

### LIFE EDUCATION TRUST NZ

# ANNUAL REPORT 2024

*Inspired Learning. Inspiring Lives.* 

### **LIFE EDUCATION TRUST NZ** *Inspired Learning. Inspiring Lives.*

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# CHAIR AND CE REPORT

ROB SIMCIC - CHAIR MARK WEATHERALL - CE



Ko te pae tawhiti, whāia kia tata. Ko te pae tata, whakamaua kia tina.

Seek out distant horizons, while cherishing those achievements at hand.

Thirty-seven years ago, our founder Trevor Grice set out to address a critical gap in health, wellbeing, and substance education for young New Zealanders. While the context has evolved, the need remains just as urgent. Today's tamariki and rangatahi face increasingly complex challenges – from the lingering impacts of COVID-19 to the pervasive influence of digital content. Rising anxiety, mental health concerns, and declining educational outcomes are shaping a generation that may be less equipped than their parents.

Our founding philosophy remains unchanged, but our strategy continues to evolve to meet the needs of today's young kiwis.

### **Honouring our founder**

It was with great sadness that we farewelled our founder, Trevor Grice, who passed away just before Christmas 2024. Trevor was a visionary; a tireless advocate for the wellbeing of young people, and the guiding light behind Life Education's journey in Aotearoa.

His impact was felt far and wide – by the thousands of tamariki, educators, and communities he inspired. This was powerfully reflected at his memorial service in February 2025, where people from across the country gathered to honour his legacy.

Trevor's belief in the potential of every child continues to shape our work. His legacy lives on in every lesson delivered, every mobile classroom on the road, and every young life empowered through education.

### **Strategic direction**

The Board remains deeply committed to ensuring every resource is used to its fullest potential. We continue to reflect on the challenge posed by former Children's Commissioner Judge Andrew Beecroft: Is what we're doing enough?

Our strategic plan is anchored in four pillars – In Schools, Beyond the Classroom, In the Community, and Advocacy – which guide our work and inform the Board's five key workstreams:

- · Ready for Tomorrow
- · Measuring Our Impact
- · Beyond the Classroom
- · Capable Trusts
- · Strengthening School Relationships

### **Acknowledging John O'Connell**

As we reflect on Life Education's journey, we want to acknowledge the outstanding leadership of John O'Connell. John served as Chief Executive with unwavering dedication and vision and finished working in this role in November 2024.

John's tenure was marked by innovation, resilience, and a deep commitment to the wellbeing of tamariki and rangatahi across Aotearoa. Under his leadership, Life Education navigated significant change – from embracing digital transformation during the COVID-19 pandemic to expanding our reach beyond the classroom and strengthening partnerships nationwide.

We thank John for his many years of service, his passion for our mission, and the legacy he leaves behind. His impact will be felt for many years to come.

### **Regional Trusts and educators**

To our incredible educators and trustees across Aotearoa – thank you.

Your passion, commitment, and belief in the potential of every child are the heartbeat of Life Education. Every day, you bring Trevor's vision to life – through engaging lessons in mobile classrooms, building trusted relationships with schools, and guiding our strategy and governance at the local level.

Our educators are the face of Life Education in communities large and small. You inspire curiosity, build confidence, and create safe spaces for tamariki to learn and grow. Your dedication, especially in the face of evolving challenges, is nothing short of extraordinary.

To our trustees – thank you for your leadership, stewardship, and unwavering support. Your work behind the scenes ensures our organisation remains strong, sustainable, and deeply connected to the communities we serve.

Together, you are the reason Life Education continues to thrive. We are proud to stand alongside you in this important mahi.

### With gratitude

Finally, we extend our heartfelt thanks to our long-term supporters – Mainfreight, The Warehouse Group, NZ Lottery Grants Board, Baker Tilly Staples Rodway – and to our community funders including Pub Charity, The Lion Foundation, Aotearoa Gaming Trust, and Four Winds.

To our individual donors and Harold Club members: thank you for standing with us. Your support empowers us to continue making a difference in the lives of young New Zealanders.

**Rob and Mark** 

Trevor's belief in the potential of every child continues to shape our work. His legacy lives on in every lesson delivered, every mobile classroom on the road, and every young life empowered through education.











MARK WEATHERALL CHIEF EXECUTIVE

### KEY HIGH-LIGHTS OF 2024 AT A GLANCE





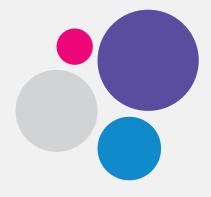




More than 760 teachers and learning support staff attended a Nurturing Healthy Minds workshop. Feedback from participants showed the online workshops on Anxiety and Neurodiversity were popular and convenient for teachers.



