

2004 Financial Literacy Grant Recipients

[NSW](#) [QLD](#) [VIC](#) [NT](#) [WA](#) [SA](#) [ACT](#) [TAS](#)

NSW

Auburn Girls' High School
Auburn, NSW
'Commerce: Women and Finance Today'

Auburn Girls' High School is located in western Sydney and is considered a disadvantaged school. It has a diverse mixture of socio-economic groups and cultural backgrounds. The program to be developed will involve the creation of a webQuest that will include practical, on-line activities allowing students to develop financial literacy skills in preparing budgets, making financial decisions, banking, leasing and so on. The program has a number of cross-curriculum objectives and will be offered to all Year 9 and 10 students. A range of selected outcomes are proposed as students complete the webQuest and associated activities.

Carenne Public School
Bathurst, NSW
'Financing your life'

Carenne Public School is a school for specific purposes located in Bathurst, New South Wales. The school caters for students who have moderate to severe intellectual and physical disabilities. This initiative will target those in Years 8-10 or aged 13-16 years. The program will develop teaching resources and programs that will assist in the implementation of the commerce and mathematics skills curriculum. These resources will involve the production of graded student worksheets and activities for useful, varied hands-on activities.

Chapel School - Youth off the Streets
Merrylands, NSW
'Don't Blow Your Dough' for Stage 5 students

Chapel School is a new independent school linked to 'Youth off the Streets'. The College is located in Merrylands, New South Wales. The college works with secondary students alienated from mainstream education. The program will be a self paced learning module that will concentrate on financial literacy and financial planning because students are at different levels and/or find it difficult to work with others. Students involved will be from lower socio-economic groups. Financial independence is an essential life skill for these students.

Chifley College - Dunheved Campus
North St Marys, NSW
The 'Dollars and Sense Count at Dunheved' Program

Chifley College, Dunheved Campus, located in Sydney's western suburbs, is in a very low socio-economic area. Students lack basic financial skills to enter the workforce and deal capably with money. The strategy devised is to provide Stage 5 students with a series of powerpoint presentations on financial skills in a seminar format each term. Materials will be developed through a series of workshops that will include student input. Desired outcomes will be for students to achieve financial independence when making important decisions.

Dubbo College
Dubbo, NSW
'Financial Awareness for Adolescents through student produced film and video'

Dubbo College is the sole provider for public education in the regional city of Dubbo with students coming from a wide range of socio-economic backgrounds. The program will target specific groups of students in Year 7/8 and in Year 10. The resources produced will also be able to be used by all students and 'targeted' parents as part of a financial literacy program. Students in the school have some access to financial literacy programs through elective areas, and mathematics. This project will involve students and current technology to produce resources that will be applicable in these areas. The project will

develop the financial skills of students from basic day to day transactions to higher order skills including saving and investing. Production of a range of short, interesting and relevant films will be the feature of the program.

Duval High School
Armidale, NSW
'Sense with your Dollars – A workbook to improve financial literacy'

Duval High School is a comprehensive government High School located in Armidale, northern New South Wales. It has an enrolment of 800 students. The program will target Year 8 students who select an elective titled 'Sense with your dollars'. A booklet that will be used in Year 9 Commerce and in Mathematics will be developed. The booklet will cover basic financial areas.

Georges River College - Hurstville Boys' Campus
Hurstville, NSW
'Keeping the cash'

Georges River College, Hurstville Boys' Campus, New South Wales has a population of 480 students of whom 85% are from non-English speaking backgrounds, particularly Arabic and Chinese. The school enjoys excellent academic results. Students who do not chose Commerce in Years 9-10 are given little opportunity to develop the skills required to manage their finances. The aim of the program, a unit called 'Keeping the Cash', is to allow these students to better understand key financial areas.

Georges River College, Penshurst Girls' Campus
Penshurst, NSW
'Financial webquest'

Georges River College, Penshurst Girls' Campus, has 700 girls from Years 7-10. The program will revolve around the design of a new set of web pages on several components of finance. Assessment will be monitored as students proceed through a set of lessons at their own pace. The work will be completed by computer with some writing skills. Pre and post testing will occur.

