

Professionalising the Sector: Competency Framework for Financial Capability Practitioners

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Background

“A competency framework is a crucial tool for organisations because it provides a structured and systematic approach to defining, developing, and managing the knowledge, skills, behaviours, and attributes required for individuals to perform effectively in their roles and contribute to organisational success” (Google, 2025).

At present, New Zealand lacks such a comprehensive framework in the financial capability sector that is both widely accepted and in common usage among organisations and practitioners. Work has been underway, primarily by Massey University over the past ten years and, more recently, FinCap has published its Te Tāpapa Professionalised Workforce Development Framework for Financial Mentors. A significant difference between Massey University’s framework and FinCap’s Te Tāpapa framework is that the Massey University framework is broad and encompasses all types of financial capability practitioners, whereas Te Tāpapa is specifically focussed on the financial mentor role. The following framework seeks to integrate both frameworks to enable the financial capability sector to adopt a single, unified, framework for the continuing professionalisation of the sector. It identifies the range of roles within the sector and details, for each type of role, the competencies, knowledge and behavioural outcomes required for each role.

Introduction

Financial capability is more than just financial literacy; it is the capacity to act in one's best financial interest, given socioeconomic contexts and life circumstances. In New Zealand, the frontline professionals, including community enablers, mentors, specialists, and trainers, are instrumental in shaping outcomes not only for individuals but for entire whānau and communities. An intentional, structured workforce development framework is thus essential to ensure these practitioners are consistently skilled, adequately supported, and equipped to deliver high-quality, culturally-responsive services.

This framework is built on the principle that effective financial capability services require a sophisticated blend of subject-matter expertise, practical and relational skills, and deep contextual understanding, including te ao Māori perspectives and community-led approaches. Its overarching goal is to foster a professional, resilient, and high-impact workforce capable of supporting the diverse financial needs of New Zealanders in a variety of settings, ranging from grassroots NGOs and iwi organisations to mainstream financial services and government-funded agencies. **Most importantly this framework is a living document, designed to incorporate emerging best practices, evolving sector needs, and the lived experiences of practitioners and clients alike, ensuring ongoing relevance and impact.**

It lays out a systematic approach to defining the competencies that underpin quality practice across the full range of sector roles. These include not only the technical proficiencies associated with giving effective financial guidance but also the soft skills, such as empathetic communication, critical thinking, and cultural competency, that are increasingly recognised as essential to service delivery (and in particular, whānau-centered delivery) within the New Zealand context. By integrating the sector-specific insights from Massey University's broad practitioner framework with the targeted competencies identified in FinCap's Te Tāpapa Professionalised Workforce Development Framework, this unified competency framework provides a detailed roadmap for capability progression. It recognises both the common elements across all financial capability roles and the unique competencies required for specialised positions, such as financial mentors, educators, and programme managers.

Aims of the framework

The strategic aims of introducing a universal framework to the New Zealand financial capability sector are to:

- Professionalise the sector by establishing competency standards, thereby gaining credibility and public trust in the sector
- Help practitioners to gain the necessary skills, knowledge, attributes and behaviours to be effective in their building financial capability roles
- Provide a foundation of competence and pathways for migrating to alternative financial capability roles.
- Inform the development of financial practitioner qualifications (such as Massey University's new Level 6 Professional Certificate in Financial Practice, currently in development, that will be aimed at practitioners and will incorporate the competencies needed to operate as a financial capability practitioner).

At an operational level the framework will:

- Create a common language within the industry for discussing financial capability practitioner competency
- Enable organisations and employers to objectively set expectations, assess candidates when recruiting, evaluating performance and gauging the professional development needs of employees
- Provide individual practitioners with a precise understanding of the skills, knowledge, and behaviours required for their current role and for advancement within existing roles or migration into associated roles or specialisations.

Requirements for the framework to succeed

For the competency framework to be successful, competing interests must be set aside and the framework universally agreed among policymakers, educators and trainers, and practitioners as to its purpose, breadth and depth of its parameters. Clarity of roles within the sector will be required for implementation to avoid ambiguity and duplication while, at the organisational level, a commitment to a culture of continuous improvement and service excellence (where practitioners are encouraged to develop their skills, knowledge and behaviours) is essential.