Teachers from 47 schools were involved in our Nourishing Young Minds nutrition professional development programme, delivered in partnership with Te Whatu Ora and Sport Waikato.







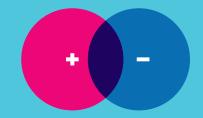
We collaborated with Save the Children, Feel Brave Books and Women's Refuge on the Empowering Brave Voices campaign, encouraging tamariki to speak up and find help if they experience abuse. The campaign featured a new book by author and Life Education Trust ambassador Avril McDonald. Thanks to funding from the Wright Family Foundation, we were able to provide a copy of the book to every primary school.





With our partners PMG Charitable Trust, we ran a series of focus groups to investigate the spending habits, financial literacy and education preferences of teenagers. The results will inform future development of financial literacy resources.

More than 12,000 students participated in our theatre-in-education programme to enhance financial literacy skills.



and a giraffe

Margo and Rosa Flanagan hosted 28 Two Raw Sisters and a Giraffe live workshops in schools, showing 2,459 tamariki how nutritious food can be fun. We extended the programme with a Cook to Win competition, encouraging young people to make a vegetable dish with ingredients they had at home.



EQUIPPING OUR RANGATAHI TO MAKE SAFE DECISIONS AROUND ALCOHOL More than 20,000 students from 91 secondary schools participated in our alcohol education programme. SMASHED equips rangatahi with strategies to manage peer pressure and knowledge to make informed decisions.





Vaping and social media influences

While youth vaping rates are beginning to decrease in New Zealand, demand for vaping education in primary and secondary schools continues. More than 17,000 students at 80 schools participated in our Behind the Scenes theatre programme exploring vaping and social media influence.



# **ABOUT US**

Life Education Trust New Zealand was founded by Trevor Grice, who worked for over 30 years in education and had helped many young people overcome addiction.

Trevor noticed most youngsters in trouble believed they were worth nothing, their low self-esteem seeded in early life. He recognised the importance of providing children with knowledge and skills so they could make informed choices about their health and wellbeing.

From our inception with two classrooms in 1988, Life Education Trust has grown to deliver health education to primary and secondary school students across the country and is growing its support for teachers and whānau.





OUR PURPOSE

Inspire tamariki and rangatahi to make positive choices

OUR VISION

All tamariki, rangatahi and their communities have the life education they deserve OUR MISSION

Enhance the experience and deepen the knowledge





# **HISTORY**

### Looking back to celebrate what we have achieved

### 2009

Harold the giraffe visited space in a space shuttle.



Founder Trevor Grice gained permission from Life Education Australia to start Life Education in New Zealand.

### 1994

18 classrooms were in operation.

### 1991

A national office was established in Wellington to support the regional trusts forming across the country.



#### 1988

Teaching began from the first two mobile classrooms, based in Auckland and Christchurch.

#### 1990

Sir Howard Morrison's Ride for Life raised \$1.2 million for the Trust and boosted awareness.



The 25th classroom opened in Otago. Student numbers reached over 180,000.



### 1997

Take-home student workbooks were launched.





A co-planning approach was introduced, enabling Healthy Harold lessons to be customised to schools' needs.



### 2021

Our first professional development programme was offered to teachers, in response to school leaders' concerns around student anxiety.



### 2023

**SMART\$ Online,** an interactive financial literacy tool was trialled in secondary schools.



### 2019

SMASHED, the first of our theatre-ineducation programmes for rangatahi in secondary schools, was launched.



### 2020

SMART\$ financial literacy programme was launched.



### 2022

A theatre-in education programme addressing the youth vaping epidemic was launched and substance content boosted for primary and intermediate schools.



### 2024

The Healthy Harold programme is being delivered to tamariki across New Zealand, from 45 mobile classrooms managed by 32 regional trusts. Professional development for teachers is now offered on four health-related topics and our secondary school programmes account for 25% of students we engage with.





# HONOURING THE PAST

Trevor Grice, the visionary behind Life Education Trust in New Zealand, passed away in December 2024 aged 92. Trevor had dedicated his life to improving the health, well-being, and self-worth of young people across Aotearoa.

KIA TUPU AI ĒNEI KAKANO HEI RĀKAU NUI MAY THESE TENDER SEEDLINGS GROW INTO MIGHTY TREES



His journey–from a challenging childhood to becoming one of New Zealand's most influential voices in preventative education–showed an unwavering belief in empowering children with the knowledge to make informed life choices.

In 1988 Trevor founded Life Education Trust, bringing an innovative and engaging health education program to New Zealand's schools. Through interactive mobile classrooms and the beloved mascot Harold the Giraffe, Life Education has helped millions of tamariki and rangatahi develop confidence, resilience, and an understanding of the importance of health and well-being in their lives.