Hopetown Special School
Wyong, NSW
'Financial fundamentals'

Hopetown Special School situated on the central coast of New South Wales, services the needs of 48 students with emotional and behavioural difficulties. The targeted group is 15 students for whom staff surveys have indicated a lack of understanding in relation to financial literacy. This aspect when combined with an emotional disability places these students at high risk. Many students have family backgrounds of welfare dependency and financial difficulties. Students will be approached to consider positive choices when purchasing specific 'luxury' items. A teaching program that outlines risks associated with the use of consumer credit products will be developed.

Illawarra Senior College
Port Kembla, NSW
'Wise ways –making the most of your money'

Illawarra Senior College is located at Port Kembla near Wollongong and provides public senior secondary education for students in Years 10-12. Many students are mature age although 70% are aged between 15 to 20 years. Many are re-entry students. Most students have low socio-economic backgrounds, many are welfare dependent and few have had any positive financial modelling opportunities. Many students are already experiencing financial difficulty with mobile phone debt, in particular. 'Wiseways' will be an opportunity for students to attend a selection of short, targeted workshops, on a range of issues relevant to them.

Jamison High School
South Penrith, NSW
'Money management'

Jamison High School is located at Penrith in Western Sydney. The school has a relatively low retention rate with less than 52% students completing Year 12. The school is a comprehensive High School and is surrounded by selective, senior and low cost private schools. There is an elective class studying

Commerce at Years 9 and 10. The program aims to expand this elective in Year 8 and offer a new class on money management. Among the students there is a high participation rate in part time employment (80% – Year 11, 55% – Year 10). Students have reasonable disposable income with high levels of consumption and low levels of savings. The program will aim to address these aspects.

**JJ Cahill Memorial High School
Rosebery, NSW**

'Functional financial literacy for students with an intellectual disability: Year 7-12'

JJ Cahill Memorial High School, located in a 'blue-collar' area near Sydney airport, has a significant number of students who are socio-economically disadvantaged and have non-English speaking background. This program will target 40 students from the support unit of the school aged 12 to 18 who have severe to mild intellectual disabilities. These students will participate in specialised and individual programs to allow them to use money in a range of situations including to access banks, to budget, to earn money and to financially plan.

**John Therry Catholic High School
Rosemeadow, NSW**

'Year 10 exit financial skills program'

John Therry Catholic High School, Campbelltown, New South Wales has a significant number of students who leave school after Year 10. Many of these students have lower academic ability. Those who remain at school receive limited financial advice. It is proposed that a living skills program be introduced to enable students to develop skills to make appropriate financial decisions.

**Kelso High School
Kelso, NSW**

'Kelso High School financial literacy integration program'

Kelso High School, Bathurst is a progressive comprehensive co-educational state High School. Kelso has applied for disadvantaged school status and caters for a very diverse range of students with the majority from low socio-economic backgrounds. At present students at the school who select commerce as an elective receive tuition in topics such as budgeting, consumer protection, saving and investing. The aim of this program is to provide students who do not study commerce with the opportunity to learn about these topics through the school intranet service and in computer based lessons.

**Kingswood High School
Kingswood, NSW**

'Year 10 priority education'

Kingswood High School located in the western suburbs of Sydney has an enrolment of 740 students and is a disadvantaged school with many single income or unemployed parents. The program is aimed at Year 10 where many of the students are at risk of not returning to school or obtaining permanent/full time work. Over the next 3 years, 280 students will be involved in the program. The grant will also establish a long term structure for the school. The program will allow expansion from an elective that involves 15% of students, to a program that creates a formal structure, specifically designed to address financial literacy.

**Lawrence Harvey SSP
Warwick Farm, NSW**

'Life skills and financial literacy'

Lawrence Harvey School for special purposes is located at Warwick Farm in Sydney's west and caters for students with emotional and/or behavioural disorders with accompanying mild intellectual disability. The majority of students are from low socio-economic backgrounds. The program will introduce students to the operations of a financial institution and the services provided by it so that they may make an informed decision in assessing these services in the future. The purpose is to familiarise students with the language of finance, with the aim of increasing understanding.

**Liverpool Girls' High School
Liverpool, NSW**

'The real cost of mobile phone ownership'

This unit of study involves teams of students undertaking research, using surveys designed by the students and other statistical data to investigate the incidence and cost of mobile phone ownership among teenagers in different parts of Sydney. Liverpool Girls' High School is a comprehensive girls school in south west Sydney. The schools status as a priority funding school recognises the lower socio-economic background of the students. A significant number are from non-English speaking homes. One aspect of the school similar to others is the high incidence of mobile phone ownership that is causing increasing financial problems within the families of students and the wider community.