Summary

In keeping with international best practice and tailored with reference to lived realities specific to New Zealand, the framework's aims can be summarised as follows:

- Establish baseline and advanced competency standards: Credibly professionalise the sector and increase public trust,
- Support continuous learning and professional mobility: Enable practitioners to identify and address skill gaps and transition smoothly between roles,
- Facilitate consistent recruitment and development practices: Allow organisations to set objective criteria for hiring, performance review, and succession planning,
- Promote a common industry language: Enhance coordination, transparency, and accountability across the sector,
- Embed Te Tiriti o Waitangi principles: Uphold obligations to partnership, participation, and protection in financial capability practice.

How to interpret the framework

The framework establishes four competency domains:

1. Knowledge of content and context of Financial Capabilities
2. Skills and practice of Financial Capabilities
3. Awareness of cultural and societal contexts surrounding Financial Capabilities
4. Taking responsibility for personal development of Financial Capabilities

Within each competency domain a range of competencies have been identified.

The expected behaviour for each competency is listed by type of financial capability practitioner:

- Community enabler
- Mentor
- Specialist
- Educator
- Trainer

For the purpose of this framework, we have used the following definitions for each financial capability practitioner group:

- A community enabler is someone who works to empower a community to take ownership of its own financial well-being. They may not provide direct financial capability service but instead facilitate connections, promote financial literacy programs, and support community-led initiatives.
- A mentor is someone who is FMIC qualified and usually employed by a financial capability service provider.
- A specialist is someone who works in a specialised field or has a relevant specialised skill with a background in the financial capability or finance sectors (for example in the youth sector, social services sector,). This role often involves a higher level of expertise.
- An educator is someone who teaches financial concepts to groups or individuals, is employed as a teacher at primary, secondary or tertiary level
- A trainer is someone providing financial capability training to aspiring or experienced financial capability practitioners with a greater emphasis on practical application and skill development.

Competency	Expected Behaviour of Financial Capability Practitioners				
	Community Enabler	Mentor	Specialist	Educator	Trainer
Competency Domain 1: Knowledge of content and context of Financial Capabilities. Purpose: To ensure that Financial Capability Practitioners possess a solid foundation of knowledge in personal financial management and an awareness of the broader financial landscape. This domain aims to build both conceptual understanding and practical insight, enabling practitioners to support others with credibility, relevance, and confidence. The objective is to empower practitioners to draw on both formal knowledge and lived experience to contextualise financial concepts in ways that resonate with diverse individuals and communities. Objective Outcome: This domain cultivates analytical thinking, information literacy, contextual awareness, and the ability to translate complex financial concepts into accessible, relatable guidance. Financial Capability Practitioners and develop the capacity to source, evaluate, and apply financial information effectively, while also reflecting on their own experiences to inform empathetic and grounded facilitation. These skills are essential for building trust, fostering informed decision-making, and adapting financial learning to real-world contexts.					
Understanding of personal financial management concepts and the impacts of applying or failing to apply those concepts.	Displays foundational knowledge of personal financial management and its impact on community wellbeing. Translates financial concepts into accessible terms grounded in community experience.	Possesses a well-rounded and current understanding of personal financial management concepts and external factors shaping financial behaviours. Applies this knowledge to support mentees in navigating complex financial landscapes and systems.	Demonstrates advanced, analytical knowledge of personal financial concepts and their impacts. Applies evidence-based insights to develop innovative and effective financial capability concepts. In-depth knowledge of specialist area.	Applies and contextualises core financial management concepts within the curriculum, demonstrating their real-world impacts. Guides students to connect personal finance principles to everyday life and supports learning with relevant examples.	Possesses expert knowledge of personal financial management and sector developments combined with pedagogical mastery. Capably translates complex information into effective teaching materials and supports practitioner development aligned to sector standards and cultural contexts.
Lived experience of personal financial management concepts.	Able to relate and convey experiences of applying personal financial management concepts to own lives.	Integrates personal and mentee experiences critically to tailor mentoring. Uses reflection to support mentee growth, acknowledging socio-cultural and systemic influences on financial behaviour for personalised, effective guidance.	Synthesises personal, client, and specialist experiences to inform program design and policy. Guides others in reflective practice, using lived experience as evidence to enhance financial capability interventions and sector improvements.	Draws on own and students' experiences to create authentic and reflective learning opportunities. Encourages students to explore, discuss, and analyse personal and family financial decisions in a safe classroom environment.	Models reflective use of personal and practitioner lived experiences as teaching tools. Facilitates trainees' critical engagement with their own and others' experiences, ensuring culturally responsive, inclusive, and effective training environments.