Trevor's legacy is deeply woven into the fabric of New Zealand's education and public health initiatives. His impact extended beyond Life Education—he co-authored The Great Brain Robbery with Tom Scott, became a soughtafter speaker on addiction prevention, and was recognised globally for his contributions, including receiving the Companion of the New Zealand Order of Merit (CNZM) and being named a UNESCO Peacebuilder.

As part of the memorial service for Trevor, Whangārei educator Nadine Campbell presented a collage of thumbprints to Trevor's family, symbolising our educators' commitment to continuing Trevor's legacy. Nadine, who is Life Education's longest-serving educator, said "The organisation would continue to grow, just as a tree reaches for the sky, drawing strength from roots Trevor planted".





### **OUR PROGRAMMES**

**Brands** 

**Programmes** 



Programmes for primary and intermediate school students



and a giraffe



















**Nurturing Healthy Minds** Anxiety, Neurodiversity and Digital Wellbeing Workshops

**Nourishing Young Minds Nutrition Education** 







# OUR HEALTHY HAROLD PROGRAMME



Our flagship programme has become an iconic part of primary school education in New Zealand. Each year, our 45 specialist educators visit schools across the country in our fleet of mobile classrooms.

Along with our mascot, Harold the giraffe, they teach students about their bodies, relationships and communities, food and nutrition and helpful and harmful substances. Tamariki have fun and memorable experiences in the mobile classroom, which is equipped with engaging technology.

An independent review<sup>1</sup> of the Healthy Harold programme found that the co-design process used by Life Education Trust to plan lessons provided flexibility and tailored lessons for

schools, so the mobile classroom lessons were effectively incorporated into classroom learning.

Teachers are often less confident teaching health as a subject 2 and Ministry of Education research shows about 86% of schools use the Healthy Harold programme to support teaching.

- 1. Looking to the future for Life Education, NZCER 2021
- 2. National Monitoring Study of Student Achievement, Ministry of Education 2022 (teacher confidence) and 2017 (use of Life Education Trust)
- 3. Life Education Trust Independent Research, 2024





Through an independent evaluation process, we continually gather feedback from schools participating in the Healthy Harold programme to evaluate the quality of our teaching and service.

In 2024, our teacher feedback<sup>3</sup> showed:

"Life Education's key point of difference is its engaging, interactive, and holistic approach to health education, anchored by the beloved mascot Harold the Giraffe. By combining fun and memorable learning experiences with comprehensive, evidence-based content, and involving the wider community, Life Education effectively empowers children to lead healthy, happy, and safe lives."

of teachers said the educator successfully managed the different learning abilities of students in their class.

of teachers said Life
Education provided
children in their school the
information they needed
to make positive
decisions.

SCHOOLS VALUE OUR WORK

of schools had full trust and confidence in Life Education.

### LIFE EDUCATION TRUST NZ

Inspired Learning. Inspiring Lives.

# HEALTHY **HAROLD IMPACT & ACTIVITY**

### IN 2024...

We visited

We taught

Educating



TRUST	SCHOOLS VISITED	LESSONS TAUGHT	TAMARIKI TAUGHT
Auckland Central	28	965	8623
Auckland West	48	978	12196
Canterbury	87	1856	20025
Central Plateau	31	399	3844
Coastal Otago	32	333	2926
Counties Manukau	76	1975	20950
Eastern Bay of Plenty	33	344	3134
Far North	15	137	1368
Gisborne East Coast and Wairoa	42	536	4267
Hamilton	16	319	2665
Hawke's Bay	24	459	4248
Heartland Otago/Southland	67	1349	9686
Hutt Valley	23	447	4730
Kāpiti Horowhenua	18	409	3997
Manawatu	42	598	5948
Marlborough	29	366	3739
Mid and South Canterbury	55	726	7546
Nelson/Tasman	36	626	6414
North Shore	26	1051	9876
North Wellington	1	32	354
Rodney	16	452	4919
Rotorua Area	14	263	2929
Southland	59	797	7701
Taranaki	49	704	8355
Waikato East	50	521	4788
Waipā/King Country	54	984	8877
Wairarapa Tararua & Central Hawke's Bay	25	336	3075
Wellington City	33	457	5302
West Coast	35	449	3358
Western Bay of Plenty	25	549	6301
Whanganui	43	673	4157
Whangārei	25	507	5512
	1,157	20,597	201,810



# ENGAGEMENT THROUGH FUN

Life Education North Wellington educator Marsha knows the power of laughter to connect with students. Her approach to learning has always recognised that humour is not a distraction from learning; it is a pathway to foster fun, deeper curiosity, risk-taking, and resilience. It makes the learning experience memorable and meaningful.

That point was underscored recently when a school counsellor approached Marsha during lunch to share some unexpected feedback: "Wow, Marsha, if you ever leave this job, you should go into comedy! Your teaching style captivates the students. They were all engaged. It was so cool to see students who are usually closed off totally relax.

