

Title	Analyse personal financial savings and investment options		
Level	2	Credits	3

Purpose	People credited with this unit standard are able to analyse personal financial savings and investment options.
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Classification	Core Generic > Financial Capability
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Available grade	Achieved, Merit, and Excellence
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Criteria for Merit	Analysis includes explanation of the suitability of the savings and investment options for the individual investment profile.
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Criteria for Excellence	Analysis includes justification of the suitability of the savings and investment options for the individual investor profile.
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Guidance Information

- 1 This unit standard can be awarded with *Achieved*, *Merit*, or *Excellence*. For the *Achieved* grade to be awarded, the outcome must be achieved as specified in the outcome statement. For *Merit* or *Excellence* to be awarded, the candidate must meet the *Merit* or *Excellence* criteria specified above.
- 2 Definitions
Contribution options includes amount and frequency.
Individual investor profile refers to an individual's preferences in investment. The profile would consider personal or social traits such as age, income, wealth, family, tax situation; attitudes; the investor's financial objectives and tolerance of risk.
Investment means holding long-term, non-cash growth assets with the aim of capital gain and/or income.
Investment options could include but are not limited to – savings accounts, term deposits, bonds, shares, property, managed funds/KiwiSaver, commodities, currency, derivatives, other alternatives, business ownership.
Saving is for a purpose or goal and may include saving for consumables and/or investment opportunities.
- 3 Assessment may be based on a case study or simulation, but where the candidate's real situation is used, every care must be taken to protect privacy, and the provisions of the Privacy Act 2020 will apply.
- 4 Legislation includes but is not limited to the:
 KiwiSaver Act 2006
 Income Tax Act 2007
 Privacy Act 2020

Personal Properties Securities Act 1999
 Financial Markets Conduct Act 2013;
 and all subsequent amendments and replacements.

5 References

KiwiSaver – <https://www.kiwisaver.govt.nz/>;
 Fin Cap - <https://www.fincap.org.nz/>;
 Ministry of Social Development - <https://www.msd.govt.nz/>;
 Money Hub – <https://www.moneyhub.co.nz/>;
 New Zealand Banking Association - <https://www.nzba.org.nz/>;
 Financial Services Council of New Zealand - <https://fsc.org.nz/>;
 Inland Revenue – <https://www.ird.govt.nz/kiwisaver/>;
 Sorted: Your Independent Money Guide – <https://www.sorted.org.nz/>;
 New Zealand Stock Exchange - <https://www.nzx.com/>;
 New Zealand Now - <https://www.newzealandnow.govt.nz/investing-in-nz/investment-options/>;
 Financial Markets Authority - <https://www.fma.govt.nz/investors/investment-understanding-the-basics>.

Outcomes and performance criteria

Outcome 1

Analyse personal financial savings investment options.

Range three different options including KiwiSaver.

Performance criteria

1.1 Savings and investment options relevant to an individual investor profile are analysed in terms of their features.

Range features include – cost/fee(s), length of time, deposit/initial outlay, contribution options, risk(s), reward(s).

Planned review date	31 December 2025
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Status information and last date for assessment for superseded versions

Process	Version	Date	Last Date for Assessment
Registration	1	12 December 2013	31 December 2018
Revision	2	21 May 2015	31 December 2018
Review	3	21 July 2016	31 December 2022
Review	4	31 December 2020	

Consent and Moderation Requirements (CMR) reference

0226

This CMR can be accessed at <https://www.nzqa.govt.nz/framework/search/index.do>.

Comments on this unit standard

Please contact NZQA National Qualifications Services ngs@nzqa.govt.nz if you wish to suggest changes to the content of this unit standard.

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