



# National Financial Literacy Strategy



## National Financial Literacy Stocktake Survey 2013 Report



ASIC

Australian Securities & Investments Commission

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Note: For ASIC purposes, this is ASIC Report 375. It is available on the ASIC website at [www.asic.gov.au/rep](http://www.asic.gov.au/rep)

# A Overview

## Review of the National Financial Literacy Strategy

- 1 In 2013, the Australian Securities and Investments Commission (ASIC) undertook a review of Australia's National Financial Literacy Strategy, published in 2011, to take stock of progress and develop a refreshed framework for action that addresses key priorities for the next three years.
- 2 An online stocktake survey of Australian financial literacy initiatives—the National Financial Literacy Stocktake Survey (2013 Stocktake Survey)—was conducted as part of the consultation process. This report documents the survey responses. This 'snapshot' provides an opportunity to reflect on current financial literacy offerings in Australia.
- 3 The report summarises key findings before providing more detail on each initiative, including, where relevant:
  - the type of initiative;
  - when it was first implemented;
  - the location(s) of delivery;
  - the topic(s) covered;
  - the delivery method(s);
  - the target audience(s);
  - the delivery partner(s);
  - whether it has been independently evaluated;
  - whether it is provided in a language other than English; and
  - any other financial literacy initiatives offered by the organisation that are not listed separately.
- 4 This report should be read in conjunction with the feedback report on the consultation: see Report 374 *Shaping a National Financial Literacy Strategy for 2014–17: Consultation feedback report* (REP 374). Both reports will inform the National Financial Literacy Strategy for 2014–17 (2014–17 Strategy).

## Scope of the 2013 Stocktake Survey

- 5 The 2013 Stocktake Survey was conducted between 2 May and 30 August 2013. See Appendix 1 for a copy of the survey tool.
- 6 For the purposes of the survey, a financial literacy initiative was defined as:
 

*a program, activity or resource designed to help people make informed judgments and take effective decisions about the use and management of money.*
- 7 This report summarises 112 initiatives submitted by 64 organisations in response to the survey. While we tried to distribute the survey as broadly as

possible, there may be individuals and organisations that did not complete it. There are likely to be other initiatives delivered in Australia that are not included in this snapshot.

- 8 Initiatives included in this report are intended primarily to benefit individuals or the public, rather than the financial interests of an individual or organisation. The information was provided to us directly by financial literacy initiative providers. The nature of self-reported information means there may be irregularities in what is reported and what exists.
- 9 Appendix 2 includes an alphabetically ordered list of organisations and the financial literacy initiative(s) they offer.
- 10 MoneySmart Teaching is captured as one initiative in this report. However, the 90 Australian schools trialling MoneySmart Teaching are not captured individually. Instead, these schools are listed in Appendix 3.

## Summary of findings

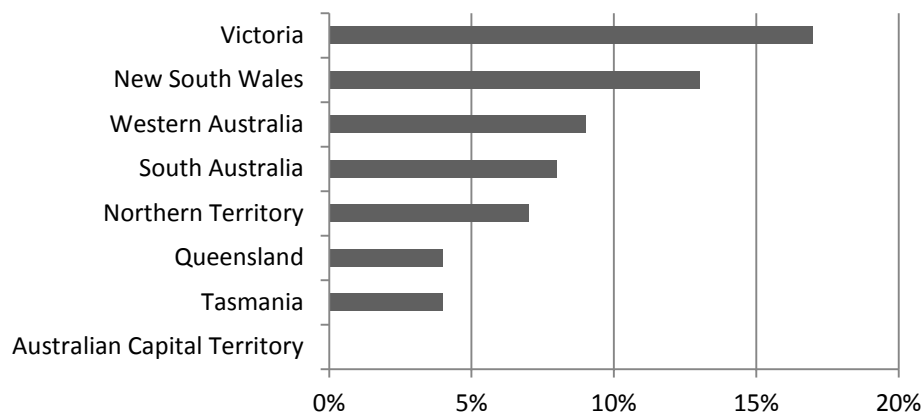
- 11 Initiatives may be activities (e.g. one off experiences that individuals or groups can participate in), programs (e.g. a structured series of sessions or activities) or resources (e.g. printed or online materials). An initiative could fall into one category or be a combination. For example, an initiative may include one-off workshops distributing printed materials, plus occasional targeted ongoing workshops. In this case, the initiative would be an activity, program and resource.
- 12 The most common types of initiative reported in the 2013 Stocktake Survey were programs (79%), followed by resources (48%) and activities (30%). They were most commonly implemented one to five years ago (47%) or more than five years ago (40%), while only a small portion (12%) were delivered in the past year.<sup>1</sup>
- 13 The types of organisations responsible for delivering the initiatives included business/private (40%), community/not-for-profit (31%) and government/public (20%). The remaining 9% were comprised of education providers such as schools, vocational education and training (VET) institutions and universities, credit unions and industry bodies.<sup>2</sup>
- 14 Initiatives were offered all over Australia, with nearly all delivered in large cities (82%), and a significant amount delivered in regional centres (73%) and rural and remote communities (67%).
- 15 More than half (54%) the initiatives were delivered at a national level (all states and territories) and 45% were delivered in one or more states or territory but not nation-wide. Only a handful of initiatives were delivered internationally (4%). Victoria was the state with the most regionally specific initiatives (19 in total), while 15 were delivered in New South Wales: see

<sup>1</sup> These findings are based on the 99 initiatives that provided this information.

<sup>2</sup> Although some of the organisations could be classified as government/public, community/not-for-profit, or business/private, they self-reported as not belonging in these categories.

Figure 1. The Australian Capital Territory was the only state or territory in the 2013 Stocktake Survey without a locally targeted financial literacy initiative.

**Figure 1: Location of initiatives delivered in states or territories, %, 2013**

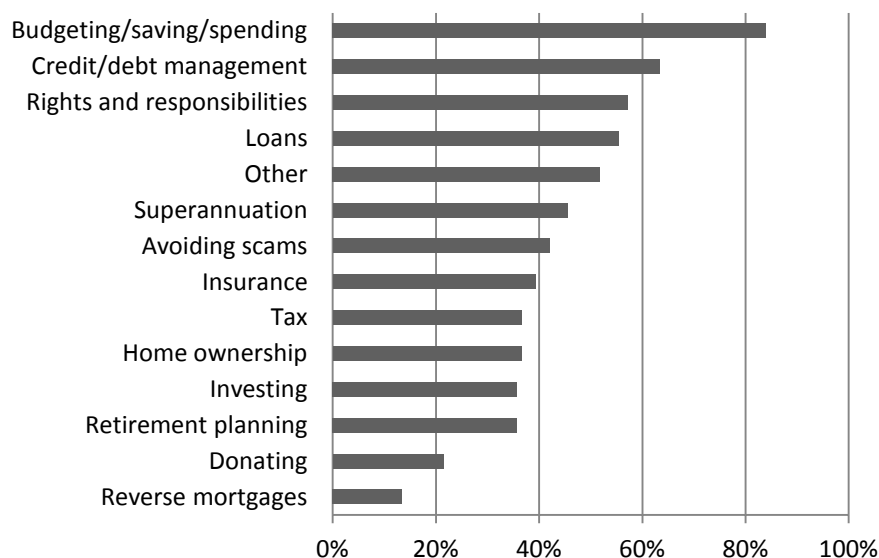


Source: 2013 Stocktake Survey, ASIC, 2013. Base sample: 50.

## Topics

- 16 The most common topic covered was budgeting/saving/spending (84%), followed by credit/debt management (63%) and rights and responsibilities (57%): see Figure 2. Topics with the least amount of coverage included reverse mortgages (13%) and donating (21%).

**Figure 2: Topics of financial literacy initiatives delivered, %, 2013**



Source: 2013 Stocktake Survey, ASIC, 2013. Base sample: 112.

Note: The categories are not mutually exclusive. Initiatives may fall into a number of overlapping categories.

- 17 Table 1 shows the financial topics offered by organisation type. Regardless of the organisation, budgeting/saving/spending was the most common topic.

- 18 The financial literacy initiatives from community groups were more likely to cover credit/debt management (91%) compared to business (51%) or government organisations (41%). Community organisations were also more likely to cover rights and responsibilities (86%), avoiding scams (66%) and superannuation (63%).
- 19 Government organisations were less likely than the business or community groups to offer topics covering loans (27% compared to 62% and 66%, respectively), insurance (23% compared to 38% and 46%), and home ownership (14% compared to 38% and 46%).

**Table 1: Topics by organisation type, %, 2013**

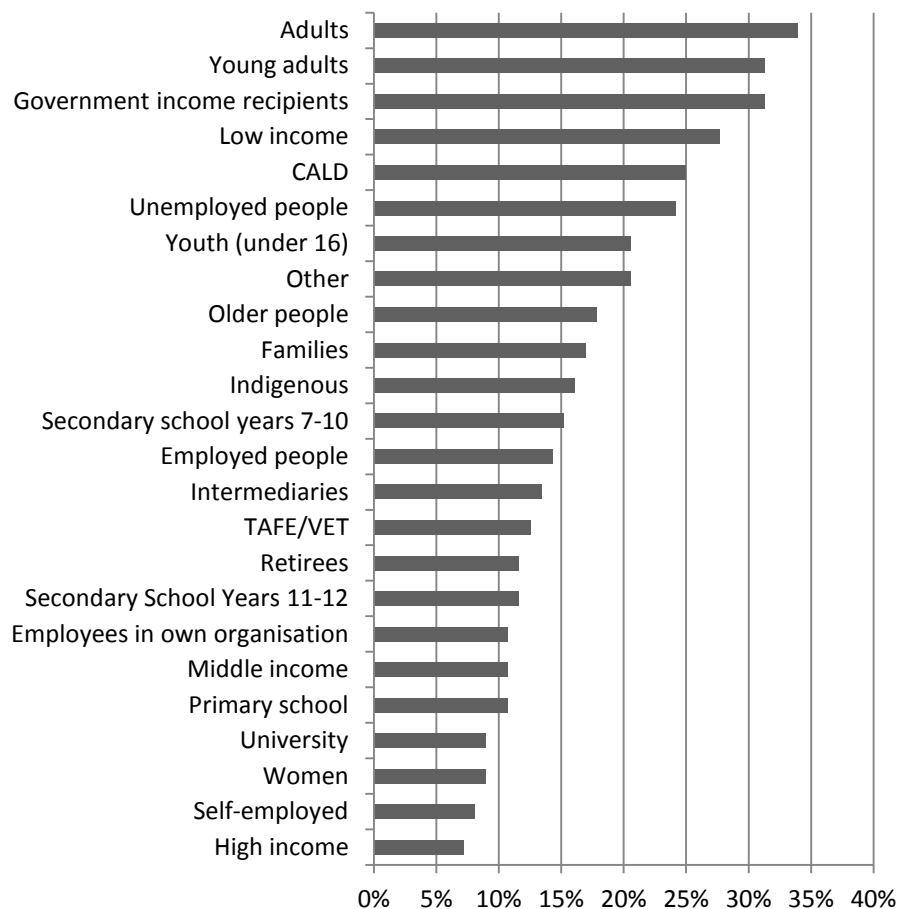
Topic	Business	Community	Government
Budgeting/saving/spending	76%	94%	82%
Loans	62%	66%	27%
Credit/debt management	51%	91%	41%
Home ownership	38%	46%	14%
Insurance	38%	46%	23%
Rights and responsibilities	38%	86%	41%
Superannuation	36%	63%	32%
Tax	33%	37%	32%
Retirement planning	33%	43%	32%
Investing	31%	37%	27%
Avoiding scams	31%	66%	32%
Donating	24%	17%	23%
Reverse mortgages	13%	17%	14%

Source: 2013 Stocktake Survey, ASIC, 2013. Base sample: Total=102; Business=45, Community=35, Government=22.

Note: The categories are not mutually exclusive. Initiatives may fall into a number of overlapping categories.

## Audiences

- 20 The target audiences with the most financial literacy initiatives shaped to meet their needs were adults (34%), young adults (31%), government income recipients (31%) and low-income earners (28%): see Figure 3. High-income (7%), self-employed (8%), university students (9%) and women (9%) were the groups with fewest initiatives targeted at them.

**Figure 3: Target audiences of financial literacy initiatives, %, 2013**

Source: 2013 Stocktake Survey, ASIC, 2013. Base sample: 112.