The school counsellor also noted that one of the students in the session, who was in tears after what they described as a terrible week, told her their one happy moment was, 'when I was with Harold and Marsha.'

These moments remind us that education isn't just about delivering information—it's about building relationships. And when those relationships are grounded in trust, laughter, and joy, their impact extends far beyond the classroom walls.

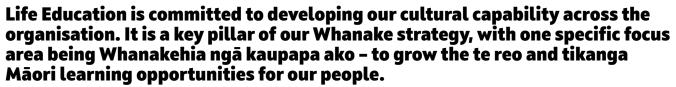
"There's nothing more rewarding than seeing those big, bright smiles when something clicks, when they have that 'aha' moment. It's inspiring to think about the futures they can create with the right support, encouragement, and belief in themselves. Being part of that journey is a true privilege," says Marsha.







# WHANAKE DEVELOPING CULTURAL CAPABILITY



During the year, our educators built their knowledge through professional development provided at conferences and seminars, online seminars and through their mahi (work), particularly in kura kaupapa Māori (immersion schools).

For Kāpiti Horowhenua educator Jonny, teaching at Te Kura-ā-Iwi o Whakatupuranga Rua Mano, provided one such learning opportunity. Beforehand, he met with the lead kaiako (teacher) in person to set the lesson topics and to establish if there were particular protocols he needed to follow, such as areas of the school where it was only appropriate to speak te reo Māori.

Jonny was apprehensive that his knowledge of te reo wouldn't be enough in the Māori medium environment, but the efforts he made were met with warmth and encouragement. Jonny's lessons focused on relationships with other people, being a good friend, dealing with peer pressure, decision making and reputation. These lessons were conducted in English, in the mobile classroom to ensure that the language of the kura, te reo Māori, was upheld. Jonny encouraged the students to contribute in te reo Māori whenever that was a better fit for them. Jonny noticed akonga (students) had a strong alignment with their school values.

"I always try to respect that I'm there to enhance what exists already within a school. The kura had a wonderful culture and really lived by their values – they weren't just words on a wall. Akonga looked out for each other, acting with understanding and kindness reflecting manaakitanga and whanaungatanga. The students knew themselves and their heritage (whakapapa), and this commonality brought them together."

"At the end of my visit to Te Kura-ā-lwi o Whakatupuranga Rua Mano, I was gifted with a beautiful kete and thanked by many of the staff for my interactions with the tamariki."

The school has booked for 2025 and shortly afterwards, Jonny was asked to teach at another kura kaupapa Māori in the area.

Jonny's confidence grew from teaching at the kura and he was able to share his experiences with other Healthy Harold educators. He is building his knowledge of te reo Māori words and phrases in the specialist health and wellbeing topics he teaches, along with greetings and praise, for use at kura kaupapa Māori and in other schools he teaches at.



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### **INNOVATION**

### **Transforming Life Education Trust with AI**

In a world of rapid technological change, Life Education Trust set out to explore how emerging technologies could enhance their operations and better serve tamariki. Al offered exciting possibilities, and partnering with Paperkite, the Trust embarked on a journey to discover how it could make a tangible difference.

The team looked at combining modern AI tools to transform Life Education Trust's resource library into an intelligent, searchable knowledge base. Using vector stores, and specialised AI agents guided by tailored prompts, they ensured accurate, contextual responses while enriching metadata to make every resource easier to find and use.

The results exceeded expectations. Unlike clunky traditional search engines, the prototype could surface relevant teaching resources in seconds, even understanding complex queries such as "find resources about healthy relationships suitable for Year 8 students." It demonstrated how Al could shift manual searching into intelligent discovery, giving educators more time for teaching.

The real magic came to life at Life Education Trust's annual Educator Conference in Auckland, where Paperkite showcased the prototype and shared the journey of exploration. This not only highlighted Al's practical potential but also sparked conversations among educators about how it could transform their daily work.

This initial experiment proved that AI could be a powerful tool for Life Education Trust, making valuable educational resources more accessible. More importantly, it showed how taking small, focused steps with AI can help Life Education understand the real potential of this transformative technology.









# and a giraffe

# TWO RAW SISTERS AND A GIRAFFE

In partnership with the 5 + A Day Charitable Trust, we continued our Two Raw Sisters and a Giraffe programme for schools. The programme builds on the food and nutrition elements of the Healthy Harold programme and aims to inspire, motivate, and educate tamariki about the importance of incorporating fruit and vegetables into their diets.

