

Matrix for Financial Capability unit standards

Green cells - Graded standards

	Level 1	Level 2	Level 3
Managing income	US 28087 v3 Demonstrate understanding of the effect of life stages on personal income 3 credits	US 28092 v3 Analyse the effect of significant life events at different life stages on personal financial income 3 credits	US 28098 v3 Evaluate options to increase personal income 3 credits
	US 24697 v3 Perform income-related calculations for personal financial capability 2 credits	US 24699 v3 Make an informed decision relating to personal income and explain its impacts 2 Credits	
	US 24695 v3 Explain taxation and other deductions relating to personal income 2 credits	US 24695 v3 Explain taxation and other deductions relating to personal income 2 credits	
Credit and debt	US 28088 v2 Demonstrate understanding of credit and debt on personal finances 3 credits	US 28093 v3 Describe the financial responsibilities and consequences of tertiary study funding options 3 credits	US 28099 v2 Analyse credit options and select strategies to manage personal finances 3 credits
	US 29558 v1 Demonstrate understanding of personal credit history 2 credits		
Setting goals and budgeting	US 28089 v3 Demonstrate understanding of personal financial goal setting 3 credits	US 28094 v3 Produce a balanced household budget and adjust the budget to reflect changing financial circumstances 3 credits	US 28100 v3 Develop a plan to achieve a long-term personal financial goal(s) 4 credits
	US 24709 v4 Produce a balanced budget to manage personal finances 3 credits		
Saving and investing	US 28090 v3 Demonstrate knowledge of personal financial saving and investment options for given scenario(s) 4 credits	US 28095 v2 Analyse personal financial investment options 3 credits	US 28101 v3 Create a long-term personal financial investment portfolio 4 credits
Protecting assets and wealth	US 28091 v3 Explain risks and risk management strategies for personal finances 3 credits	US 28096 v2 Demonstrate understanding of insurance products for personal financial capability 3 credits	US 28102 v3 Demonstrate understanding of risk and return on investment for a personal financial investment portfolio 4 credits
Spending and transacting	US24705 v3 Interpret and confirm accuracy of financial documents for personal financial capability 2 credits	US 28097 v2 Analyse and select banking products and services in relation to personal finances 3 credits	US 28103 v2 Analyse and select personal financing options for purchasing a property 4 credits
			US 28104 v2 Analyse the impact(s) of external factors on personal finances 3 credits