Note: Respondents were allowed to select multiple options when answering this stocktake question. Therefore, the categories are not mutually exclusive. Initiatives may fall into a number of overlapping categories.

- 21 Business groups were most likely to deliver their financial literacy initiatives to broad population groups such as adults (49%) and young adults (31%): see Table 2.
- 22 Community groups' most targeted audiences were those on low incomes (40%), government income recipients (34%), the unemployed (29%) and young adults (29%).
- 23 Similarly, the target audiences of government initiatives were most likely to be unemployed people (57%) and government income recipients (52%), followed by youth (aged under 16) and young adults (34% respectively).

**Table 2: Audience by organisation type, %, 2013**

Topic	Business	Community	Government
Adults	49%	23%	19%
Young adults	31%	29%	29%
Low income	29%	40%	10%
Government income recipients	20%	34%	52%
Youth (aged under 16)	18%	9%	29%
Secondary school (Years 7–10)	18%	6%	19%
Older people	16%	26%	14%
Employed people	16%	11%	10%
Indigenous	13%	23%	10%
Middle income	11%	9%	5%
Primary school	11%	0%	14%
Employees in own organisation	9%	9%	10%
Unemployed people	9%	29%	57%
Self-employed	9%	9%	5%
Secondary school (Years 11–12)	9%	9%	19%
TAFE/VET	9%	14%	10%
University	7%	3%	5%
High income	4%	6%	5%
Women	2%	17%	5%

Source: 2013 Stocktake Survey, ASIC, 2013. Base sample: Total=102, Business= 45, Community=35, Government=21.

Note: Respondents were allowed to select multiple options when answering this question. Therefore, the categories are not mutually exclusive. Initiatives may fall into a number of overlapping categories.

## Delivery

24

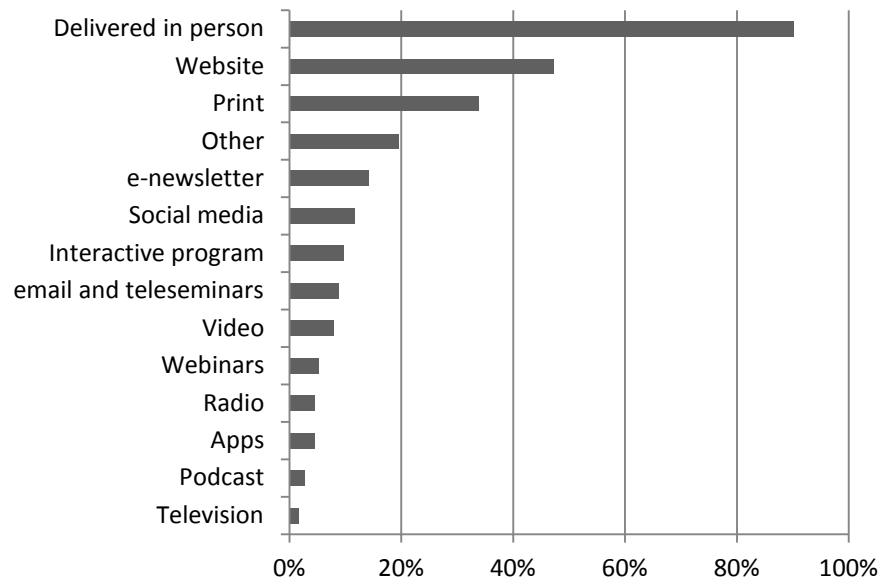
Most initiatives were provided through multiple delivery methods. Nearly all initiatives (90%) included person-to-person delivery: see Figure 4. Half (50%) the initiatives were delivered through a website<sup>3</sup> and 41% were

<sup>3</sup> Delivery through a website may refer a third-party website.



delivered in print form. Lesser used delivery methods included television (2%), podcasts (3%), apps (4%), radio (4%), video (5%) and webinars (6%).

**Figure 4: Delivery methods, %, 2013**



Source: 2013 Stocktake Survey, ASIC, 2013. Base sample: 112.

Note: Respondents were allowed to select multiple options when answering this question. Therefore, the categories are not mutually exclusive. Initiatives may fall into a number of overlapping categories.

## Evaluations

- 25 The 2013 Stocktake Survey differentiated between 'independent evaluations' and 'evaluations'. Independent evaluations assess whether the programs, resources or activities meet their stated objectives. They are typically undertaken by someone outside the organisation who has not been involved in developing or delivering the initiative. Findings are usually fed back into the initiative to increase their quality.
- 26 A number of financial literacy initiatives in the 2013 Stocktake Survey (26%) were described as being independently evaluated. A further 17% were reported as having been evaluated in some way, though not independently. The majority (57%), however, had not been evaluated.

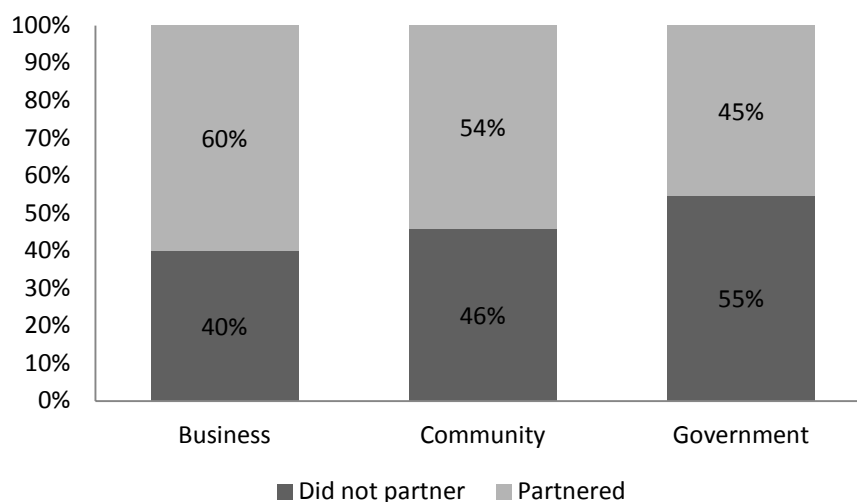
## Partnerships

- 27 Just over half (53%) of the initiatives were delivered through partnerships. Collaborative arrangements ranged from one to more than 10 partners. In total, 140 individual partner organisations were identified.
- 28 While a significant proportion of government organisations reported partnering to deliver financial literacy initiatives (45%), this was less than what was reported for community (54%) and business organisations (60%): see Figure 5.

29

The partner most commonly cited was the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA),<sup>4</sup> with 16 initiatives delivered in partnership with this government agency. Good Shepherd Microfinance and the Brotherhood of St Laurence were also cited by a number of organisations as delivery partners (5 and 4, respectively).

**Figure 5: Partnerships by organisation type, %, 2013**



Source: 2013 Stocktake Survey, ASIC, 2013. Base sample: Total=102, Business=45, Community=35, Government=22.

<sup>4</sup> Now the Australian Government Department of Social Services.

## B 2013 Stocktake Survey Responses

This section lists of all relevant initiatives that were received in the 2013 Stocktake Survey.<sup>5</sup> They are ordered alphabetically by organisation name. To quickly locate an initiative, see Table 4 in Appendix 2, which lists the page number for each initiative in this report.

10thousandgirl Campaign 10thousandgirl Programs	
<b>Initiative type</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, investing, donating, superannuation, home ownership, insurance tax, rights and responsibilities, managing mindset, attitudes and habits, planning for the future
<b>Delivery method(s)</b>	Delivered in person, website, webinars, social media, e-newsletter, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Women, young adults, adults
<i>Other</i>	Families
<b>Delivery partner(s)</b>	National industry partners (e.g. Rabobank), local professional partners (e.g. Wagga-based accounting firm), community partners (e.g. National Rural Women's Coalition)
<b>Evaluation</b>	Has not been independently evaluated
<b>Website</b>	<a href="http://www.10thousandgirl.com">www.10thousandgirl.com</a>

Access Financial Management Benchmarking	
<b>Initiative type</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	Victoria—large city, regional or provincial centre
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, reverse mortgages, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities

<sup>5</sup>The web addresses of initiatives are shown when they were submitted in response to the survey. We tried to locate all other web addresses of initiatives, even when they were not provided in the survey. Where we were successful the web addresses are shown in the relevant table under a broken line.

Access Financial Management Benchmarking	
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	General public
<b>Evaluation</b>	Has been independently evaluated
<b>Other initiatives</b>	Behavioural management, cashflow management

Africans Community Foundation Australia Ltd. (ASCOF) Providing financial information to members	
<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	Queensland—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, avoiding scams, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults, older people
<i>Income</i>	Low income
<i>Employment</i>	Unemployed people
<i>Students</i>	TAFE/VET students
<i>Other</i>	Retirees, people receiving government pension schemes, the African, Indigenous, Pacific Islander, and Asian communities
<b>Delivery partner(s)</b>	Uniting Church Forest Lake Congregation, African Seniors Club Australia (ASCA), Queensland African Communities Council (QACC), Australia Congo Network (ACN), Tonga Care Incorporated, Elorac Place
<b>Evaluation</b>	Has not been independently evaluated
<b>Provided in other language</b>	Provided in undisclosed language(s)

All Money Matters Pty Ltd Your Money Mastery	
<b>Type of initiative</b>	Program
<b>First implemented</b>	Less than one year ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, insurance, avoiding scams, rights and responsibilities, attitudes, beliefs and values, managing needs and wants

**All Money Matters Pty Ltd** Your Money Mastery

<b>Delivery method(s)</b>	Website, video, email, teleseminars
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults, adults, older people
<i>Income</i>	Middle income
<i>Employment</i>	Employed people, self-employed
<i>Other</i>	Families, couples
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Your Money Personality Profiling, The Great Cash Flow Challenge, Your Wealth Check
<b>Website</b>	<a href="http://www.allmoneymatters.com.au">www.allmoneymatters.com.au</a>

**AMP** Money Mentor

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	National—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, reverse mortgages, superannuation, home ownership, insurance, tax, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person, website, podcast, interactive program, e-newsletter, print, events and seminars
<b>Target audience(s)</b>	
<i>Age/gender</i>	Women, young adults
<i>Income</i>	Middle income
<i>Employment</i>	Employees
<i>Other</i>	Families
<b>Evaluation</b>	Has been independently evaluated

**ASX Ltd** Investor education resources

<b>Type of initiative</b>	Program, resource
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre

ASX Ltd Investor education resources	
<b>Topic(s) covered</b>	Budgeting/saving/spending, investing, retirement planning, tax, leveraged investing
<b>Delivery method(s)</b>	Delivered in person, website, webinars, podcast, interactive program, video, e-newsletter, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16), young adults, adults
<i>Income</i>	Middle income, high income
<i>Students</i>	Secondary school (years 7–10), secondary school (years 11–12), university students
<i>Other</i>	Retirees, self-managed superannuation fund (SMSF) trustees
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Online courses, sharemarket games, filmed expert presentations, printed brochures, teacher resources, e-newsletter
<b>Website</b>	<a href="http://www.asx.com.au/education/shares-education.htm">www.asx.com.au/education/shares-education.htm</a>

Anglicare SA Cambodian Gambling Help Service	
<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	South Australia—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, avoiding scams, rights and responsibilities, alternative options to rental goods, high-interest loans and payday lenders, gambling issues and associated financial implications
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Other</i>	Cambodian community
<b>Evaluation</b>	Has not been independently evaluated
<b>Provided in other language</b>	Interpreter offered where required

Anglicare SA Financial counselling	
<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago

**Anglicare SA Financial counselling**

<b>Location</b>	South Australia—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, home ownership, avoiding scams, rights and responsibilities, understanding bills, understanding bank statements, alternative options to rental goods, high-interest loans and payday lenders, how banks can help, internet and phone banking, managing paperwork, planning for the future, Centrelink entitlements and Centrepay, concession entitlements, 'a roof overhead'
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	General public
<b>Evaluation</b>	Has not been independently evaluated
<b>Provided in other language</b>	Interpreter offered where required

**Anglicare SA Financial First Steps**

<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	South Australia—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, home ownership, avoiding scams, rights and responsibilities, understanding bills, understanding bank statements, alternative options to rental goods, high-interest loans and payday lenders, how banks can help, internet and phone banking, managing paperwork, planning for the future, Centrelink entitlements and Centrepay, concession entitlements, 'a roof overhead'
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Age/gender</i>	Under 25s, women (post-natal, ante-natal and up to 18 months post pregnancy)
<i>Other</i>	Students at Para West Adult Campus and St Joseph's Education Centre, City of Playford residents
<b>Delivery partner(s)</b>	FaHCSIA, Communities for Children Plus, Lyell McEwin Hospital, The Second Story Youth Health Service
<b>Evaluation</b>	Has not been independently evaluated
<b>Provided in other language</b>	Interpreter offered where required