The Two Raw Sisters, Margo and Rosa Flanagan, are well-known cooks, bestselling authors and app creators who like to make nutritious food fun. For Two Raw Sisters and a Giraffe, Margo and Rosa visited 26 schools around the country, hosting free workshops. In each workshop, they shared their practical approach to food and nutrition, focusing on easy and delicious recipes that were packed full of fruit, vegetables and other whole foods. Each student was provided with a take home learning resource which included the two recipes cooked in the session, a bonus lunch box recipe, along with additional learning activities. Teachers received a lesson guide with curriculum links and activities to help them extend learning in the school classroom.

n total, 2,459 students attended a Two Raw Sisters and a Giraffe workshop. 5 + A Day provided veggie boxes to schools that are part their Fruit and Vegetables in Schools initiative. The boxes contained ingredients for one of the dishes demonstrated, adding encouragement for students and whānau to cook the dish at home

To increase the reach of the programme, we held a cooking competition open to all school-age young people. Tamariki were encouraged to follow one of the Two Raw Sisters and a Giraffe cooking workshop videos and make a vegetable dish with ingredients they had in the house.









# **FEEDBACK**

### **TEACHERS REPORTED:**

100% felt students increased their knowledge about the importance of including fruit and vegetables in their diet.





"I thought this demonstration was perfectly suited to Intermediate aged tamariki. It was practical and presented with humour with the perfect balance of audience interaction and demonstrating."

**Hutt Valley Teacher** 





"Rosa and Margo were so good with our ākonga. They were relaxed and certainly engaged our Yr 8 students."

**Canterbury Teacher** 





"Great session for the children, just the right length and content, any longer and children would lose interest. Good clear message about nutrition and using seasonal fruit and vegetables and using items at home."

**Canterbury Teacher** 









# NURTURING HEALTHY MINDS

Teachers and learning support staff play an important role in supporting the health and wellbeing of our tamariki and rangatahi, and in shaping their attitudes. Life Education's targeted professional development equips teachers with knowledge and skills to support their learners.

In 2024, more than 760 teachers and learning support staff attended a Nurturing Healthy Minds workshop. Both the model, online workshops with live facilitation, and topics offered, Anxiety and Neurodiversity, continue to be popular and convenient for teachers.

In the evaluation, 100% of teachers who participated in our Anxiety Workshop said they came away with new learnings, strategies and takeaways to try in their school. 99% of teachers and learning support staff found the content of our Neurodiversity Workshop was relevant to their roles.

The Anxiety workshop was developed in partnership with Anxiety New Zealand. The Neurodiversity workshop features neuroscience trainer Kathryn Berkett.





"Thanks for this webinar it was very insightful and explained things in a way that was easy to understand."

"Thoroughly enjoyed the session, and am so thrilled this will be offered to schools throughout Aotearoa to upskill and share knowledge in terms of supporting ND ākonga."

"This workshop has given me new insights and practical tools to create a more inclusive, supportive classroom environment that benefits all my learners, especially those who are neurodiverse. I look forward to implementing these strategies in my daily practice."

"The balance of resources and speakers was perfect - very engaging."

"Practical information and strategies. We have been having some really good team discussions since the workshop. We feel more able to recognise the different symptoms of anxiety as it presents in different children and the small step strategies we can use."



### **NOURISHING YOUNG MINDS**

# Our food and nutrition professional development programme was delivered to 98 teachers from 47 schools in 2024.

Developed and delivered in partnership with Te Whatu Ora Waikato and Sport Waikato, the programme aims to improve teachers' knowledge and understanding of food and nutrition and to equip them to create meaningful school policies and practices around kai.

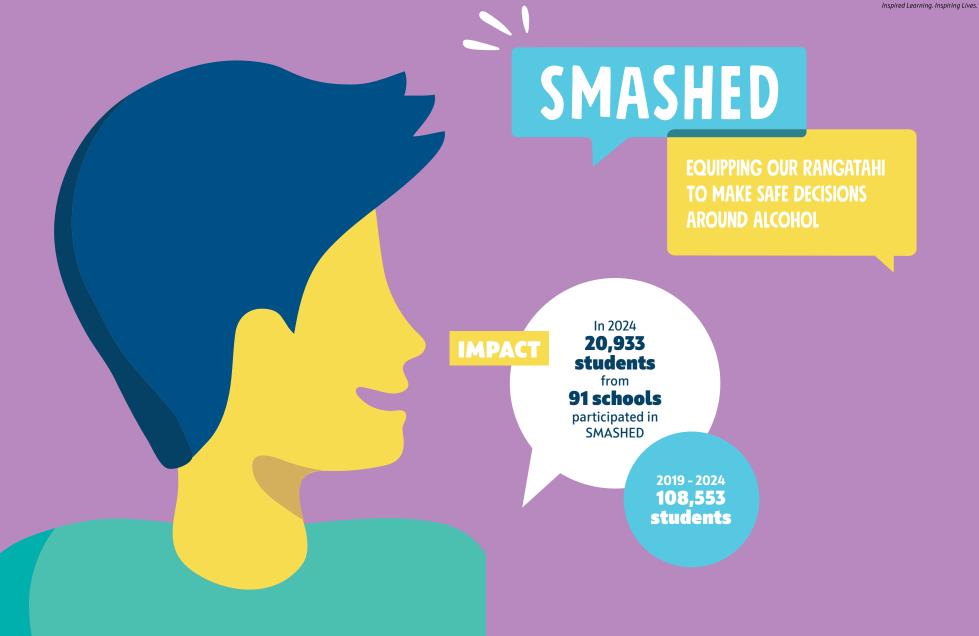
It is based on the latest health and education guidelines and provides up to date context, a framework for cross-school collaboration and practical activity ideas. The programme is designed to meet goals set out in the Government's Healthy Active Learning Strategy.