Broad understanding of the wider financial world.	Demonstrates general awareness of the wider financial environment, including basic financial institutions, government support systems, and key economic factors affecting the community. Connects these broad concepts simply for community understanding.	Understands how broader financial systems, policies, and economic trends influence individual circumstances. Applies this knowledge to contextualise mentoring, helping mentees navigate complex financial environments with confidence.	Possesses detailed knowledge of financial markets, regulatory frameworks, economic policy, and sector trends. Uses this expertise to analyse systemic factors shaping financial capability and inform strategic sector responses and programme design.	Explains broader financial systems, economic trends, and relevant societal influences as context for learning. Helps students relate classroom content to national and global financial realities.	Maintains expert-level understanding of the financial landscape and sector developments. Integrates this knowledge into training curricula, ensuring practitioners understand the wider context and implications for financial capability practice and policy.
Sources of information about personal financial management and the facilitation of personal financial management.	Recognises basic, trusted local sources of financial help and support. Advises community members where to find appropriate assistance and resources for personal financial issues and support services when needed.	Actively seeks, evaluates, and utilises a range of up-to-date, credible information sources to support mentees' financial learning. Adapts information to mentees' needs and encourages their independent exploration of resources.	Expertly identifies, appraises, and synthesises diverse and complex information sources, including research and sector data. Uses this specialist knowledge to inform practice development, client support strategies, and resource creation.	Selects and integrates reliable, curriculum-appropriate financial resources and digital tools. Instructs students in critically evaluating and effectively using information to support their financial learning and decision-making.	Continuously sources and integrates the latest financial knowledge, research, and sector standards to inform curriculum content and training delivery. Equips practitioners with skills to locate and critically assess information independently.

Competency Domain 2: Skills and practice of Financial Capabilities.

Purpose: To equip Financial Capability Practitioners and with the practical skills, behaviours, and approaches necessary to effectively support individuals and communities in building their financial capability. This domain focuses on the application of facilitation, coaching, and programme design skills that empower others to take ownership of their financial wellbeing. The objective is to foster environments that are inclusive, strengths-based, and conducive to behaviour change, while maintaining professional boundaries and modelling sound financial practices.

Objective Outcome: This domain develops a wide range of transferable skills including facilitation, collaboration, motivational communication, programme design, group dynamics management, and reflective practice. Practitioners learn to engage others in meaningful dialogue, support self-directed learning, and create safe, non-judgemental spaces for growth. These skills are essential for enabling change, building trust, and supporting diverse learning styles and needs, whether working one-on-one, in groups, or within broader community initiatives.

Motivated to help others to increase their capabilities and	Demonstrates genuine, non-judgemental support; seeks practical solutions alongside individuals and	Demonstrates personalised, relationship-based support, providing developmental feedback tailored to	Delivers structured, positive facilitation and education aligned with curriculum standards. Delivers	Demonstrates commitment to fostering students' growth and self-efficacy	Non-judgemental, positive and supportive approach to facilitate trainees' development. Encourages
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fulfil more of their potential.	communities. Actively participates in community knowledge sharing and continuously develops own practice within community contexts.	individual mentees. Engages in ongoing, informal learning partnerships and facilitates practical problem-solving.	information about specialist area so that individuals are able to develop and designs learning environments that accommodate diverse needs, aiming to empower individuals and groups toward sustainable financial behaviour change.	in financial learning. Encourages students to set personal goals and supports their journey toward greater financial capability and autonomy.	professional growth through communities of practice, sharing expertise, and fostering solution-focused learning environments for diverse financial capability practitioners.
Able to work collaboratively with others.	Negotiates and 'contracts' a fair distribution of effort with and between the community group, fostering inclusive participation and mutual responsibility in financial capability activities.	Collaborates closely with mentees and community partners and gets agreement to a fair distribution of effort with and between mentors and people being mentored.	Negotiates a fair distribution of effort between individuals, specialists and organisations. Collaborates with multiple stakeholders to ensure clear role definitions and responsibilities within group settings.	Collaborates with colleagues, whānau, and community partners to enhance financial education. Engages students in cooperative learning, promoting shared responsibility and teamwork in classroom financial projects or discussions.	Facilitates negotiated agreements that balance effort and responsibilities between trainers and trainees, promoting a respectful, cooperative learning environment.
Able to engage in dialogue and use other skills to help individuals and groups to develop their own learning.	Uses enquiry strategies and scenarios to encourage participation and questions, fostering a comfortable environment that supports community members' exploration of financial concepts in relatable ways.	Non-judgemental, positive and employs responsive, situational questioning and reflective techniques tailored to individual mentees, facilitating safe dialogue that encourages self-awareness and personalised financial learning.	Makes extensive use of established inquiry, discussion and demonstrates effectiveness of these techniques to individuals. Uses instructional scenarios to encourage critical thinking and group discussion, demonstrating pedagogical effectiveness.	Facilitates active, inquiry-based dialogue that encourages students to ask questions, reflect, and analyse. Adapts questioning and feedback to build student understanding and independent thinking in personal finance topics.	Models and teaches enquiry strategies and facilitation skills, guiding trainees to create engaging learning environments that foster critical questioning and self-directed learning among financial capability practitioners.
Warm and supportive without being judgemental, domineering or	Uses welcoming and supportive tone and cues which value the experience and expertise of the	Builds trusting, empathetic one-on-one relationships, promoting cultural	Uses and models a welcoming and supportive tone and cues which value the experience and	Creates a safe, supportive environment for open discussion. Encourages student voice and	Uses and models a welcoming and supportive tone and cues.