**Anglicare SA Place based financial management**

<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	South Australia—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, home ownership, avoiding scams, rights and responsibilities, understanding bills, understanding bank statements, alternative options to rental goods, high-interest loans and payday lenders, how banks can help, internet and phone banking, managing paperwork, planning for the future, Centrelink entitlements and Centrepay, concession entitlements, 'a roof overhead'
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Income</i>	Government income recipients
<i>Other</i>	Participants of income management (compulsory and voluntary), City of Playford residents
<b>Delivery partner(s)</b>	FaHCSIA, Centrelink, Families SA, Housing SA
<b>Evaluation</b>	Has not been independently evaluated
<b>Provided in other language</b>	Interpreter offered where required

**Anglicare SA Urban Money Management**

<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	South Australia—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, home ownership, avoiding scams, rights and responsibilities, understanding bills, understanding bank statements, alternative options to rental goods, high-interest loans and payday lenders, how banks can help, internet and phone banking, managing paperwork, planning for the future, Centrelink entitlements and Centrepay, concession entitlements, 'a roof overhead'
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Other</i>	City of Salisbury residents, Aboriginal and Torres Strait Islander community
<b>Delivery partner(s)</b>	FaHCSIA
<b>Evaluation</b>	Has not been independently evaluated



**Anglicare SA Urban Money Management**

<b>Provided in other language</b>	Interpreter offered where required
<b>Other initiatives</b>	Saver Plus, MoneyMinded, MoneyBusiness

**ANZ MoneyBusiness**

<b>Type of initiative</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, retirement planning, superannuation, home ownership, insurance, avoiding scams, rights and responsibilities, banking
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults, adults, older people
<i>Income</i>	Government income recipients, low income
<i>Employment</i>	Employed people, employees in own organisation, unemployed people
<i>Other</i>	Retirees, families
<b>Delivery partner(s)</b>	Anglicare SA, The Benevolent Society, Berry Street Victoria, Brotherhood of St Laurence, Kildonan UnitingCare, Mission Australia, The Smith Family, Families SA, FaHCSIA
<b>Evaluation</b>	Has not been independently evaluated

**ANZ MoneyMinded**

<b>Type of initiative</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	National, international—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, retirement planning, superannuation, home ownership, insurance, avoiding scams, rights and responsibilities, banking
<b>Delivery method(s)</b>	Various

## ANZ MoneyMinded

**Target audience(s)**

<i>Age/gender</i>	Young adults, adults, older people
<i>Income</i>	Government income recipients, low income
<i>Employment</i>	Employed people, employees in own organisation, unemployed people
<i>Other</i>	Intermediaries, retirees, families

**Delivery partner(s)**

Berry Street, Brotherhood of St Laurence, Anglicare SA, Mission Australia, Kildonan UnitingCare, The Benevolent Society, The Smith Family

**Evaluation**

Has been independently evaluated

**Provided in other language**

Depends on capabilities of organisation

**Website**

[www.moneyminded.com.au](http://www.moneyminded.com.au)

## ANZ Saver Plus

**Type of initiative**

Program

**First implemented**

More than five years ago

**Location**

National—large city, regional or provincial centre, rural or remote community

**Topic(s) covered**

Budgeting/saving/spending, credit/debt management, loans, retirement planning, superannuation, home ownership, insurance, avoiding scams, rights and responsibilities, banking

**Delivery method(s)**

Various

**Target audience(s)**

<i>Age/gender</i>	Young adults, adults, older people
<i>Income</i>	Low income
<i>Other</i>	Centrelink Health Care Card and Pensioner Concession Card holders who have some additional paid income; people who live work or study within a Saver Plus site boundary; people who have a child or children at school and/or are studying themselves

**Delivery partner(s)**

Berry Street, Brotherhood of St Laurence, The Benevolent Society, The Smith Family, seven additional service delivery agencies

**Evaluation**

Has been independently evaluated

**Provided in other language**

Depends on capabilities of delivery organisation

**ANZ Survey of Adult Financial Literacy in Australia**

<b>Type of initiative</b>	Resource
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, reverse mortgages, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities
<b>Delivery method(s)</b>	Print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults, adults, older people
<i>Income</i>	Government income recipients, low income, middle income, high income
<i>Employment</i>	Employed people, employees in own organisation, unemployed people
<i>Other</i>	Intermediaries, retirees, families
<b>Evaluation</b>	Has not been independently evaluated

**Australian Defence Force Education programs**

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	More than five years ago
<b>Location</b>	International—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, reverse mortgages, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities, dealing with financial planners/advisers
<b>Delivery method(s)</b>	Delivered in person, website, interactive program, social media, apps, video, e-newsletter, television, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults, adults, older people
<i>Employment</i>	Employees in own organisation
<i>Other</i>	Families of Defence members
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	One-on-one financial education consultations
<b>Website</b>	<a href="http://www.adfconsumer.gov.au">www.adfconsumer.gov.au</a>

Australian Financial Inclusion Network   Networking activities	
<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, avoiding scams, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person, print
<b>Target audience(s)</b>	General public
<b>Delivery partner(s)</b>	NAB, Brotherhood of St Laurence, Foresters, NILS network, Community Development Financial Institutions (CDFI) network, FaHCSIA, Community Sector Banking, Opportunity International, Results Australia, Reconciliation Australia
<b>Evaluation</b>	Has been independently evaluated

Australian Securities and Investments Commission   MoneySmart website	
<b>Type of initiative</b>	Program, resource
<b>First implemented</b>	One to five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, reverse mortgages, superannuation, home ownership, tax, avoiding scams, rights and responsibilities
<b>Delivery method(s)</b>	Website, social media, apps, video, e-newsletter, radio, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16), young adults, adults, older people
<i>Income</i>	Low income, middle income, high income
<i>Employment</i>	Employed people, unemployed people, self-employed
<i>Other</i>	Retirees, families
<b>Evaluation</b>	Has been independently evaluated
<b>Provided in other language</b>	Some content in 26 other languages
<b>Website</b>	<a href="http://www.moneysmart.gov.au">www.moneysmart.gov.au</a>

Australian Securities and Investments Commission MoneySmart Teaching website	
<b>Type of initiative</b>	Program, resource
<b>First implemented</b>	One to five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, superannuation, insurance, tax, avoiding scams, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person, website, interactive program, social media, video, e-newsletter, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16), young adults, adults, older people
<i>Employment</i>	Primary school, secondary school (years 7–10), secondary school (years 11–12), TAFE/VET
<i>Other</i>	Families
<b>Delivery partner(s)</b>	State and territory education departments
<b>Evaluation</b>	Has been independently evaluated
<b>Website</b>	<a href="http://www.teaching.moneysmart.gov.au">www.teaching.moneysmart.gov.au</a>

Australian Shareholders Association Supporting, protecting, connecting and educating investors	
<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Investing, retirement planning, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities, corporate compliance, estate planning, investing strategies
<b>Delivery method(s)</b>	Delivered in person, website, webinars, social media, e-newsletter, print, monthly <i>Equity</i> magazine
<b>Target audience(s)</b>	General public
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Regular education seminars across Australia, annual conference, monthly information meetings across Australia, monthly <i>Equity</i> magazine
<b>Website</b>	<a href="http://www.australianshareholders.com.au">www.australianshareholders.com.au</a>

Australian Taxation Office (ATO) Tax, Super + You	
<b>Type of initiative</b>	Program, resource
<b>First implemented</b>	One to five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Retirement planning, superannuation, tax, rights and responsibilities, the role of government and the economy
<b>Delivery method(s)</b>	Website, e-learning modules, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16), young adults
<i>Students</i>	Secondary school (years 7–10), secondary school (years 11–12)
<b>Delivery partner(s)</b>	Education Services Australia
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	School education programs, help lodging tax returns, seminars on tax and superannuation initiatives
<b>Website</b>	<a href="http://www.taxsuperandyou.gov.au">www.taxsuperandyou.gov.au</a>

Brisbane Girls Grammar School School subject Enterprise and Management	
<b>Type of initiative</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	Queensland—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person, website, interactive program, print, learning management system (Moodle)
<b>Target audience(s)</b>	
<i>Age/gender</i>	Women, youth (under 16), young adults
<i>Students</i>	Secondary students (years 7–10)
<b>Delivery partner(s)</b>	ATO, The Financial Basics Foundation, Department of Justice and Attorney-General
<b>Evaluation</b>	Has not been independently evaluated

**Broome CIRCLE Inc Kimberley Financial Money Management**

<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	Western Australia—rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, retirement planning, reverse mortgages, superannuation, insurance, tax, avoiding scams
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults, adults, older people
<i>Income</i>	Government income recipients, low income
<i>Employment</i>	Unemployed people
<i>Other</i>	Retirees, families
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Money management workshops, NILS workshops

**Casey North Community Information & Support Services Stay on Track**

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	Victoria—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, superannuation, insurance, tax, avoiding scams, rights and responsibilities, bill payment methods, energy saving ideas, Centrelink, hardship
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults, adults, older people
<i>Income</i>	Government income recipients, low income
<i>Other</i>	Afghani, Sudanese, Chinese and Turkish communities
<b>Evaluation</b>	Has not been independently evaluated
<b>Provided in other language</b>	Provided in undisclosed language(s)
<b>Other initiatives</b>	Workshops, resources, information, one-on-one financial literacy sessions, MoneySmart Week events

**CatholicCare NT Money management workshops**

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	Northern Territory—rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities, 'humbugging', alcohol and other drugs, family, coping
<b>Delivery method(s)</b>	Delivered in person, print, culturally appropriate resources delivered locally
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults, adults, older people
<i>Income</i>	Government income recipients, low income, middle income, high income
<i>Employment</i>	Employed people, unemployed people
<i>Other</i>	Retirees, families
<b>Delivery partner(s)</b>	Anglicare NT, Somerville Community Services, Training Plus NT, Power and Water Corporation
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Smart shopping, smart use of Power Cards

**Colony 47 Inc. Financial Literacy Equity and Access (FLEA) Initiative**

<b>Type of initiative</b>	Program
<b>First implemented</b>	Less than one year ago
<b>Location</b>	Tasmania—regional or provincial centre
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Income</i>	Government income recipients, low income
<i>Other</i>	People seeking housing, people experiencing or at risk of homelessness, people in crisis
<b>Evaluation</b>	Has not been independently evaluated
<b>Provided in other language</b>	Provided in undisclosed language(s)



**Combined Churches Caring Melton Inc. Home finance program (budgeting)**

<b>Type of initiative</b>	Activity
<b>First implemented</b>	More than five years ago
<b>Location</b>	Victoria—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Income</i>	Government income recipients, low income
<i>Employment</i>	Unemployed people
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	NILS, COACH (in-home mentoring), food aid, school lunch program

**Commonwealth Bank Foundation Coinland**

<b>Type of initiative</b>	Resource
<b>First implemented</b>	One to five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, investing, donating
<b>Delivery method(s)</b>	Website, online game, online safe community
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16)
<b>Evaluation</b>	Has not been independently evaluated
<b>Website</b>	<a href="http://www.coinland.com.au">www.coinland.com.au</a>

**Commonwealth Bank Foundation Community Business Finance**

<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Small business planning and enterprise start-up, affordable finance, business and financial literacy support

**Commonwealth Bank Foundation** Community Business Finance

<b>Delivery method(s)</b>	Delivered in person, 24-hour phone help line
<b>Target audience(s)</b>	
<i>Other</i>	Indigenous businesses, refugees and women in vulnerable circumstances who find it hard to access finance
<b>Evaluation</b>	Has not been independently evaluated

**Commonwealth Bank Foundation** National Financial Literacy Curriculum Resource

<b>Type of initiative</b>	Resource
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, home ownership, insurance, tax, rights and responsibilities
<b>Delivery method(s)</b>	Website, teaching resources, print
<b>Target audience(s)</b>	
<i>Students</i>	Secondary school (years 7–10)
<b>Delivery partner(s)</b>	Department of Education NSW, steering committee comprising other education stakeholders
<b>Evaluation</b>	Has not been independently evaluated
<b>Website</b>	<a href="http://www.commbank.com.au">www.commbank.com.au</a>