"We're having positive conversations with students around nutrition and how food affects us/our ability to function properly. Making good decisions and using moderation when choosing what we eat."

"I really liked how the facilitators discussed things like 'ideal scenario' when it came to food, rather than 'this is what you have to eat to be healthy' which is the old narrative. Kids don't usually have a choice about what they eat, and would feel whakamā about it when it was around the food pyramid. Ka rawe!"









# CHANGING ATTITUDES TO ALCOHOL

"(The most important thing I learned) was don't underage drink, because things can go bad fast."

SMASHED Theatre-in-Education programme uses powerful live theatre and interactive workshops to engage secondary school students in learning about peer pressure, relationships and the dangers of consuming alcohol.

Young audiences follow three characters and witness how they become involved with alcohol and how it affects their lives. Interactive workshops enable students to understand the vulnerability of the adolescent brain to substances such as alcohol, discuss strategies for managing peer pressure and making positive choices. For many rangatahi participating, SMASHED builds on the substance education they received in Years 7 and 8 through Life Education Trust's Healthy Harold programme.

A NZCER review of the programme released in 2022 found that the programme was highly valued by schools and reinforced information and social competency strategies covered in the classroom.





"This is an effective method of communicating these ideas to students this age so that they don't think they are being told what to do or not do or feel like they are being lectured on this topic." (Teacher)



### **Feedback**

**77%** 

of teachers thought students' knowledge of the risks associated with underage drinking had improved after the performance and further classroom discussion.

**70%** 

of students thought that the theatre and workshop presentation was a good way to learn about the risks associated with underage drinking.

58%

of students said they knew more about navigating peer pressure.







### **VAPING EDUCATION**

While youth vaping rates are beginning to decrease in New Zealand and regulation is being introduced in an effort to prevent young people taking it up, vaping continues to be problematic for schools. There is continued demand for vaping education through our Healthy Harold programme in primary schools and Behind the Scenes theatre-ineducation programme in secondary schools.

Young people are especially at risk of the potential health effects of vaping because their bodies are still developing. Life Education Trust developed Behind the Scenes to give students knowledge and skills to make informed choices about vaping and other nicotine products. The programme explores peer pressure and decision making, specifically around vaping, and how social media influences our thinking and behaviour.

Developed with input from students and reviewed by the Asthma and Respiratory Foundation, the performance follows a social media influencer and her friend as they explore the rights and wrongs of paid promotion and the health risks of vaping. During the performance, the actors interact with students through workshop components, exploring the key learnings and encouraging deeper thought and discussion.

# Daily vaping rates **15-17 year olds**



NZ Health Survey









IN 2024

17,688 STUDENTS

ΔΤ

80 SCHOOLS

**PARTICIPATED** 

**SINCE 2022** 

51,495 STUDENTS

HAVE PARTICIPATED

**56%** of students who participated said they were less likely to vape

of teachers believe it is important that students learn more about vaping and social media influences.







"Great message delivered in a relaxed setting, good use of humour as well."

Teacher



"Things online aren't always what they seem." - student

"Don't get sucked in, don't let your friends or social media make you do things you don't want to do, just for popularity." - student







"Don' t just go along with everything with little thought about it. Think about what you're doing and question things. Do your research about what you're getting involved in." - student









# Money Mojo

# At Life Education, we believe financial literacy is a core life skill that is important for all young people to learn.

By teaching students about money and making financial decisions we can prepare students to contribute to our society and our economy in a meaningful way and improve their chances of a better quality of life. Research from the Commission for Financial Capability\* shows that financial literacy learning at secondary schools is variable and often confined to subjects such as Business Studies or Accounting. Life Education Trust developed the SMART\$ financial literacy programme with an emphasis on entertaining and informative content for 14 - 15 year olds. In partnership with PMG Charitable Trust, Life Education has offered the SMART\$ financial literacy programme to secondary schools since 2020 and continues to widen accessibility with free online components.