MacKillop Catholic College
Warnervale, NSW
'Embedding Financial Literacy Skills into Stage 5 Curriculum'

MacKillop Catholic College is a K-12 co-educational school which was founded in 2003. It currently has an enrolment of 310 in Years 7-8. In 2005, Year 9 students will begin electives on commerce and work education, with the latter being a preparatory course for entry into the workforce for Year 10 school leavers. This will better prepare students for the transition into adult life and will be developed to focus on real tasks, authentic learning and problem solving through specific financial subject content.

Meriden School
Strathfield, NSW
'Financial Literacy Interactive CD-ROM' – (Grant 1)

Meriden Senior Campus is located in Strathfield, Sydney. Many students aspire to become business managers and owners. One third of students are from a multicultural background. The school has a financial literacy program that aims at enhancing all forms of financial literacy. This program will include an interactive CD-ROM of graded multiple choice questions, mix and match definitions and other tasks to be delivered by teachers of Year 9 and 10 commerce, Year 11 and 12 business studies and economics.

Meriden School
Strathfield, NSW
'Form time Financial Literacy, Commerce Consumer Cards and Business Women's Loans' – (Grant 2)

The Meriden School Financial Literacy Program consolidates the recently introduced school focus on enhancing all forms of girls' financial literacy. This program will develop a program for Year 11 students to be delivered weekly by tutors. It will also develop resource card sets for Year 9 commerce (mobile phones), Year 11 Business Studies (loan applications) and Year 11 credit card applications and debt management.

Moriah College
Bondi Junction, NSW
'Financial Fitness First' – (Grant 1)

Moriah College is an independent co-educational, modern orthodox Jewish school, located in the eastern suburbs of Sydney at Queens Park. The program is targeted towards Years 9 and 10 who choose commerce as an elective. These students have an interest in business. They come from a range of socio-economic backgrounds. The new program will be extended to Years 6-8 to introduce more students to a range of financial concepts. The program will be developed to support the new NSW commerce syllabuses.

Moriah College
Bondi Junction, NSW
'Accounting for Finance in Business' – (Grant 2)

This program is targeted towards the Year 11/12 students who have elected business studies. The program is designed to equip teachers with relevant and useful resources. These will enable students to develop a broad yet comprehensive understanding of business management and the knowledge and skills to participate effectively in the business environment.

Mount St Patrick College
Murwillumbah, NSW
'The Mount St Patrick College Financial Literacy Virtual Learning Environment (VLE)'

This program will develop a website for students of stage 5 elective courses for work education and commerce. The VLE will create a store of resources including a CD-ROM. The students' end product will be to publish their own financial literacy portfolio. The college is in the northern NSW town of Murwillumbah and draws 620 students from the town, rural and coastal areas. The age group targeted will be 14-16 year olds.

Royal Far West School
Manly, NSW
'Responsible money management'

Royal Far West School is located in Manly, New South Wales. All students are clients of the Royal Far West Children's Health Scheme and are from country New South Wales. All have a medical condition or disability. Students are short stay admissions. Money Management will be incorporated into existing modules taught in maths, school to work and social skills. A hands-on, integrated approach to financial literacy is anticipated as the group are characterised by learning difficulties, poor academic achievement, and poor social skills.

St Patrick's College
Sutherland, NSW
'Understanding personal finance: budget busters'

St Patrick's College is a comprehensive co-educational 7-12 high school of 1055 students. The school cohort represents a diverse range of backgrounds. The college offers a commerce elective for students who have a strong interest in business. Budget Busters challenges students to become active learners. It is an engaging, student centred teaching strategy that encourages students to make informed decisions about their own finances.

Sydney Secondary College - Blackwattle Bay Campus
Glebe, NSW
'Our community – using the bank-a life skills program'

Sydney Secondary College is a co-educational non-selective campus. There are 510 students with a significant proportion from an indigenous background and an even larger number from a non English speaking background. It is essential that these students understand and learn how to utilise financial management skills relating to the use of money, mobile phones, appropriate use of wages and/or youth allowance and disability support pensions. The program will be aimed at those with mild and moderate intellectual disabilities in the schools support unit. Currently students there undertake a program that works with various service providers in the community.

Tara Anglican School
North Parramatta, NSW
'Financial literacy – the movie'

The aim for these students is to develop a good financial literacy video. Students will use digital video cameras to compile their program. The focus will be on consumer choice, financial literacy and other relevant themes. Tara Anglican School is located in North Parramatta and students generally come from a middle class background.