**Commonwealth Bank Foundation** Financial literacy research

<b>Type of initiative</b>	Resource
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, home ownership, insurance, tax, rights and responsibilities
<b>Delivery method(s)</b>	Website
<b>Target audience(s)</b>	
<i>Age/gender</i>	Adults
<b>Delivery partner(s)</b>	Monash University, Ipsos-Eureka Research Institute

**Commonwealth Bank Foundation** Financial literacy research

<b>Evaluation</b>	Has not been independently evaluated
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<b>Website</b>	<a href="http://www.commbank.com.au/about-us/sustainability-and-community/community/financial-literacy/research.html">www.commbank.com.au/about-us/sustainability-and-community/community/financial-literacy/research.html</a>
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**Commonwealth Bank Foundation** Indigenous Customer Assistance Line

<b>Type of initiative</b>	Program
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<b>First implemented</b>	One to five years ago
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<b>Location</b>	National—Rural or remote community
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<b>Topic(s) covered</b>	Banking—balance inquiries, money transfers and bill payments
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<b>Delivery method(s)</b>	Phone service
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<b>Target audience(s)</b>	
<i>Other</i>	Indigenous community

<b>Evaluation</b>	Has not been independently evaluated
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**Commonwealth Bank Foundation** School Banking program

<b>Type of initiative</b>	Program
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<b>First implemented</b>	More than five years ago
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<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
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<b>Topic(s) covered</b>	Budgeting/saving/spending, rights and responsibilities, banking
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<b>Delivery method(s)</b>	Delivered in person, website
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<b>Target audience(s)</b>	
<i>Students</i>	Primary school

<b>Evaluation</b>	Has not been independently evaluated
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**Commonwealth Bank Foundation** StartSmart programs (Primary, Secondary and Pathways)

<b>Type of initiative</b>	Program
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<b>First implemented</b>	More than five years ago
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<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
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**Commonwealth Bank Foundation StartSmart programs (Primary, Secondary and Pathways)**

<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, retirement planning, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities, 'smart earning', first jobs, difference in pay, bank accounts, transacting online, 'invisible money', the difference between debit and credit cards
<b>Delivery method(s)</b>	Delivered in person, website, interactive program, video, e-newsletter, print. Technology (not just PowerPoint) is used throughout the teaching presentation to engage. Teachers are provided with a support pack and use an iPhone evaluation mechanism app.
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16), young adults
<i>Students</i>	Primary school, secondary school years (7–10), TAFE/VET students
<b>Delivery partner(s)</b>	Education—all primary and secondary schools, VET institutes, behaviour change expert
<b>Evaluation</b>	Has been independently evaluated
<b>Website</b>	<a href="http://www.startsmart.com.au">www.startsmart.com.au</a>

**Commonwealth Bank Foundation Teaching Awards**

<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, reverse mortgages, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities. Award program that enables teachers to target programs to meet students' needs (15 awards of \$10,000 each for schools and \$2,000 as a personal reward for each teacher).
<b>Delivery method(s)</b>	Delivered in person, website
<b>Target audience(s)</b>	
<i>Other</i>	Teachers
<b>Evaluation</b>	Has been independently evaluated
<b>Website</b>	<a href="http://www.teachingawards.com.au">www.teachingawards.com.au</a>

Community CPS Australia Ltd enRICH Kids	
<b>Type of initiative</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending
<b>Delivery method(s)</b>	Print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16), adults
<i>Students</i>	Primary school, secondary school (years 7–10)
<i>Other</i>	Families
<b>Evaluation</b>	Has not been independently evaluated

Consumer Affairs Victoria Consumer education in schools	
<b>Type of initiative</b>	Resource, activity
<b>First implemented</b>	More than five years ago
<b>Location</b>	Victoria—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, tax avoiding, scams, rights and responsibilities, decision making skills
<b>Delivery method(s)</b>	Website, video, e-newsletter, print. The program is a range of resources for teachers that they deliver to students. We provide the resources to teachers mainly online. We have some of our resources available in print copy but this is being phased out as our main direction is delivery online.
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16)
<i>Students</i>	Primary school, secondary school years (7–10), secondary school (years 11–12)
<i>Other</i>	Victoria Certificate of Applied Learning (VCAL) students
<b>Delivery partner(s)</b>	Victorian Curriculum and Assessment Authority (VCAA)—VCAL Unit
<b>Evaluation</b>	Has been independently evaluated
<b>Website</b>	<a href="http://www.consumer.vic.gov.au/resources-and-education">www.consumer.vic.gov.au/resources-and-education</a>

**Consumer Credit Legal Service Inc (WA) Community legal education**

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	Western Australia—large city
<b>Topic(s) covered</b>	Credit/debt management, loans, reverse mortgages, home ownership, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person, website, radio, print, brochures
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults, adults, older people
<i>Income</i>	Low income
<i>Students</i>	Secondary school (years 11–12), university students
<i>Other</i>	People with mental health issues, the Vietnamese, Chinese, Afghani and Iranian communities
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Web page, information sheets, education sessions for senior high school students, workshops for financial counsellors, radio interviews, community education sessions
<b>Website</b>	<a href="http://www.cclswa.org.au">www.cclswa.org.au</a>

**Department for Communities and Social Inclusion (SA) Utilities Literacy Program**

<b>Type of initiative</b>	Program, activity
<b>First implemented</b>	Less than one year ago
<b>Location</b>	South Australia—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, avoiding scams, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Income</i>	Government income recipients, low income
<i>Other</i>	Retirees, families, all CALD groups in South Australia
<b>Delivery partner(s)</b>	Various non-government organisations—yet to be determined
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Low income support program

Department of Human Services BasicsCard	
<b>Type of initiative</b>	Program
<b>Location</b>	New South Wales, Victoria, Western Australia, Northern Territory—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending
<b>Delivery method(s)</b>	Delivered in person, website, telephone
<b>Target audience(s)</b>	
<i>Income</i>	Government income recipients
<i>Employment</i>	Unemployed people
<b>Delivery partner(s)</b>	FaHCSIA
<b>Evaluation</b>	Has not been independently evaluated
<b>Provided in other language</b>	Arabic, Burmese, Chinese, Dari, French, Greek, Indonesian, Italian, Karen, Kirundi, Macedonian, Persian (Farsi), Somali, Spanish, Swahili, Turkish, Vietnamese
<b>Website</b>	<a href="http://www.humanservices.gov.au/customer/services/centrelink/income-management">www.humanservices.gov.au/customer/services/centrelink/income-management</a>

Department of Human Services Centrepay	
<b>Type of initiative</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending
<b>Delivery method(s)</b>	Delivered in person, website, telephone
<b>Target audience(s)</b>	
<i>Income</i>	Government income recipients
<i>Employment</i>	Unemployed people
<b>Evaluation</b>	Has not been independently evaluated
<b>Provided in other language</b>	Amharic, Arabic, Bosnian, Chinese, Croatian, Dari, Dinka, Greek, Italian, Karen, Khmer, Kirundi, Korean, Macedonian, Persian (Farsi), Polish, Portuguese, Russian, Serbian, Somali, Spanish, Swahili, Turkish, Vietnamese
<b>Website</b>	<a href="http://www.humanservices.gov.au/customer/services/centrelink/centrepay">www.humanservices.gov.au/customer/services/centrelink/centrepay</a>

Department of Human Services Connect Me	
<b>Type of initiative</b>	Program
<b>Location</b>	New South Wales, Victoria—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Referral to services and provide information
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Income</i>	Government income recipients
<i>Employment</i>	Unemployed people
<i>Other</i>	Families
<b>Evaluation</b>	Has not been independently evaluated

Department of Human Services Customer Confirmation eServices (CCes)	
<b>Type of initiative</b>	Program
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Income</i>	Government income recipients
<i>Employment</i>	Unemployed people
<b>Evaluation</b>	Has not been independently evaluated

Department of Human Services Financial Information Service	
<b>Type of initiative</b>	Program
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement, planning, reverse mortgages, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Employment</i>	Employees in own organisation, unemployed people
<b>Delivery partner(s)</b>	Family, Housing, Community Services and Indigenous Affairs (FaHCSIA)



**Department of Human Services** Financial Information Service

<b>Evaluation</b>	Has not been independently evaluated
<b>Provided in other language</b>	Arabic, Bosnian, Croatian, Dari, French, German, Greek, Italian, Khmer, Korean, Macedonian, Maltese, Persian (Farsi), Polish, Russian, Serbian, Spanish, Tagalog, Vietnamese

**Department of Human Services** Income management

<b>Type of initiative</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	New South Wales, Victoria, Western Australia, Northern Territory—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Income</i>	Government income recipients
<i>Employment</i>	Unemployed people
<b>Delivery partner(s)</b>	FaHCSIA
<b>Evaluation</b>	Has been independently evaluated
<b>Provided in other language</b>	Arabic, Burmese, Chinese, Dari, French, Greek, Indonesian, Italian, Karen, Kirundi, Macedonian, Nepali, Persian (Farsi), Somali, Spanish, Swahili, Thai, Turkish, Vietnamese

**Department of Human Services** Matched Savings Scheme

<b>Type of initiative</b>	Program
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending
<b>Target audience(s)</b>	
<i>Income</i>	Government income recipients
<i>Employment</i>	Unemployed people
<b>Delivery partner(s)</b>	FaHCSIA
<b>Evaluation</b>	Has not been independently evaluated

**Department of Human Services** Matched Savings Scheme

**Provided in other language** Arabic, Chinese, Dari, French, Greek, Indonesian, Italian, Karen, Kirundi, Macedonian, Persian (Farsi), Somali, Spanish, Swahili, Thai, Turkish, Vietnamese

**Department of Human Services** Me and My Money book

<b>Type of initiative</b>	Resource
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending
<b>Delivery method(s)</b>	Print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults, adults, older people
<i>Income</i>	Government income recipients
<b>Employment</b>	Unemployed people
<b>Evaluation</b>	Has not been independently evaluated

**Department of Human Services** Online budget tool

<b>Type of initiative</b>	Resource
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending
<b>Delivery method(s)</b>	Website
<b>Target audience(s)</b>	
<i>Income</i>	Government income recipients
<i>Employment</i>	Unemployed people
<b>Evaluation</b>	Has not been independently evaluated

**Department of Human Services** Online savings planner

<b>Type of initiative</b>	Resource
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending
<b>Delivery method(s)</b>	Website

**Department of Human Services** Online savings planner
**Target audience(s)**

*Income* Government income recipients

*Employment* Unemployed people

**Evaluation** Has not been independently evaluated

**Department of Human Services** Securing Your Future magazine

**Type of initiative** Resource

**Location** National—large city, regional or provincial centre, rural or remote community

**Topic(s) covered** Budgeting/saving/spending

**Delivery method(s)** Print

**Target audience(s)**

*Income* Government income recipients

**Employment** Unemployed people

**Evaluation** Has not been independently evaluated

**Economic Security4Women** Advocacy

**Type of initiative** Resource, activity

**First implemented** More than five years ago

**Location** National—large city, regional or provincial centre, rural or remote community

**Topic(s) covered** Budgeting/saving/spending, retirement planning, superannuation

**Delivery method(s)** Website, social media, e-newsletter

**Target audience(s)**

*Age/gender* Women

**Delivery partner(s)** WIRE Ltd, Queen Victoria Women's Centre

**Evaluation** Has been independently evaluated

**Website** [www.security4women.org.au](http://www.security4women.org.au)

Financial Basics Foundation    Operation Financial Literacy (OFL)	
<b>Type of initiative</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, retirement planning, superannuation, insurance, tax, avoiding scams, rights and responsibilities, financial planning, mobile phones
<b>Delivery method(s)</b>	Print, but teacher manuals are being phased out—soon OFL will be offered online
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16), young adults
<i>Students</i>	Secondary school (years 7–10), secondary school (years 11–12), TAFE/VET students
<b>Delivery partner(s)</b>	Bank of Queensland (BOQ) (once a year),
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Earning, Saving, Spending, Investing (ESSI) Money; ESSI Money Challenge (annual competition)

