



At Life Education Trust, we believe financial literacy is an essential life skill.

Through financial education we can help empower young people, reduce inequality and provide opportunities for a better quality of life.

The SMART\$ programme is designed to provoke thinking and conversation around everyday financial decisions and opportunities impacting young people.

Designed specifically for New Zealand rangatahi, SMART\$ has two components: a live theatre-in-education performance in schools and online learning modules housed on the Stacks platform.

In the SMART\$ performance, the audience follows three characters as they reflect on financial decisions they made as young people and the subsequent impact. Relatable young actors explore key financial concepts such as saving, debt and risk with students in workshop discussions after the performance.

SMART\$ online resources break money management down into bite-sized modules. Each module contains an entertaining video and quiz and can be completed in 15 minutes. There are modules covering KiwiSaver, banking, insurance, budgeting, Buy Now Pay Later schemes, saving and debt. They were developed with PMG Charitable Trust and are housed on their financial literacy platform: Stacks.

Programme reach - theatre-in-education



FEEDBACK

Teachers reported:

93% felt it was important for students to learn more about financial literacy.

92% felt that the SMART\$ performance was relevant to students.

Teachers liked:

"It was pitched in a way that appealed to our students, and these are issues our kids don't think about enough!"

"Relevant information that was presented to students in an interesting way."

"It addressed something that is not being covered in the school curriculum and should be."

77% of students felt SMART\$ was a good way to learn about everyday money choices.

17% of students have taken steps to enrol in KiwiSaver since the SMART\$ performance

39% of students have decided to save regularly since the SMART\$ performance

Students said:

"The most important thing I learnt was to never spend my money recklessly but also make up a KiwiSaver account for when I am older."

"Check the fine print before accepting a loan or pay service."

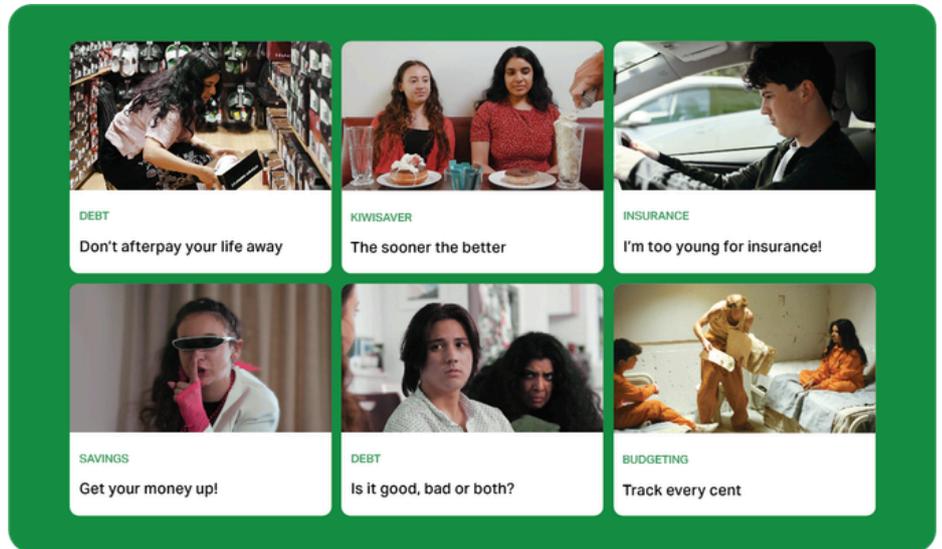
"I learned you can start saving at whatever age, and how interest gains interest."

ONLINE LEARNING

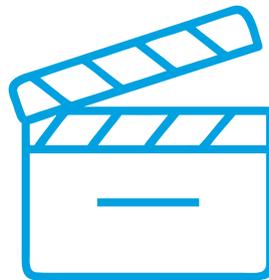
In 2025, the SMART\$ online learning modules moved to Stacks, PMG Charitable Trust's new financial literacy platform for rangatahi.

New modules on Insurance, Budgeting and Banking were added. These topics were informed by findings from our research in 2024 looking into financial knowledge and concerns for rangatahi.

STACKS



As an organisation committed to the development of young people, we were pleased to involve Film Studies students and recent graduates from Te Herenga Waka University of Wellington in the video production for the new modules.



FINANCIAL EDUCATION CURRICULUM

Life Education Trust welcomed the Government's announcement that financial education will be embedded as a core element of the refreshed social sciences curriculum for Year 1-10 students, set to roll out in 2027. Over the past two years, Life Education has been part of the Retirement Commission's working group, giving us a voice at the table as these plans develop. Along with exploring potential new developments the new curriculum will provide, we will be ensuring the existing SMART\$ programme and resources align with the curriculum and are listed in the official school guide.