sent a personalised link to the online survey, from the kaikōkiri.

The kaiako survey was open for 5 weeks from 22 July to 26 August 2020. This was delayed because of the COVID-19 lockdown. Reminders were sent, and a weekly prize draw was used to incentivise completion of the survey. In total, eight kaiako completed a survey, from at least seven kura.

Due to the small number of kaiako surveys, these have been analysed as qualitative data, with no statistical analysis.

The ākonga survey in MME

The MME ākonga survey collected data about:
- learning about money at school
- changes in knowledge, attitudes, and behaviour.

The ākonga survey was also available for 5 weeks from 22 July to 26 August 2020. The kaiako who had been sent the kaiako survey were sent an email with a link to the student survey. We asked them to forward this to any ākonga from Years 7–13 with whom they had used the Te whai hua – kia ora! resources. In total, four ākonga completed a survey, from four kura.

Due to the small number of ākonga surveys, these have been analysed as qualitative data, with no statistical analysis.

The EME case study

We were looking to explore the story of a class or school that was highly engaged with the programme. The CFFC provided us with a list of around 30 schools that were known to be engaging with the programme sufficiently, and we added other possibilities to this from our Cycle 1 interviews. Our priority was to include a low decile school with a high proportion of Pacific students. We identified two schools and contacted both of them, in March 2020. Both schools were supportive of the evaluation and keen to be involved. Not long after this, the COVID-19 lockdown happened, and this part of the evaluation was delayed. When we spoke again with the lead teachers in June, only one school was still able to participate. Two Pacific researchers visited this school in July (face-to-face, prior to the second COVID-19 level 3 lockdown). They interviewed the lead teacher and three groups of students. In total, 15 Year 9 students were interviewed (nine boys and six girls). Eleven of the students identified as Pacific, three as Māori, one Afghan, two Pākehā, and one German (these add to more than 15, as some students identified with more than one ethnicity).

Website registration data and analytics

The CFFC provided us with web analytics data from the Sorted in Schools, Te whai hua – kia ora! website to report on reach and use from February 2019 to June 2020.

Analysis

Qualitative analysis

Written notes from the interviews were coded within the NVivo software package. A set of high-level codes was developed inductively to cover all topics covered in the interviews. Sub-codes were then developed deductively as we explored the data. Data from the MME surveys were also analysed qualitatively, due to the low number of surveys that did not allow for quantitative analysis.

Quantitative analysis

Survey data from EME were cleaned, and frequencies produced. Preliminary analyses were performed to ensure no violation of the assumptions of normality and linearity. Where appropriate, and sample size allowed, the following data analytical techniques were undertaken:

- A one-way between-groups analysis of variance test, to explore whether student or teacher responses varied with respect to major demographic variables. Where applicable, a Bonferroni correction was applied to account for Type 1 error across multiple tests.
- Pearson product-moment correlation coefficient analysis, to explore whether teacher or student responses were related to their responses in other questions in the survey.

Tables B8 and B9 show the results of these analyses, for the EME teacher data and the EME student data.

TABLE B8 **Statistical tests and results, EME teacher data**

Data explored/analysed	Statistical tests used	Results
Differences in support required by Sorted in Schools users versus non-users	Z-test of proportions	A significantly higher proportion of Sorted in Schools non-users wanted more support from other teachers when compared to those who use Sorted in Schools ($Z = 2.19$, $p = .03$)
Associations between hours spent on Sorted in Schools and Likert item ratings	Pearson's r correlation	No statistically significant associations
Associations between the number of students with whom teachers used the programme and Likert item ratings	Pearson's r correlation	No statistically significant associations
Associations between school size and Likert item ratings	Pearson's r correlation	No statistically significant associations
Associations between school decile and Likert item ratings	Pearson's r correlation	No statistically significant associations
Differences in Likert item ratings between regular/heavy users of Sorted in Schools versus irregular/light users	One-way ANOVA	No statistically significant differences
Differences in Likert item ratings between users from different subjects or curricular areas	One-way ANOVA	No statistically significant differences
Differences in Likert item ratings between heads of departments and teachers	One-way ANOVA	No statistically significant differences

TABLE B9 **Statistical tests and results, EME student data**

Data explored/analysed	Statistical tests used	Results
Differences in Likert item responses by gender	One-way ANOVA	No statistically significant differences
Differences in Likert item responses between Māori and non-Māori students	One-way ANOVA	No statistically significant differences
Differences in Likert item responses between Pacific and non-Pacific students	One-way ANOVA	Pacific students rated Sorted in Schools significantly lower on two items: (1) "We learn about money in a way that fits with my culture", $F(1, 122) = 14.59$, $p < .001$, eta-squared = .11; a medium effect (2) "We learn about money in situations that are familiar to me and my family", $F(1, 122) = 11.01$, $p = .001$, eta-squared = .08; a medium effect
Differences in Likert item responses between those who recognise the Sorted in Schools logo versus those who do not	One-way ANOVA	Students who recognised the Sorted in Schools logo rated the programme significantly higher on five items: (1) "Learning about money will help me and my family/ whānau in the future", $F(1, 122) = 15.23$, $p < .001$, eta-squared = .11; a medium effect (2) "We learn about money in a way that fits with my culture", $F(1, 122) = 11.62$, $p = .001$, eta-squared = .09; a medium effect (3) "I have learned new things about money", $F(1, 122) = 11.23$, $p = .001$, eta-squared = .08; a medium effect (4) "I have used what I learned (e.g., saving, budgeting)", $F(1, 122) = 8.92$, $p = .003$, eta-squared = .07; a medium effect (5) "I understand more about how my family deals with money", $F(1, 121) = 10.58$, $p = .001$, eta-squared = .08; a medium effect

Making evaluative judgements

In each cycle, after all data had been analysed, the evaluation team met for a "pattern spotting" workshop. We discussed the following: In general, what are we seeing? What are the contradictions in the data? What are the puzzles in the data? What are the surprises in the data? Our findings emerged from this exercise. In the final cycle, we also applied the evaluation rubric to make an evaluative judgement for each criterion.

NZCER

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