Financial Literacy Australia Ltd    MoneySmart Week	
<b>Type of initiative</b>	Program
<b>First implemented</b>	Less than one year ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, retirement planning, superannuation, insurance, avoiding scams
<b>Delivery method(s)</b>	Website, social media, e-newsletter, television, radio, print
<b>Target audience(s)</b>	General public
<b>Delivery partner(s)</b>	ASIC, ANZ, NAB, ME Bank, ICAA, eftpos, AustralianSuper, NSW Trustee & Guardian, ipac, as well as others
<b>Evaluation</b>	Has been independently evaluated
<b>Website</b>	<a href="http://www.moneysmartweek.org.au">www.moneysmartweek.org.au</a>

### First Nations Foundation My Moola

<b>Type of initiative</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, reverse mortgages, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities, money management, cultural obligations, financial empowerment, personal development
<b>Delivery method(s)</b>	Delivered in person, print
<b>Target audience(s)</b>	
<i>Employment</i>	Employed people, employees in own organisation, unemployed people
<i>Other</i>	Indigenous community
<b>Delivery partner(s)</b>	Commonwealth Government, Rio Tinto, Portland House, Financial Services Council, Yaadina Family Centre, Victorian Aboriginal Child Care Agency, Mullum Mullum Indigenous Gathering Place, Arnold Bloch Leibler
<b>Evaluation</b>	Has been independently evaluated
<b>Other initiatives</b>	Advocacy and partnership with Reconciliation Australia to deliver the Indigenous Advisory Group to Indigenous Financial Services Network

### Future Map Future Map

<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	National—large city, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, investing, retirement planning, superannuation, home ownership, insurance, tax, rights and responsibilities, planning, managing attitudes and beliefs, building confidence, building support networks
<b>Delivery method(s)</b>	Delivered in person, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults, adults
<i>Income</i>	Low income, middle income, high income
<i>Employment</i>	Employed people, employees in own organisation
<i>Students</i>	University
<i>Other</i>	Indigenous community
<b>Evaluation</b>	Has not been independently evaluated

**Gosnells Community Legal Centre Inc. Managing money and budgeting sessions**

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	More than five years ago
<b>Location</b>	Western Australia—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Women
<i>Income</i>	Government income recipients, low income
<i>Other</i>	Families, new migrants
<b>Delivery partner(s)</b>	Home energy saver scheme, community housing, health and wellbeing services
<b>Evaluation</b>	Has not been independently evaluated
<b>Provided in other language</b>	Provided in undisclosed language(s)
<b>Other initiatives</b>	Financial counselling

**Government Employees Superannuation Board (GESB) Into Your Comfort Zone**

<b>Type of initiative</b>	Activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	Western Australia—large city, regional or provincial centre,
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, investing, retirement planning, superannuation, insurance, tax, risk profiling, age pension, retirement income
<b>Delivery method(s)</b>	Delivered in person, webinars
<b>Target audience(s)</b>	
<i>Other</i>	Public sector teachers aged 53 and over
<b>Delivery partner(s)</b>	Department of Education WA
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Preparing for retirement program, retirement options service, workplace seminar series, financial education webinar program, 'Putting You First' (targeted at nurses and midwives), 'Your Super, Your Future' seminar

**HESTA Member education program**

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, retirement planning, superannuation, insurance
<b>Delivery method(s)</b>	Delivered in person website, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Women
<i>Employment</i>	Employees in own organisation
<b>Delivery partner(s)</b>	National—ME Bank, Ramsay Health Care; WA—Calvary Health Care, Bethanie Care Group; SA—MINDA; ACT—Communities @ Work; WA, VIC and NSW—St John of God Health Care
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Partnering with a bank to provide financial education
<b>Website</b>	<a href="http://www.hesta.com.au">www.hesta.com.au</a>

**HK Training and Consultancy HK Money Management Service**

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	Northern Territory—regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, superannuation, home ownership, avoiding scams, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Income</i>	Government income, recipients low income
<i>Employment</i>	Employed people, unemployed people
<i>Other</i>	Indigenous community
<b>Evaluation</b>	Has not been independently evaluated
<b>Provided in other language</b>	Provided in undisclosed language(s)

**Holiday Coast Credit Union** Programs and activities using online material

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	New South Wales—regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, retirement planning, superannuation, home ownership, insurance, avoiding scams
<b>Delivery method(s)</b>	Delivered in person, website
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16), young adults, adults, older people
<i>Income</i>	Government income recipients, low income, middle income
<i>Employment</i>	Employed people, employees in own organisation, unemployed people
<i>Students</i>	Primary school, secondary school (years 7–10), TAFE, VET and university students
<i>Other</i>	Retirees, families, Indigenous community
<b>Delivery partner(s)</b>	St Joseph's Family Day Care, NSW TAFE and Deadly Days Festivals Committee
<b>Evaluation</b>	Has been independently evaluated
<b>Other initiatives</b>	Basic savings and budgeting sessions

**Hume Building Society** School banking

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	More than five years ago
<b>Location</b>	New South Wales, Victoria—regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating
<b>Delivery method(s)</b>	Delivered in person, website, print, activity book, competition, sticker rewards
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16)
<i>Students</i>	Primary school
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Seminars for adults and senior school students
<b>Website</b>	<a href="http://www.humebuild.com.au/community/financial-literacy/schools">www.humebuild.com.au/community/financial-literacy/schools</a>



Indigenous Consumer Assistance Network Ltd Financial counselling and mentorship	
<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	Queensland—regional or provincial centre,
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, superannuation, insurance, tax, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person, web classroom
<b>Target audience(s)</b>	
<i>Other</i>	Aboriginal and Torres Strait Islander community
<b>Delivery partner(s)</b>	Central Institute of Technology WA
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Yufla Junga (Your Money), Indigenous home ownership, Money Management (FaHCSIA)

Insolvency and Trustee Service Australia <sup>6</sup> Web resources	
<b>Type of initiative</b>	Resource
<b>First implemented</b>	Less than one year ago
<b>Location</b>	National
<b>Topic(s) covered</b>	Rights and responsibilities, options to deal with unmanageable debt, regulation of Australia's personal insolvency system
<b>Delivery method(s)</b>	Website
<b>Target audience(s)</b>	General public
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Personal Property Securities Register (PPSR) resources
<b>Website</b>	<a href="http://www.afsa.gov.au">www.afsa.gov.au</a>

<sup>6</sup> Insolvency and Trustee Service Australia recently changed its name to the Australian Financial Security Authority (AFSA).

Kids at Switch Financial literacy game	
<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	New South Wales—regional or provincial centre
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, investing, donating, home ownership, insurance, tax, rights and responsibilities, mindset
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16)
<i>Students</i>	Primary school, secondary school (years 7–10)
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Financial literacy picture book

Kristy Barnett The Money Game	
<b>Type of initiative</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, tax, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16)
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Camp Millionaire

Macquarie University Principles of Financial Literacy	
<b>Type of initiative</b>	Program, resource
<b>First implemented</b>	One to five years ago
<b>Location</b>	National, international—large city, regional or provincial centre, rural or remote community

**Macquarie University** Principles of Financial Literacy

<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, superannuation, insurance, tax, avoiding scams, rights and responsibilities
<b>Delivery method(s)</b>	Website
<b>Target audience(s)</b>	
<i>Students</i>	University students
<b>Evaluation</b>	Has not been independently evaluated

**Matrix on Board** MoneyMob Talkabout: Financial wellbeing program

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	National—rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/pending, credit/debt management, loans, investing, donating, retirement planning, superannuation, insurance, tax, avoiding scams, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person, website, Facebook page, radio, MoneyBusiness Kit
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults, adults, older people
<i>Income</i>	Government income recipients and Centrelink health care card holders, low income
<i>Students</i>	Secondary school (years 11–12), TAFE/VET students, university students
<i>Other</i>	Retirees, families, other community workers, Indigenous community
<b>Delivery partner(s)</b>	FaHCSIA, Anglicare, NILS, ATO
<b>Evaluation</b>	Has been independently evaluated
<b>Website</b>	<a href="http://www.mob.com.au">www.mob.com.au</a>

**Matrix on Board** MoneyMob Talkabout: Mobile education units

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	National, Western Australia, Northern Territory—rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, donating, avoiding scams, rights and responsibilities, currency recognition

**Matrix on Board** MoneyMob Talkabout: Mobile education units

<b>Delivery method(s)</b>	Delivered in person, smart board games, game pack
<b>Target audience(s)</b>	
<i>Students</i>	Primary school, secondary school (years 7–10), pre-school
<i>Other</i>	Indigenous Education Workers, Indigenous community
<b>Delivery partner(s)</b>	FaHCSIA
<b>Evaluation</b>	Has been independently evaluated

**Me and Money Ltd** Me and Money Ltd

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	Less than one year ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, superannuation, home ownership, insurance, tax, avoiding scams, psychology of investing, estate planning, portfolio balancing, active investing in shares, property, fixed interest
<b>Delivery method(s)</b>	Website, interactive program, social media, e-newsletter
<b>Target audience(s)</b>	
<i>Age/gender</i>	Women
<b>Evaluation</b>	Has not been independently evaluated
<b>Website</b>	<a href="http://www.meandmoney.com.au">www.meandmoney.com.au</a>

**Mission Australia** Various programs

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	New South Wales—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, retirement planning, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person

**Mission Australia** Various programs**Target audience(s)**

<i>Employment</i>	Employees in own organisation, unemployed people
<i>Students</i>	TAFE/VET

**Delivery partner(s)** Variety of employment solution organisations

**Evaluation** Has been independently evaluated

**Other initiatives** Work and Development Orders

**Mornington Community Information and Support Centre** Financial and budget support worker

**Type of initiative** Program

**First implemented** More than five years ago

**Location** Victoria—regional or provincial centre

**Topic(s) covered** Budgeting/saving/spending, credit/debt management, superannuation, tax, rights and responsibilities

**Delivery method(s)** Delivered in person, print, budget can be sent online to be used at home

**Target audience(s)** General public

**Evaluation** Has not been independently evaluated

**Other initiatives** Case worker, budget support volunteers

**NAB** AddsUP Matched Savings Plan

**Type of initiative** Program

**First implemented** One to five years ago

**Location** National—large city, regional or provincial centre, rural or remote community

**Topic(s) covered** Budgeting/saving/spending

**Delivery method(s)** Delivered in person, print

**Target audience(s)**

<i>Age/gender</i>	Adults
<i>Income</i>	Low income

**Delivery partner(s)** Good Shepherd Microfinance

**Evaluation** Has not been independently evaluated

**NAB Community Development Financial Institutions (CDFI) pilot project**

<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	Queensland—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, loans
<b>Delivery method(s)</b>	Delivered in person, website
<b>Target audience(s)</b>	
<i>Age/gender</i>	Adults
<i>Income</i>	Low income
<b>Delivery partner(s)</b>	FaHCSIA, Foresters Community Finance, Fair Loans Foundation
<b>Evaluation</b>	Has been independently evaluated

**NAB Debt Deduct pilot scheme**

<b>Type of initiative</b>	Resource
<b>First implemented</b>	One to five years ago
<b>Location</b>	Victoria—large city, regional or provincial centre
<b>Topic(s) covered</b>	Credit/debt management, loans, counselling
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Age/gender</i>	Adults
<i>Income</i>	Government income recipients, low income
<b>Delivery partner(s)</b>	Good Shepherd Microfinance, Department of Human Services (Vic.)
<b>Evaluation</b>	Has not been independently evaluated

**NAB Good Money**

<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	Victoria—large city

**NAB Good Money**

<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, tips about buying energy-efficient products, assistance with getting the best price on household items, debt and bill assistance
<b>Delivery method(s)</b>	Delivered in person, website
<b>Target audience(s)</b>	
<i>Age/gender</i>	Adults
<i>Income</i>	Low income
<b>Delivery partner(s)</b>	Good Shepherd Microfinance, Victorian Government
<b>Evaluation</b>	Has been independently evaluated
<b>Website</b>	<a href="http://www.goodmoney.com.au">www.goodmoney.com.au</a>

**NAB Indigenous Money Mentors**

<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	New South Wales, Western Australia, Northern Territory—regional or provincial centre
<b>Topic(s) covered</b>	Loans, casework to improve financial wellbeing, supported referral service to address broader issues which may impact on financial wellbeing, providing access to NAB's microfinance products
<b>Delivery method(s)</b>	Delivered in person, website
<b>Target audience(s)</b>	
<i>Other</i>	Indigenous community
<b>Delivery partner(s)</b>	Although funded and supported by NAB, the Money Mentors are independent and hosted in a local community partner organisation
<b>Evaluation</b>	Has been independently evaluated