\*School leavers survey 2018, Commission for Financial Capability





### **ENSURING RELEVANCE**

A key aspect of the programme development for Life Education Trust is understanding what young people think and need. In 2024 we investigated the spending habits, financial literacy and education preferences of the next generation of workers through a series of focus groups. Participants were aged between 14 and 17, from six different secondary schools across the country.

The study found parents have the biggest influence on teenagers' knowledge of money matters, but teachers, other relatives and TikTok play a big role too.

Most of the teenagers interviewed had thought seriously about their futures and wanted to support themselves and avoid getting into debt. While "being broke," was the most common worry, young people also wanted financial independence and stability. One participant was concerned "not being able to stand on your own two feet" while another felt that "Not having enough to have a good life", and "No home" were also at the forefront.

Participants were concerned about the potential negative consequences of having a lot of money, including fears of attracting "fake friends" and "gold diggers," losing genuine friendships, and becoming "too comfortable".

Some were thinking beyond their own situation, considering support for their wider family, power and corruption. "A handful of people have most of the world's money, have loads of power and control because they have so much money."

It was clear that part-time jobs provide more than work experience. Teenagers who had paid work were often paying tax, had been given an opportunity to sign up/be signed up for KiwiSaver, had bank accounts, were more likely to be saving.

Nearly half the students participating said they saved regularly. Most of these students had savings accounts, although one mentioned a piggy bank. Some saved even if they didn't have a regular income. Only 28% of the students had a KiwiSaver account and there were varying levels of understanding about it.

The teenagers interviewed wanted to know how to make money, and more about loans, mortgages, saving, bank accounts, insurance, investment and tax.

The research findings were used to inform further development of financial literacy education for Life Education Trust and PMG Charitable Trust.



### **TEENS' MONEY WORRIES**

"Not being able to stand on your own two feet."

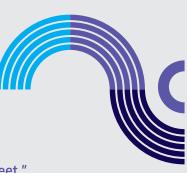
"No home."

"Gold diggers and fake friends"

"A handful of people have most of the world's money, have loads of power and control because they have so much money."











# ENHANCING FINANCIAL LITERACY



Designed specifically for New Zealand rangatahi, it is usually performed to whole year groups of students in Years 9 or 10. The audience follows three characters as they reflect on financial decisions they made as young people and the subsequent impact. Concepts covered include saving, deferred payment schemes, credit cards and KiwiSaver.



93%

strongly agreed or agreed SMART\$ explored the issues and key concepts of everyday financial decisions well.

88%

strongly agreed or agreed students' knowledge improved after participating in SMART\$.

100%

strongly agreed or agreed it was important for students to learn more about everyday financial decisions.

#### **FEEDBACK**



"Being informative and funny made it relatable and easy to listen to." Student

The relevant information and the way it was presented. It wasn't 'cheezy'. It was effective." Teacher

"The performers managed to fit money concepts into a play and it was pitched at the right level." Teacher

"I learned you can start saving at whatever age, and how interest gains interest." Student



### **IMPACT**

IN 2024

12,679 STUDENTS

ΔΤ

72 SCHOOLS

**PARTICIPATED** 

**SINCE 2020** 

46,065 STUDENTS

**HAVE PARTICIPATED** 

\*Life Education Trust Independent Research.



# **SMARTSONLINE.ORG.NZ**

### Life Education Trust and PMG Charitable Trust launched SMART\$ Online in 2023.

This interactive, online financial literacy tool was designed for teachers to use during mentor, health, form time or within subject lessons and can also be used by young people at home, in holiday programmes or work-readiness sessions. The free tool consists of four modules, covering essential topics Debt, Savings, Deferred Payment, and KiwiSaver. Each module features a short, entertaining video performed by actors, followed up with quiz questions based on the money topic and story, encouraging rangatahi to test their understanding and knowledge.











### **IMPACT**

IN 2024

1,691 MODULES

**WERE COMPLETED** 



# COMMUNITY PARTNERSHIPS





Thank you to Mainfreight, The Warehouse, Baker Tilly Staples Rodway, 5 + A Day Charitable Trust, Apparelmaster and Herbalife Foundation for their continued support. The PMG Charitable Trust support our SMART\$ financial literacy programme, The Tomorrow Project support our alcohol education programme SMASHED and 5 + A Day support the Two Raw Sisters and A Giraffe programme. The Wright Family Foundation supported the Empowering Brave Voices campaign.















Charity Gaming partners, including NZ Lottery Grants Board, Pub Charity, The Lion Foundation, Aotearoa Gaming Trust, Four Winds Foundation and many smaller trusts support us nationwide are an integral part of supporting communities and volunteers.











Thanks to the many individual donors who make up our Harold Club and continue their generous support.