possessive of individual or group learning, problems and solutions.	community group while maintaining cultural sensitivity.	sensitivity and valuing individual lived experience.	expertise of the individuals/group during mentoring sessions.	ownership of learning while fostering respect, inclusivity, and non-judgemental support in class conversations and activities.	Models the value of using the experience and expertise of individuals/group during facilitation.
Able to manage group processes and effectively facilitate, coordinate, and guide group interactions and decision-making processes	Establishes tone and articulates aims, objectives and protocols of meeting.	Makes extensive use of responsive, situational enquiry techniques focused on mentees' immediate learning needs, fostering open dialogue and reflective practice.	Establishes tone and articulates aims, objectives and protocols when mentoring sessions or workshops, articulating clear learning outcomes, protocols, and decision-making processes.	Effectively manages classroom dynamics, guides group work, and sets clear objectives for financial learning activities. Supports collaborative decision-making and positive participation in group settings.	Establishes tone and articulates aims, objectives and protocols of training sessions.
Able to design programmes, sessions or events to create an environment with the potential to change behaviours from a strength-based approach	Applies inclusive facilitation techniques to empower participation and dialogue in community group settings.	Integrates teaching expertise with facilitation and mentoring strategies, tailoring approaches and goals to support growth.	Designs and delivers sessions about specialist area tailoring approaches and goals, as appropriate, to audience.	Develops and adapts lesson plans and activities using strength-based approaches that encourage positive behaviour change in financial decision-making and self-management.	Uses teaching knowledge to design and deliver professional training sessions that combine pedagogical knowledge with facilitation skills.
Models appropriate personal financial management behaviours	Has adopted or applied some personal financial management skills.	Applies personal financial management skills in practical, situational contexts and encourages mentees to do the same through relatable examples.	Implements comprehensive specialist knowledge aligned with sector standards confidently and models best practices.	Demonstrates and models sound financial behaviours and decision-making for students. Integrates practical examples into teaching to promote ethical and responsible attitudes toward money.	Has applied, or is currently applying, most personal financial management skills advocated.
Ability to use digital tools for financial management and/or education	Utilises basic digital tools confidently to communicate with individuals and groups, facilitating access to	Confidently guides mentees in using a variety of digital tools tailored to their needs, promoting safe,	Develops and facilitates digital literacy and cybersecurity training modules, assessing digital	Employs digital technologies to enhance learning about personal finance. Teaches students to use appropriate	Leads comprehensive training on digital financial literacy and cybersecurity best practices. Equips

	relevant financial resources and information. Applies simple digital platforms to support community learning and engagement, while maintaining awareness of digital literacy and access barriers.	effective, and practical use of technology for managing finances and enhancing digital financial literacy.	competencies and promoting safe technology use in specialist area.	online tools, apps, and resources for financial management and information-seeking.	practitioners with advanced skills to confidently teach safe technology use and digital tools that enhance financial management and client engagement.
Aware of own limitations	Refers individual, family or group to community support when appropriate.	Recognises own limits and refers mentees to specialist support or services in a supportive and timely manner.	Refers people being mentored to appropriate specialist resources, ensuring compliance with safeguarding and accountability standard.	Recognises the boundaries of their financial knowledge and teaching practice. Seeks support or refers students appropriately when specialist expertise or support is needed.	Refers trainees to supporting colleagues and organisations when appropriate.