**NAB learn.nab.com.au**

<b>Type of initiative</b>	Resource
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Loans, investing, superannuation, home ownership, tax, banking, travelling, business tips, HECS/HELP

NAB learn.nab.com.au	
<b>Target audience(s)</b>	General public
<b>Delivery method(s)</b>	Website
<b>Evaluation</b>	Has not been independently evaluated
<b>Website</b>	<a href="http://learn.nab.com.au">http://learn.nab.com.au</a>

NAB Measuring Financial Exclusion in Australia	
<b>Type of initiative</b>	Resource
<b>First implemented</b>	One to five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Research
<b>Delivery method(s)</b>	Website, print
<b>Delivery partner(s)</b>	Centre for Social Impact
<b>Evaluation</b>	Has not been independently evaluated
<b>Website</b>	<a href="http://cr.nab.com.au/docs/nab_csi_measuring_financial_exclusion_in_australia_2013.pdf">http://cr.nab.com.au/docs/nab_csi_measuring_financial_exclusion_in_australia_2013.pdf</a>

NAB Microenterprise Loans	
<b>Type of initiative</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre
<b>Topic(s) covered</b>	Loans, business training and financial forecasting
<b>Delivery method(s)</b>	Delivered in person website, print, phone
<b>Target audience(s)</b>	
<i>Age/gender</i>	Adults
<i>Income</i>	Low income
<b>Delivery partner(s)</b>	New Enterprise Incentive Scheme Association, Business Enterprise Centres Australia, Indigenous Business Australia, Torres Strait Regional Authority, Business Innovation and Incubation Australia, Murdi Paaki Regional Enterprise Corporation, Industry & Investment NSW, StartUP Business Development Program



**NAB Microenterprise Loans**

<b>Evaluation</b>	Has been independently evaluated
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<b>Website</b>	<a href="http://cr.nab.com.au/what-we-do/nab-microenterprise-loans">http://cr.nab.com.au/what-we-do/nab-microenterprise-loans</a>
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**NAB MLC education and calculators**

<b>Type of initiative</b>	Resource
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<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
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<b>Topic(s) covered</b>	Superannuation, retirement
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<b>Delivery method(s)</b>	Website
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<b>Target audience(s)</b>	General public
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<b>Delivery partner(s)</b>	MLC
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<b>Evaluation</b>	Has not been independently evaluated
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**NAB Money Tracker**

<b>Type of initiative</b>	Resource
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<b>First implemented</b>	Less than one year ago
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<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
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<b>Topic(s) covered</b>	Budgeting/saving/spending
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<b>Delivery method(s)</b>	Website
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<b>Target audience(s)</b>	General public
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<b>Evaluation</b>	Has not been independently evaluated
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<b>Website</b>	<a href="http://www.nab.com.au/personal/internet-banking/help/money-tracker">www.nab.com.au/personal/internet-banking/help/money-tracker</a>
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**NAB NAB Care**

<b>Type of initiative</b>	Resource
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<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
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<b>Topic(s) covered</b>	Budgeting/saving/spending, providing guidance about government assistance programs and tools, hardship moratoriums, refinancing, reduced payments, consideration of full-and-final settlement.
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**NAB NAB Care**

<b>Delivery method(s)</b>	Website, phone
<b>Target audience(s)</b>	General public
<b>Evaluation</b>	Has not been independently evaluated
<b>Website</b>	<a href="http://www.nab.com.au/personal/help-and-guidance/financial-hardship/how-nab-care-can-help-you.html">www.nab.com.au/personal/help-and-guidance/financial-hardship/how-nab-care-can-help-you.html</a>

**NAB No Interest Loans Scheme (NILS)**

<b>Type of initiative</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Loans
<b>Delivery method(s)</b>	Delivered in person, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Adults
<i>Income</i>	Government income recipients, low income
<b>Delivery partner(s)</b>	Good Shepherd Microfinance, FaHCSIA, over 200 community providers
<b>Evaluation</b>	Has not been independently evaluated

**NAB Planning tools**

<b>Type of initiative</b>	Resource
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, loans, superannuation, home ownership, tax
<b>Delivery method(s)</b>	Website
<b>Target audience(s)</b>	General public
<b>Evaluation</b>	Has not been independently evaluated
<b>Website</b>	<a href="http://www.nab.com.au/personal/planning-tools">www.nab.com.au/personal/planning-tools</a>

**NAB StepUP Low Interest Loans**

<b>Type of initiative</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre
<b>Topic(s) covered</b>	Loans
<b>Delivery method(s)</b>	Delivered in person, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Adults
<i>Income</i>	Government income recipients
<b>Delivery partner(s)</b>	Good Shepherd Microfinance, FaHCSIA
<b>Evaluation</b>	Has not been independently evaluated

**National Information Centre on Retirement Investments Telephone, print and seminar activities**

<b>Type of initiative</b>	Program, resource
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, investing, retirement planning, reverse mortgages, superannuation, tax, avoiding scams
<b>Delivery method(s)</b>	Delivered in person, website, interactive program, social media, E-newsletter, print
<b>Target audience(s)</b>	
<i>Income</i>	Middle income, high income
<b>Evaluation</b>	Has been independently evaluated
<b>Website</b>	<a href="http://www.nicri.org.au">www.nicri.org.au</a>

**NSW Fair Trading Money Stuff**

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	More than five years ago
<b>Location</b>	New South Wales—large city, regional or provincial centre, rural or remote community

NSW Fair Trading Money Stuff	
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, avoiding scams, rights and responsibilities, buying a car or mobile phone, signing contracts, shopping and refunds, moving out of home
<b>Delivery method(s)</b>	Delivered in person, website, print, annual competitions across NSW high schools
<b>Target audience(s)</b>	
Age/gender	Youth (under 16), young adults
Students	Secondary school (years 7–10), secondary school (years 11–12), TAFE/VET students, university students
Other	NSW teachers (Commerce, Business, and Human Society and Its Environment head teachers)
<b>Evaluation</b>	Has been independently evaluated
<b>Other initiatives</b>	<i>Money Stuff</i> magazine, Money Stuff awards ceremony, Money Stuff youth forum
<b>Website</b>	<a href="http://www.moneystuff.net.au">www.moneystuff.net.au</a>

Queen Victoria Women's Centre Women and Money seminar program	
<b>Type of initiative</b>	Program, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	Victoria—large city, regional or provincial centre
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, reverse mortgages, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities, talking about money with children, moving from single to partnered life, budgeting for a baby, moving from partnered to single life, ethical investment, estate planning
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
Age/gender	Women
<b>Delivery partner(s)</b>	Women's Financial Network (2009–current), WIRE (2009–2011), Victorian Government Office of Women's Policy (2009–2011), Financial Planners Association (2009–2011)
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	SeeMe media literacy and positive body image program, women's capacity building workshop, program and kits, Women's Space program

Rosemount Good Shepherd Financial Inclusion	
<b>Type of initiative</b>	Program, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	New South Wales—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, retirement planning, superannuation, insurance, rights and responsibilities, consumer issues
<b>Delivery method(s)</b>	Delivered in person, website, budget spreadsheets, NELS interviews, StepUP interviews, one-on-one financial counselling and financial literacy workshops, financial literacy for Youth Life Skills Day Program participants
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16), young adults, adults, older people
<i>Income</i>	Government income, recipients, low income
<i>Employment</i>	Unemployed people, students
<i>Students</i>	Secondary school (years 7–10), secondary school (years 11–12)
<i>Other</i>	Indigenous community
<b>Delivery partner(s)</b>	National Australia Bank, Metro Migrant Resource Centre, Leichhardt Council, Marrickville Council
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Developing peer-to-peer finance for low income population, researching financial support for Sydney's inner west Indigenous population, establishing the Inner Western Sydney Financial and Material Services Network for information share amongst community financial and material service providers (website under development)
<b>Website</b>	<a href="http://www.rosemountgs.org.au">www.rosemountgs.org.au</a>

Tax Time Accountants Budget planner	
<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	More than five years ago
<b>Location</b>	Queensland
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, reverse mortgages, superannuation, home ownership, property valuation, insurance, tax, avoiding scams, rights and responsibilities, legal, asset protection, debt mediation
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	General public

Tax Time Accountants Budget planner	
<b>Delivery partner(s)</b>	KDM Financial, Gamma Wealth, Forbes Dowling Lawyers
<b>Evaluation</b>	Has not been independently evaluated

Tax Time Accountants Budget program	
<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	Queensland—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, retirement planning, reverse mortgages, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities, debt mediation
<b>Delivery method(s)</b>	Delivered in person, website, webinars, social media, video, E-newsletter, radio, referral sources
<b>Target audience(s)</b>	General public
<b>Delivery partner(s)</b>	Home Loan Essentials, KDM Insurance, Gamma Wealth, Forbes Dowling Lawyers
<b>Evaluation</b>	Has not been independently evaluated

The Australian and New Zealand Institute of Insurance and Finance Know Risk	
<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	Less than one year ago
<b>Location</b>	National, international—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Superannuation, home ownership, insurance, rights and responsibilities, practical risk management
<b>Delivery method(s)</b>	Website, webinars, interactive program, social media, apps, video, E-newsletter, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16), young adults, adults, older people
<i>Income</i>	Government income recipients, low income, middle income, high income
<i>Employment</i>	Employed people, employees in own organisation
<i>Students</i>	Primary school, secondary school (years 7–10), secondary school (years 11–12), TAFE/VET students, university students
<i>Other</i>	Retirees, families

**The Australian and New Zealand Institute of Insurance and Finance Know Risk**

<b>Delivery partner(s)</b>	QBE, Elders, Steadfast Group, Stream Group, Aon, Red Cross, Brotherhood of St Lawrence, Neighbourhood Houses and Watch, Australasian Fire and Emergency Service Authorities Council (AFAC), State Emergency Service (SES), Country Fire Authority (CFA), NSW Rural Fire Service
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Why Risk it?
<b>Website</b>	<a href="http://www.knowrisk.com.au">www.knowrisk.com.au</a>

**The Salvation Army Moneycare You're the Boss**

<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	New South Wales, Victoria, Queensland, Tasmania—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, superannuation, insurance, avoiding scams, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person, website
<b>Target audience(s)</b>	
<i>Income</i>	Low income
<b>Evaluation</b>	Has been independently evaluated
<b>Website</b>	<a href="http://www.salvos.org.au/need-help/financial-troubles">www.salvos.org.au/need-help/financial-troubles</a>

**The Welfare Rights Centre Sydney Telephone advice**

<b>Type of initiative</b>	Program
<b>First implemented</b>	More than five years ago
<b>Location</b>	New South Wales—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, reverse mortgages, superannuation, home ownership, insurance, rights and responsibilities, Centrelink payments
<b>Delivery method(s)</b>	Delivered in person, print, internet publications

### The Welfare Rights Centre Sydney Telephone advice

**Target audience(s)**

<i>Age/gender</i>	Youth (under 16), older people
<i>Income</i>	Government income recipients, low income
<i>Employment</i>	Union members
<i>Students</i>	TAFE/VET students
<i>Other</i>	Families, people with disabilities, refugees and former refugees, CALD people generally

**Evaluation** Has not been independently evaluated

**Provided in other language** Provided in undisclosed language(s)

**Other initiatives** Community legal education

### The Women's Investment Club Simulated experiences and interactive games

**Type of initiative** Program, resource, activity

**First implemented** One to five years ago

**Location** National, New South Wales, Victoria—large city

**Topic(s) covered** Budgeting/saving/spending, credit/debt management, investing, donating, superannuation, home ownership, insurance, tax, rights and responsibilities, financial goal setting, gaining confidence in dealing with financial advisors and agents, accessing resources like books on financial literacy

**Delivery method(s)** Delivered in person, podcast, social media, e-newsletter, print

**Target audience(s)**

<i>Age/gender</i>	Women, young adults, adults
<i>Income</i>	Government income recipients, middle income, high income
<i>Employment</i>	Employed people, employees in own organisation, unemployed people, specific professional groups
<i>Students</i>	TAFE/VET students, university students
<i>Other</i>	Those women who do not have direct or regular incomes (such as students), stay-at-home mothers, sportswomen, Baby Boomers, businesswomen and entrepreneurs who need financial literacy, new immigrants in Australia