Terrigal High School
Terrigal, NSW
'Making the most of my money – webquests for commerce students'

At Terrigal High School up to 200 Year 9 students study commerce. The school is in the process of developing a series of webquests for their students. At present a number of topics, for example, buying a car and getting a job have been developed. It is hoped that the grant will assist in further and ongoing development of topics and sites related to financial literacy.

Walgett Community College
Walgett, NSW
'The walgett bank'

Located in north west New South Wales, Walgett is a small town with a population of 2300. It is remote and isolated. The school has 134 students of whom 93% identify themselves as Aboriginal. Most are

from low socio-economic backgrounds. The aim is to implement some financial literacy skills into a whole school welfare and behaviour system. Students will receive Walgett dollars as a form of positive reinforcement which they bank and save for monthly auctions. The benefits of good financial planning and management will be emphasised through this program.

Yeoval Central School

Yeoval, NSW

'What do i do with the money?'

Yeoval Central School is a small rural school in Yeoval, 82 kilometres from Orange. The school has 135 students from Kindergarten to Year 12. Students involved in the program will be from Years 9-12 (approximately 40 students). As the community does not have ready access to banks, insurance companies or other financial organisations the program will attempt to make students aware of opportunities available for them in other environments and the resultant barriers to their financial growth.

QLD

A B Paterson College

Arundel, QLD

'Business and Finance – Financial Literacy Simulation'

A B Paterson College is a private, non-denominational, co-educational P-12 school of 1200 students on the Gold Coast. The program proposes to develop a real life simulation to allow students to develop their financial skills. The simulation involves students applying for a job and then, over a 10 week period, making decisions on the management of their finances. A range of skills will be developed and assessed through the program.

Alexandra Hills State High School

Alexandra Hills, QLD

'Badger Badges – Alexandra Hills Small Business'

Alexandra Hills State High School is located in Brisbane and has an enrolment of 1400 students from multicultural backgrounds. The trade and business mathematics students will be developing a small business to help develop sound financial literacy skills. The concept for the business was initiated by the students – many of whom have low literacy and numeracy skills and low self-esteem. Students will control decisions related to costs, research, and communication within a financial and business setting. It is hoped that the ownership of the course by the students will provide motivation.

Balmoral State High School

Morningside, QLD

'Literate Practices for Financial Capability in a Changing World'

Balmoral State High School located in Morningside, Perth has a population of 360 students. The school has a literacy plan that includes a 45 minute literacy period each day that aims at improving reading, critical abilities and spelling strategies. The aim of this program is to now extend the students abilities into financial literacy. Students will be taught to function in an increasingly technologically complex world. They will be taught how to critically analyse financial issues and to operate with success in the areas of financial understanding, competency, responsibility and enterprise.

Bracken Ridge State High School

Bracken Ridge, QLD

'Who wants to be a Millionaire?'

Bracken Ridge State High School is located on the north side of Brisbane and caters for a diverse range of students. Many of the students at the school have difficulty managing money. The program proposed will focus on practical competency based assessment tasks to allow them to make responsible decisions regarding budgeting, spending and saving in order to avoid future debt.

Brisbane School of Distance Education

West End, QLD

'Money Management – Hey Big Spender!'

Brisbane's School of Distance Education program is designed for Year 11 students within the subject of Social and Community Studies. The proposed course aims to present a program suitable for geographically isolated students, medical students, approved students (including home learners) and other students in two delivery modes – in print and by CD-ROM. The project will be an effective contribution to financial literacy for students unable to access mainstream schooling.

Coolangatta Special School

Coolangatta, QLD

'Financial Enterprising - Learning to live within your natural and financial means'

Coolangatta Special School is located in the Southern Gold Coast region. The school caters for 100 students with special needs. The student group identified for the financial literacy program are aged between 13 and 15 years. The program will be an exclusively designed course (with the major intention of supporting students with a range of essential financial literacy skills and abilities). The program will promote financial self management skills that impact on the students' daily life and future lifestyle.

Corinda State High School SEU

Corinda, QLD

'Life Pathways – Managing Me'

Corinda Learning and Support Services, located in Brisbane's western suburbs, draws its students from a low socio-economic area. Traditionally a school for students with physical disabilities, the school now includes students with Autism. This program is aimed at developing a series of courses to equip students with the necessary financial skills to function successfully as individuals.