Competency Domain 3: Aware of cultural and societal contexts surrounding Financial Capabilities.

Purpose: To ensure that Financial Capability Practitioners are attuned to the diverse cultural, social, and economic realities of the communities they serve. This competency domain seeks to develop practitioners who can engage respectfully and effectively across cultural boundaries, fostering inclusive environments where individuals feel seen, heard, and empowered in their financial journeys. The objective is to promote equity, trust, and relevance in financial capability initiatives by embedding cultural responsiveness into everyday practice.

Objective Outcome: This domain nurtures essential interpersonal and intercultural skills such as empathy, active listening, cultural humility, adaptability, and situational awareness. Practitioners learn to navigate complex social dynamics, respond sensitively to group climates, and adjust their approach to meet the unique needs of individuals and communities. These skills are foundational for building authentic relationships, facilitating inclusive learning, and mentoring others in culturally competent practice.

Able to connect cross-culturally	Builds trust by confidently engaging across cultural boundaries, respecting diverse community norms and promoting inclusive participation in financial capability activities.	Facilitates culturally respectful one-on-one relationships, adapting communication to diverse backgrounds and helping mentees navigate their cultural contexts effectively.	Applies deep knowledge of cultural frameworks to analyse diverse client needs and advise organisations on culturally responsive programme design.	Builds inclusive classrooms by acknowledging and valuing diverse cultural identities. Connects curriculum to students' cultural contexts and encourages respect for all backgrounds in financial learning discussions and activities.	Models and teaches culturally responsive practice, equipping practitioners to connect authentically across cultures and embed inclusivity into training programmes.
Understands and able to respond to	Recognises and respects a range of cultural and social	Tailors mentoring approaches to	Evaluates and promotes best practices around	Designs and implements curricula responsive to	Leads training on inclusive practices and diversity

cultural diversity and different settings (people with disabilities, LGBTQ+ community)	identities, practising sensitivity and inclusivity within community engagement.	accommodate diversity in identity and ability, ensuring safe, respectful, and empowering relationships.	diversity and inclusion at organisational and sector levels; advises on policy and culturally appropriate interventions.	diverse identities and accessibility needs, fostering equitable learning environments.	competence, guiding practitioners to embed these principles across their work.
Responsive to the immediate group climate	Reads and responds to group dynamics and energy within diverse community settings, adjusting facilitation style to maintain engagement.	Monitors interpersonal cues sensitively to adapt mentoring approaches, fostering trust and responsive support tailored to mentee needs.	Analyses group and organisational dynamics to optimise programme effectiveness, advising on adaptive strategies responsive to cultural and social climates.	Assesses classroom dynamics continually, adapting teaching methods to meet the social and emotional needs of diverse student groups.	Aware of and responds to formal and informal dynamics of the trainees. Able to gauge this ability among individual trainees and counsel development of this awareness.
Able to sense the feelings and concerns of others	Demonstrates flexibility by adjusting facilitation approaches promptly to address evolving community contexts and needs.	Adapts mentoring methods responsively to mentee progress and changing personal or cultural circumstances.	Leads adaptive programme development and sector initiatives that anticipate and respond to shifting social and cultural landscapes.	Modifies instructional strategies and content to align with changing student needs, technological advances, and curriculum updates.	Incorporates adaptive teaching practices and encourages reflective flexibility in practitioners to meet emerging sector and learner demands.
Able to adapt to changing situations and circumstances	Responsive and accommodating to changing situations and circumstances within the community and able to adjust to suit.	Practises nuanced empathy, recognising and addressing emotional cues to support mentees through sensitive financial and personal challenges.	Leverages emotional intelligence to inform strategic decisions and support frameworks that respond to client and community wellbeing.	Employs empathetic awareness to nurture student wellbeing, integrating support mechanisms within financial education contexts.	Models empathetic facilitation and instructs practitioners on emotional responsiveness to enhance training effectiveness and participant wellbeing.
Recognises limitations in own cultural awareness	Acknowledges personal cultural knowledge boundaries and actively seeks guidance or support from community members or cultural experts.	Reflects critically on cultural competence gaps, pursuing development opportunities and consulting appropriately to enhance mentoring effectiveness.	Champions ongoing cultural competency development at individual and organisational levels, modelling humility and continuous learning.	Engages in self-assessment and professional learning to deepen cultural responsiveness and improve teaching equity.	Leads reflective practice on cultural limitations, guiding practitioners to identify and address their own biases and knowledge gaps proactively.