**Delivery partner(s)** Financial advisors or organisations who want to contribute to the community without selling any of their products and do not collect any information from our clients, existing women's groups or organisations with existing memberships

**Evaluation** Has not been independently evaluated

**Other initiatives** Events, workshops, research, networking, financial and investment literacy, related programs, social activities to enable group learning



**Traditional Credit Union** Financial literacy education

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	Northern Territory—regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, avoiding scams
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Income</i>	Government income recipients and Centrelink health care card holders, low income
<i>Other</i>	Indigenous community
<b>Evaluation</b>	Has not been independently evaluated

**University of Western Australia** Managing Your Personal Finances

<b>Type of initiative</b>	Program
<b>First implemented</b>	Less than one year ago
<b>Location</b>	Western Australia—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, retirement planning, superannuation, home ownership, insurance, tax, avoiding scams, rights and responsibilities, investment biases
<b>Delivery method(s)</b>	Delivered in person, website
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults
<i>Students</i>	University students
<b>Evaluation</b>	Has not been independently evaluated

**VISA** Financial Football

<b>Type of initiative</b>	Resource, activity
<b>First implemented</b>	Less than one year ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending

**VISA Financial Football**

**Delivery method(s)** Website, interactive program, apps

**Target audience(s)**

*Age/gender* Youth (under 16), young adults, adults

*Other* Teachers and schools

**Delivery partner(s)** Fédération Internationale de Football Association (FIFA)

**Evaluation** Has not been independently evaluated

**Provided in other language** Provided in undisclosed language(s)

**Website** [www.practicalmoneyskills.com/games/trainingcamp/ff/](http://www.practicalmoneyskills.com/games/trainingcamp/ff/)

**VISA Marvel Comics**

**Type of initiative** Resource

**First implemented** Less than one year ago

**Location** National—large city, regional or provincial centre, rural or remote community

**Topic(s) covered** Budgeting/saving/spending

**Delivery method(s)** Website, interactive program, apps

**Target audience(s)**

*Age/gender* Youth (under 16), young adults, adults

*Other* Teachers and schools

**Delivery partner(s)** Marvel Comics

**Evaluation** Has not been independently evaluated

**Provided in other language** Provided in undisclosed language(s)

**Website** [www.practicalmoneyskills.com/avengers](http://www.practicalmoneyskills.com/avengers)

**VISA Rock the Schools**

**Type of initiative** Program, resource

**First implemented** Less than one year ago

**Location** National—large city, regional or provincial centre, rural or remote community

**Topic(s) covered** Budgeting/saving/spending, careers and music

**VISA Rock the Schools**

<b>Delivery method(s)</b>	Delivered in person, website, social media
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16), young adults, adults,
<i>Students</i>	Secondary school (years 7–10), secondary school (years 11–12)
<i>Other</i>	Teachers and schools
<b>Delivery partner(s)</b>	School Tours Australia
<b>Evaluation</b>	Has not been independently evaluated
<b>Website</b>	<a href="http://rocktheschools.com.au">http://rocktheschools.com.au</a>

**Waltja Tjutangku Palyapayi Aboriginal Corporation Money management training**

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	Northern Territory—rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, superannuation, avoiding scams, rights and responsibilities, banking including internet and phone banking
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Income</i>	Government income recipients
<i>Employment</i>	Unemployed people
<i>Other</i>	Indigenous community in central Australia
<b>Evaluation</b>	Has been independently evaluated
<b>Provided in other language</b>	Provided in undisclosed language(s)
<b>Other initiatives</b>	Individual support for clients financial literacy, workshops for auditor and directors

**WAW Credit union Buck's financial literacy program for schools**

<b>Type of initiative</b>	Program, resource
<b>First implemented</b>	More than five years ago
<b>Location</b>	New South Wales, Victoria—regional or provincial centre, rural or remote community

**WAW Credit union** Bucks financial literacy program for schools

<b>Topic(s) covered</b>	Budgeting/saving/spending, the value of different Australian monetary denominations (e.g. how many 5 cent coins make up \$1)
<b>Delivery method(s)</b>	Delivered in person, print, hardcover story book that is set in the regional areas, credit union services
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16)
<i>Students</i>	Primary school
<b>Evaluation</b>	Has not been independently evaluated

**Wesley Mission** In Charge of My Money

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	New South Wales, Tasmania—large city, regional or provincial centre,
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, rights and responsibilities, pay-day lending, debt consolidation, leasing, rent to buy, interest-free deals
<b>Delivery method(s)</b>	Delivered in person, print
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults, adults, older people
<i>Income</i>	Government income recipients, Centrelink health care card holders, low income, middle income
<i>Employment</i>	Employed people, unemployed people, retired pensioners
<i>Other</i>	Retirees, families, people with disabilities, people experiencing domestic violence, single parents, drug, alcohol and gambling clients, corrective services outreach, women at risk of homelessness, refugees, mental health clients, pensioners, the Korean, Indian, Chinese, African, Bangladeshi and Sri Lankan communities, many other migrant communities
<b>Delivery partner(s)</b>	St George Bank, Offices of Fair Trading (2012)
<b>Evaluation</b>	Has been independently evaluated

**Westpac Bank Davidson Institute** Business planning

<b>Type of initiative</b>	Resource, activity
<b>First implemented</b>	Between one and five years ago

Westpac Bank Davidson Institute Business planning	
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Business planning, succession planning
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Age/gender</i>	Adults
<i>Employment</i>	Business owners
<b>Delivery partner(s)</b>	MYOB
<b>Evaluation</b>	Has not been independently evaluated

Westpac Bank Davidson Institute Financial First Steps	
<b>Type of initiative</b>	Resource, activity
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, setting goals, insurance, needs versus wants
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Age/gender</i>	Young adults
<i>Students</i>	Secondary school (years 11–12)
<b>Evaluation</b>	Has not been independently evaluated

Westpac Bank Davidson Institute Financial Management 101 and Financial Management 201	
<b>Type of initiative</b>	Program, resource
<b>First implemented</b>	More than five years ago
<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, ratio analysis, financial statement analysis, break-even analysis
<b>Delivery method(s)</b>	Delivered in person

**Westpac Bank Davidson Institute** Financial Management 101 and Financial Management 201
**Target audience(s)**

<i>Age/gender</i>	Adults
<i>Employment</i>	Employed people, business owners

<b>Evaluation</b>	Has not been independently evaluated
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**Westpac Bank Davidson Institute** Introduction to financial management

<b>Type of initiative</b>	Program, resource
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<b>First implemented</b>	Between one and five years ago
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<b>Location</b>	International—large city, regional or provincial centre
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<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, ratio analysis, financial statement analysis
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<b>Delivery method(s)</b>	Delivered in person
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**Target audience(s)**

<i>Age/gender</i>	Adults
<i>Employment</i>	Employed people, business owners

<b>Delivery partner(s)</b>	AusAID, United Nations Development Programme, Pacific Financial Inclusion Programme
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<b>Evaluation</b>	Has not been independently evaluated
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**Westpac Bank Davidson Institute** Online modules

<b>Type of initiative</b>	Program
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<b>First implemented</b>	Between one and five years ago
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<b>Location</b>	National—large city, regional or provincial centre, rural or remote community
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<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, donating, retirement planning, superannuation, home ownership, insurance, tax
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<b>Delivery method(s)</b>	Website
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<b>Target audience(s)</b>	General public
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<b>Evaluation</b>	Has not been independently evaluated
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<b>Website</b>	<a href="http://www.davidsoninstitute.edu.au/learning-centre/business">www.davidsoninstitute.edu.au/learning-centre/business</a>
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**Women's Information Referral Service (WIRE) Financial literacy workshops**

<b>Type of initiative</b>	Program, resource, activity
<b>First implemented</b>	One to five years ago
<b>Location</b>	Victoria—large city
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, retirement planning, superannuation, rights and responsibilities, providing a gendered perspective on barriers women may face in becoming financial secure (e.g. career breaks), myths surrounding women's ability to budget
<b>Delivery method(s)</b>	Delivered in person
<b>Target audience(s)</b>	
<i>Age/gender</i>	Women, young adults, adults, older people
<b>Evaluation</b>	Has not been independently evaluated
<b>Other initiatives</b>	Research into financial abuse and family violence, professional development workshops, advocacy and information, online material and information sheets

**Yarrabah State School Milba Djunga**

<b>Type of initiative</b>	Program
<b>First implemented</b>	One to five years ago
<b>Location</b>	Queensland, South Australia, Western Australia, Northern Territory—rural or remote community
<b>Topic(s) covered</b>	Budgeting/saving/spending, credit/debt management, loans, investing, rights and responsibilities
<b>Delivery method(s)</b>	Delivered in person, website
<b>Target audience(s)</b>	
<i>Age/gender</i>	Youth (under 16)
<i>Income</i>	Government income recipients
<i>Students</i>	Primary school, secondary school (years 7–10), secondary school (years 11–12)
<i>Other</i>	Indigenous community
<b>Delivery partner(s)</b>	Education Queensland, Far North Queensland Indigenous Student Support Unit
<b>Evaluation</b>	Has not been independently evaluated

## Appendix 1: 2013 Stocktake Survey questionnaire

- 30 The 2013 Stocktake Survey questionnaire was developed in early 2013 for the express purpose of collecting information on Australian financial literacy initiatives. It was developed internally at ASIC and was refined through several rounds of testing with known financial literacy initiative providers. The providers involved in the testing included large and small organisations, and organisations in the community and private sectors.

**Table 3: 2013 Stocktake Survey questionnaire**

Questions	
<b>What is the name of your financial literacy initiative?</b>	
Note: In this survey, financial literacy initiatives are considered to help people make informed judgements and take effective decisions regarding the use and management of money.	
What type of financial literacy initiative is the initiative? Select all that apply.	<ul style="list-style-type: none"> <li>• Program (e.g. a structured series of sessions or activities)</li> <li>• Resource (e.g. printed or online materials)</li> <li>• Activity (e.g. a one-off experience not included in ongoing programs)</li> <li>• Other (please specify)</li> </ul>
<b>If the initiative is provided in partnership with another organisation(s), please list them.</b>	
In what state and/or territory is the initiative delivered? Select all that apply.	<ul style="list-style-type: none"> <li>• National</li> <li>• New South Wales</li> <li>• Victoria</li> <li>• Queensland</li> <li>• Tasmania</li> <li>• South Australia</li> <li>• Western Australia</li> <li>• Northern Territory</li> <li>• Australian Capital Territory</li> <li>• International</li> </ul>
In what location(s) is the initiative delivered? Select all that apply.	<ul style="list-style-type: none"> <li>• Large city (population of 1 million+)</li> <li>• Regional or provincial centre</li> <li>• Rural or remote community</li> </ul>
<b>Is the initiative targeted at any of the following specific audiences?</b>	
Which gender group(s) does the initiative target? Select all that apply.	<ul style="list-style-type: none"> <li>• Women</li> <li>• Men</li> <li>• Other (please specify)</li> </ul>
Which age group(s) does the initiative target? Select all that apply.	<ul style="list-style-type: none"> <li>• Youth (under 16)</li> <li>• Young adults</li> <li>• Adults</li> <li>• Older people</li> <li>• Other (please specify)</li> </ul>



## Questions

<p>Which income group(s) does the initiative target?</p> <p>Select all that apply.</p>	<ul style="list-style-type: none"> <li>• Government income recipients or Centrelink health care card holders</li> <li>• Low income</li> <li>• Middle income</li> <li>• High income</li> <li>• Other (please specify)</li> </ul>
<p>Which employment group(s) does the initiative target?</p> <p>Select all that apply.</p>	<ul style="list-style-type: none"> <li>• Employed people</li> <li>• Employees in own organisation (e.g. workplace-based programs)</li> <li>• Unemployed people</li> <li>• Other (please specify)</li> </ul>
<p>Which student group(s) does the initiative target?</p> <p>Select all that apply.</p>	<ul style="list-style-type: none"> <li>• Pre-school</li> <li>• Primary school</li> <li>• Secondary school, Years 7–10</li> <li>• Secondary school, Years 11–12</li> <li>• Technical and further education (TAFE) or vocational education and training (VET)</li> <li>• University</li> <li>• Other (please specify)</li> </ul>
<p><b>Does the initiative target specific culturally and linguistically diverse (CALD) groups? If yes, please list them.</b></p>	
<p>Which other group(s) does the initiative target?</p>	<ul style="list-style-type: none"> <li>• Intermediaries (i.e. educators, counsellors, community workers, advocates)</li> <li>• Retirees</li> <li>• Families</li> <li>• Other (please specify)</li> </ul>
<p><b>Is the initiative offered in any language(s) other than English?</b></p>	
<p>What money or financial topic(s) does the initiative help people with?</p> <p>Select all that apply.</p>	<ul style="list-style-type: none"> <li>• Budgeting/saving/spending</li> <li>• Credit/debt management</li> <li>• Loans</li> <li>• Investing</li> <li>• Donating</li> <li>• Retirement planning</li> <li>• Reverse mortgages</li> <li>• Superannuation</li> <li>• Home ownership</li> <li>• Insurance</li> <li>• Tax</li> <li>• Avoiding scams</li> <li>• Rights and responsibilities</li> <li>• Other (please specify)</li> </ul>

## Questions

### Is the initiative delivered in person?

If the initiative is delivered online or on a computer, please select how.