# HEALTH & WELLBEING PARTNERSHIPS







Our partnership focuses on supporting the mental wellbeing of tamariki. Life Education have raised awareness of the 0800 WhatsUp free counselling helpline through our primary and secondary school programmes.



In partnership with 5 + A Day Charitable Trust, we developed the Two Raw Sisters and a Giraffe nutrition and cooking programme.



Life Education Trust and the Asthma and Respiratory Foundation work together to tackle youth vaping through education programmes for students, teachers and whānau.



Anxiety New Zealand provide expert guidance for our mental wellbeing resources and have helped us develop professional development for teachers and school staff to support students suffering from anxiety.



Our Healthy Harold educators use Feel Brave material in their teaching to help tamariki understand anxiety and other big feelings. Author Avril McDonald's latest book, the Wolf and the Hocus Pocus, was the centre of the Empowering Brave Voices campaign in 2024, encouraging tamariki to speak out and seek help if they witness abuse. Life Education Trust, Save the Children, Women's Refuge and the Wright Family Foundation supported the campaign.



Save the Children provide classroom resources around children's rights and financial support to enable tamariki in the Far North to access Life Education lessons. We work together on initiatives that support the safety and wellbeing of tamariki, such as the Empowering Brave Voices campaign.



Sexual Wellbeing Aotearoa (formerly Family Planning) provide education programmes for rangatahi about sexuality and relationships that complement the Healthy Harold programme.



# OUR PEOPLE VOLUNTEERS

More than 300 volunteers gave 23,000 hours as trustees to ensure tamariki across Aotearoa experienced Life Education Trust programmes. Many truck drivers and transport companies also gave their time and fuel to move the mobile classrooms around the regions.



Life Education is proud to have the following Life Members

#### 2011

Val Whyte\* Ian Holyoake John Spring Stephen Burnett

### 2012

Joslyn Tjeerd Lance Hutchison, QSM John Beattie Bruce Darvill, QSM\* Rob Wilton

#### 2013

Trevor King, QSM\* Robyn Paterson Margaret Radford Peter Cox Roy Savage\*

### 2014

Michael Cooney, QSM Pat Seymour, OBE Paul Cressey, ONZM\* Jeanette McIntyre

#### 2015

Steve Graves Brian Shearer Steak (John) Goodin, QSM Graeme Pentecost

#### 2016

Kay Crosby Astrid Martin Jo Coughlan Ian McBride

### 2017

Chris Kirk Burnnand, MNZM

### 2018

Allan Nichols Brian Kelsey Ian Emmerson Debbie Given Christine Goodin

### 2019

Ray King Grant Coward Janet Lean

Keith Trembath, MNZM Roger Scammell

#### 2021

Mark Biggs Dianne Henderson Alison Gilbert Mike Collins Sheila Ellis Ken Miller

### 2022

Joanne Wansbone Kay Moir Jeff Paul Tony Sullivan

### 2023

Michelle Fitzgerald Malcolm Leeming Mandy Rasmussen

### 2024

Todrick Taylor



Inspired Learning. Inspiring Lives.

### **BOARD**

**Chair,** Rob Simcic

**Deputy Chair, John Spring** 

Cameron Bagrie

Dee Lambie

**Graham Lawrence** 

Christine Goodin

Jacqueline Taylor

Jeff Hart

Dr Geoff Kira

Ross Taylor CNZM

### **STAFF**

CE John O'Connell/Mark Weatherall

Lizzie Barnett

Belinda Cordwell

Lisa Crombie

Michelle Dow

Anthea Mulholland

Susanna Norris

Abby Saywell

**Tracey Scott** 

Hayley Sims

\* Deceased



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### **EDUCATORS**

In 2024, we introduced Tohu (awards) to recognise the individual and collective efforts of the Healthy Harold programme educators across the country.

### The inaugural recipients were:

**Ingrid Kemp,** Nelson Tasman, the Poipoia Tohu for supporting other educators.

**Jonny Thompson,** Kāpiti Horowhenua, the Ākina Tohu for innovative thinking in the face of new challenges.

**Rudi Keggenhoff and Amy Pateman,** Mid and South Canterbury, the Raukura Tohu, for impact at hundreds of schools.

**Marsha Chiet,** North Wellington, the Karamata Tohu for extending learning beyond the mobile classrooms.

**Mat Harris,** Auckland West, the Rearea Tohu for building new relationships, particularly in the early years of the role.

**Jenni Gilbertson,** North Shore, the Kākākura Tohu for coaching and mentoring as a regional leader.

**Tim Jones,** Manawatu, the Taumata rau Tohu for outstanding commitment to young people.



OUR PEOPLE ARE OUR MOST VALUABLE RESOURCE



### LIFE EDUCATION TRUST NZ

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You can find more information and contact details for Life Education Trust (NZ) at lifeeducation.org.nz