Competency Domain 4: Taking responsibility for personal development of Financial Capabilities.

Purpose: To promote a reflective and growth-oriented mindset among Financial Capability Practitioners, encouraging them to take ownership of their personal and professional development. This domain aims to cultivate practitioners who are self-aware, resilient, and committed to continuous improvement. The objective is to ensure that practitioners not only maintain high standards of practice but also model the behaviours and attitudes that support lifelong learning and personal empowerment.

Objective Outcome: This domain develops key intrapersonal and metacognitive skills such as self-reflection, emotional intelligence, goal setting, and openness to feedback. Practitioners learn to recognise their own strengths, limitations, and biases, and to use this awareness to enhance their effectiveness and authenticity. These skills are vital for maintaining professional integrity, adapting to change, and inspiring others through example. They also support practitioners in navigating complex interpersonal dynamics and fostering inclusive, empowering learning environments.					
Awareness of own strengths and limitations	Carries out regular self-evaluation of personal strengths and limitations. Seeks and uses feedback from others to improve self, especially as a community enabler.	Actively identifies own developmental needs through reflection and feedback; enhances mentoring effectiveness by addressing gaps and building confidence in guiding others.	Systematically evaluates own expertise and areas for growth; pursues professional development and peer collaboration to maintain high-level sector knowledge and practice.	Reflects regularly on teaching strengths and areas for growth. Seeks feedback from students and colleagues to enhance financial education delivery and adapt approaches to meet diverse learner needs effectively.	Seeks and uses feedback to evaluate and improve training model, content and personal style, especially as a trainer of community leaders and facilitators of personal financial management.
Well-developed sense of self-worth and self-belief	Functions in a confident manner in all dealings with the whānau, community groups and individuals. Displays strong sense of identity.	Exhibits assuredness in mentoring skills and content knowledge; supports mentees while trusting own judgment and fostering empowerment.	Shows self-assurance in applying specialist knowledge and influencing sector practice; balances confidence with humility essential for leadership roles.	Demonstrates confidence in financial knowledge and teaching ability, fostering student trust. Maintains professional identity grounded in ethical practice and a commitment to empowering learners.	Operates in a professional and self-confident manner and engenders confidence in their role as a trainer of community leaders and facilitators.
Awareness of own biases and attitudes on performance of self and others	Recognises personal biases and emotional triggers within community interactions; strives to maintain non-judgemental, respectful engagement.	Reflects critically on own biases and influences on mentoring relationships; actively works to ensure equitable and supportive guidance.	Analyses how personal and systemic biases impact service delivery; advocates for inclusive, unbiased approaches within programmes and sector culture.	Critically examines personal biases and attitudes affecting teaching. Strives to minimise their impact by fostering inclusive learning environments and modelling open-mindedness for students.	Manages own emotions and levels of anxiety well in all situations. Exemplifies strong professional identity and facilitates confidence-building among trainees, fostering their growth as future sector leaders.
Skilled to set goals and improve own performance	Tries out new ways to get better results and takes steps to improve performance and outcomes	Tries out new ways to get better results and takes steps to learn about what is required to be excellent in their role as a mentor of	Implements formal development strategies aligned with sector standards; participates in advanced training, research, and peer networks.	Establishes clear professional development goals related to financial capability education. Actively pursues learning opportunities and reflects	Tries out new ways to get better results and takes steps to learn about what is required to be excellent in their role as a trainer of community leaders and

	Works collaboratively with others to improve own performance.	personal financial management learners.		on practice to continually improve student outcomes.	facilitators of personal financial management.
Open to new thinking and behaviours	Operates in a non-defensive manner. Welcomes new ideas and approaches; flexible and willing to adapt facilitation techniques in response to community needs.	Actively reviews performance and seeks innovative mentoring strategies and feedback; adapts to diverse mentee perspectives and evolving sector knowledge.	Champions innovation and evidence-based practice; proactively integrates emerging research and sector trends into program design and advice.	Embraces new pedagogical approaches, financial information, and technologies. Demonstrates adaptability and models lifelong learning attitudes, encouraging students to remain curious and open to change.	Actively reviews own performance. Drives adoption of new theories and methods; cultivates adaptive learning environments and encourages a culture of progressive professional development.

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