- Website
- Webinars
- Podcast
- Interactive program (e.g. game)
- Social media (i.e. Twitter, Facebook, Google+)
- Applications
- Video
- e-Newsletter
- Other (please specify)

If the initiative is delivered in any other way, please select how.

- Television
- Radio
- Print (e.g. kits, flyers, workbooks, brochures)
- Other (please specify)

### When was the initiative first implemented?

### Has the initiative been evaluated?

Note: In this survey, we define an evaluation as an assessment. The findings may result in changing the initiative.

### Was this an independent evaluation?

Note: This means that the evaluation was conducted by someone outside your organisation.

### If you have any further comments, please provide them here.

## Appendix 2: List of financial literacy initiatives

Table 4 is an index of all suitable financial literacy initiatives collected as part of the 2013 Stocktake Survey. It includes the organisation name, the name of main initiative offered and the page where further information can be found later in this report.

**Table 4: Financial literacy initiatives**

Page	Organisation name	Initiative name	Partnership	Independent evaluation
11	10thousandgirl Campaign	10thousandgirl Programs	Yes	
11	Access Financial Management	Benchmarking		Yes
12	Africans Community Foundation Australia Ltd (ASCOF)	Providing financial information to members	Yes	
12	All Money Matters Pty Ltd	Your Money Mastery		
13	AMP	Money Mentor		Yes
13	ASX Ltd	Investor education resources		
14	Anglicare SA	Cambodian Gambling Help Service		
14	Anglicare SA	Financial counselling		
15	Anglicare SA	Financial first steps	Yes	
16	Anglicare SA	Place-based financial management	Yes	
16	Anglicare SA	Urban Money Management	Yes	
17	ANZ	MoneyBusiness	Yes	
17	ANZ	MoneyMinded	Yes	Yes
18	ANZ	Saver Plus	Yes	Yes
19	ANZ	Survey of Adult Financial Literacy in Australia		
19	Australian Defence Force	Education programs		
20	Australian Financial Inclusion Network (AFIN)	Networking activities	Yes	Yes
20	Australian Securities and Investments Commission	MoneySmart website		Yes

Page	Organisation name	Initiative name	Partnership	Independent evaluation
21	Australian Securities and Investments Commission	MoneySmart Teaching website	Yes	Yes
21	Australian Shareholders Association Ltd	Supporting, protecting, connecting and educating investors		
22	Australian Taxation Office (ATO)	Tax, Super + You	Yes	
22	Brisbane Girls Grammar School	School subject: 'Enterprise and Management'	Yes	
23	Broome CIRCLE Inc	Kimberley Financial Money Management		
23	Casey North Community Information & Support Service	Stay on Track		
24	Catholic Care NT	Money management workshops	Yes	
24	Colony 47 Inc.	Financial Literacy Equity and Access (FLEA) Initiative		
25	Combined Churches Caring Melton Inc.	Home finance program (budgeting)		
25	Commonwealth Bank Foundation	Coinland		
25	Commonwealth Bank Foundation	Community Business Finance		
26	Commonwealth Bank Foundation	National Financial Literacy Curriculum resource	Yes	
26	Commonwealth Bank Foundation	Financial literacy research	Yes	
27	Commonwealth Bank Foundation	Indigenous Customer Assistance Line		
27	Commonwealth Bank Foundation	School Banking program		
27	Commonwealth Bank Foundation	StartSmart programs (Primary, Secondary and Pathways)	Yes	Yes
28	Commonwealth Bank Foundation	Teaching Awards		Yes
29	Community CPS Australia Ltd	enRICH Kids		
29	Consumer Affairs Victoria	Consumer education in schools	Yes	Yes
30	Consumer Credit Legal Service Inc (WA)	Community legal education		

Page	Organisation name	Initiative name	Partnership	Independent evaluation
30	Department for Communities and Social Inclusion (SA)	Utilities Literacy Program	Yes	
31	Department of Human Services	BasicsCard	Yes	
31	Department of Human Services	Centrepay		
32	Department of Human Services	Connect Me		
32	Department of Human Services	Customer Confirmation eServices (CCes)		
32	Department of Human Services	Financial Information Service	Yes	
33	Department of Human Services	Income management	Yes	Yes
33	Department of Human Services	Matched Savings Scheme	Yes	
34	Department of Human Services	Me and My Money book		
34	Department of Human Services	Online budget tool		
35	Department of Human Services	Online savings planner		
35	Department of Human Services	Securing Your Future magazine		
36	Economic Security4Women	Advocacy	Yes	Yes
36	Financial Basics Foundation	Operation Financial Literacy (OFL)	Yes	
37	Financial Literacy Australia Ltd	MoneySmart Week	Yes	Yes
37	First Nations Foundation	My Moola financial literacy program	Yes	Yes
38	Future Map	Future Map		
38	Gosnells Community Legal Centre Inc.	Managing money and budgeting sessions	Yes	
38	Government Employees superannuation Board (GESB)	Into your Comfort Zone	Yes	
39	HESTA	Member education program	Yes	
39	HK Training and Consultancy	HK Money Management Service		
40	Holiday Coast Credit union	Programs and activities using online material	Yes	Yes
40	Hume Building Society	School banking		

Page	Organisation name	Initiative name	Partnership	Independent evaluation
41	Indigenous Consumer Assistance Network Ltd	Indigenous financial counselling mentorship program	Yes	
41	Insolvency and Trustee Service Australia	Web resources		
42	Kids at Switch	Financial literacy game		
42	Kirsty Barnett	The Money Game		
42	Macquarie University	Principles of Financial Literacy		
43	Matrix on Board	MoneyMob Talkabout: Financial wellbeing program	Yes	Yes
43	Matrix on Board	MoneyMob Talkabout: Mobile education units	Yes	Yes
44	Me and Money Ltd	Me and Money Ltd		
44	Mission Australia	Programs	Yes	Yes
45	Mornington Community Information & Support Centre	Financial and budget support worker		
45	NAB	AddsUP Matched Savings Plan	Yes	
46	NAB	Community Development Financial Institutions (CDFI) pilot project	Yes	Yes
46	NAB	Debt Deduct pilot scheme	Yes	
46	NAB	Good Money	Yes	Yes
47	NAB	Indigenous Money Mentors	Yes	Yes
47	NAB	learn.nab.com.au		
48	NAB	Measuring Financial Exclusion in Australia	Yes	
48	NAB	Microenterprise loans	Yes	Yes
49	NAB	MLC education and calculators	Yes	
49	NAB	Money Tracker		
49	NAB	NAB Care		
50	NAB	No Interest Loans Scheme (NILS)	Yes	

Page	Organisation name	Initiative name	Partnership	Independent evaluation
50	NAB	Planning tools		
51	NAB	StepUP Low Interest loans	Yes	Yes
51	National Information Centre on Retirement Investments	Telephone, print and seminar activities		Yes
51	NSW Fair Trading	Money Stuff	Yes	Yes
52	Queen Victoria Women's Centre	Women and Money seminar program	Yes	
53	Rosemount Good Shepherd	Financial Inclusion	Yes	
53	Tax Time Accountants	Budget planner	Yes	
54	Tax Time Accountants	Budget program	Yes	
54	The Australian and New Zealand Institute of Insurance and Finance	Know Risk	Yes	
55	The Salvation Army Moneycare	You're the Boss		Yes
55	The Welfare Rights Centre Sydney	Telephone advice		
56	The Women's Investment Club	Simulated experiences and interactive games	Yes	
57	Traditional Credit Union	Financial literacy education		
57	University of Western Australia	Managing Your Personal Finances		
57	VISA	Financial Football	Yes	
58	VISA	Marvel Comics	Yes	
58	VISA	Rock the Schools	Yes	
59	Waltja Tjutangku Palyapayi Aboriginal Corporation	Money management training		Yes
59	WAW Credit union	'Buck's' financial literacy program for schools		
60	Wesley Mission	In Charge of My Money	Yes	Yes
60	Westpac Bank	Business planning	Yes	
61	Westpac Bank	Financial First Steps		

Page	Organisation name	Initiative name	Partnership	Independent evaluation
61	Westpac Bank	Financial Management 101 and Financial Management 201		
62	Westpac Bank	Introduction to financial management	Yes	
62	Westpac Bank	Online modules		
63	Women's Information Referral Service (WIRE)	Financial literacy workshops		
63	Yarrabah State School	Milba Djunga	Yes	



## Appendix 3: MoneySmart Schools

31 Table 5 provides a list of all the schools that trialled the MoneySmart teaching program materials in 2012–13.

**Table 5: List of MoneySmart Schools**

State or territory	School
<b>Australian Capital Territory</b>	Amaroo School
	Evatt Primary School
	Forrest Primary School
	Holy Spirit Primary School
	Burgmann Anglican School
	Wanniassa School
<b>New South Wales</b>	Ashtonfield Public School
	Canley Vale Public School
	Carlton South Public School
	Condong Public School
	Darcy Road Public School
	Holy Saviour School
	Lindisfarne Anglican Grammar School
	North Rocks Public School
	Port Kembla Public School
	Queanbeyan West Public School
	Ss Peter and Paul Catholic School
	St Ives Park Public School
	St Therese Catholic Primary School
	Tamworth South Public School
	William Carey Christian School
	Al-Faisal College
	Dapto High School

State or territory	School
	Holy Cross College
	Thomas Reddall College
	Wingham High School
<b>South Australia</b>	Brighton Primary School
	Hewett Primary School
	Mypolonga Primary School
	St Brigid's School
	Sunrise Christian School
	West Lakes Shore Primary Schools
	Blackfriars Priory School
	Christies Beach High School
	Golden Grove High School
	Portside Christian College
<b>Victoria</b>	Amsleigh Park Primary School
	Beaconhills College
	Black Hill Primary School
	Epsom Primary School
	Kangaroo Flat Primary School
	Kismet Park Primary School
	Lorne Aireys Inlet P-12 College
	Mentone Girls Grammar School
	Methodist Ladies College
	Our Lady of Perpetual Help Primary School
	Sacred Heart Primary School
	Strathfieldsaye Primary School
	Werrimull P-12 School
	Ballarat High School

State or territory	School
	Bendigo South East College
	Mordialloc College
	Mt Eliza Secondary College
	Upper Yarra Secondary College
	Victory Christian College
<b>Western Australia</b>	Comet Bay Primary School
	Foundation Christian College
	Mater Christi Catholic Primary School
	Singleton Primary School
	Warnbro Primary School
	Comet Bay College
	Coodanup Community College
	Kolbe Catholic College
	Warnbro Community High School
<b>Northern Territory</b>	Larrakeyah Primary
	Palmerston Christian School
	St Mary's Catholic Primary School
	The Essington School
	Yipirinya School
	Darwin Middle School
	Dripstone Middle School
	Palmerston Christian School
	Taminmin College
	The Essington School Darwin
	Yirara College
<b>Queensland</b>	Bulimba State School
	Ipswich Girls Grammar School

State or territory	School
	Kings Christian College
	Ormiston College
	St Michael's Catholic Primary School
	St Peter's Lutheran College
	St. Stephen's Primary School
	Cairns State High School
	Chanel College
	Ipswich Girls' Grammar
	King's Christian College
	The Scots PGC College
	Unity College
<b>Tasmania</b>	Lansdowne Crescent Primary School
	Scotch Oakburn College
	Wesley Vale Primary School