Corpus Christi College

Nundah, QLD

'Meet the Challenge, a Start for the Future'

Corpus Christi College located in Nundah is a Catholic Girls Secondary School with 470 students from Years 8-12. The college has a large multicultural enrolment. The program proposed will be a compulsory unit for all Year 9-10 students. Its rationale of 'managing personal finances is vital to our lives' describes the content to be covered – budgeting, long-term financial arrangements (borrowing), long-term financial security (saving). The grant will contribute to resources and quality professional development for teachers.

Djarragun College

Gordonvale, QLD

'Independence through the Acquisition of Mathematical Literacy Skills for Life'

Djarragun College, Gordonvale, Northern Queensland has a student population of 387 students of Aboriginal or Torres Strait Islander background. All students come from low socio-economic backgrounds and many suffer from the effects of poverty. The students who will participate are those in Years 11 and 12 who are in the Senior Enrichment class – but who all have low literacy and numeracy levels. The program will focus on students gaining competencies in mathematical literacy, with an emphasis on the teaching of personal budgeting and money management. Methodology used will be through an Individual Action Research Project with the aim of gaining competencies in a number of areas.

Faith Lutheran College Redlands

Victoria Point, QLD

'Supercart race team: development, construction through to racing'

Faith Lutheran College (Middle School) is school of students in Years 7-9, commenced in 2003. Located in a fast growing area of south east Queensland, the college has a mixture of socio-economic groups. The program to be developed will complement existing school objectives. The program is derived from the 'car culture' at the school and will have students developing 'billy carts' from planning and constructing, through to racing. The financial literacy aspect of the course will relate to the planning and running of the business including development of enterprise skills. Outcomes are related to Key Learning Areas.

Gympie State High School
Gympie, QLD
'Stepping stones to financial Literacy'

Gympie State High School is in a regional community on the Sunshine coast. Gympie is considered to be a low socio-economic area with high levels of unemployment. The school has an enrolment of 1200 with the 700 students in Years 7-9, participating in the program 'Stepping stones'. Gympie has a successful language literacy program and until now there has been no financial component. This program will involve the development of financial literacy activities including worksheets, practical tasks and computer activities. The development of financial skills will be the focus of the program.

Heights College
North Rockhampton, QLD
'Dollars and sense'

Heights College is a P-12 school of 450 students located in Rockhampton, a rural town in central Queensland. Students generally have a limited understanding of financial literacy concepts. The College possesses limited resources to assist students. The program will be introduced as a 10 week elective for students in Year 9-12, and will present a variety of forums supplemented by speakers from industry groups. At the culmination of the program a CD-ROM will be provided for all students.

Ingham State High School
Ingham, QLD
'Money matters...making your money work for you'

Ingham State High School in north Queensland provides education to students in a community that has a diverse cultural heritage. The town's 'life line' has been the sugar industry, at present somewhat depressed with consequent unemployment. A unit of work will be presented to 300 Year 8-10 students and will develop their financial literacy to enable them to cope in this environment. They will, in varying degrees, be able to act independently, work cooperatively and take responsibility.

Loganlea State High School
Loganlea, QLD
'Money-matters'

Loganlea State High School has a population of 650 students and is situated in a low socio-economic community that is relatively isolated. Of its 650 students, 83 are in a special education unit and 234 are described as special needs students. The program will target students in Years 10-11 identified as already living independently or at risk of becoming homeless while at school. The program will be delivered in a conference style format over the period of one term. It aims to provide the skills and knowledge needed to manage their financial lives.

Maryborough State High School
Maryborough, QLD
'Moving out'

Maryborough State High School is located in the wide bay region of Queensland and the school community has a working class population with 48% of Year 12 students receiving youth allowance. The unit is designed for Year 12 English communication students who are required to compile a manual that relates to moving out of home finances to independent living including renting, maintaining a car and setting up home. Outcomes will be enhanced because the unit is based on 'real life'. All financial activities decisions will be made on personal choices/circumstances.

Rochedale State High School
Logan City, QLD
'Money alert!'

Rochedale State High School is situated on the southern boundary of Brisbane City Council, adjacent to the Logan district. The school is in a rural area surrounded by small crop farms that are disappearing as the urban spread advances. The majority of the 620 students come from low socio-economic backgrounds. Literacy and numeracy are a focus of the curriculum, and a number of departments address financial literacy. The aim is to coordinate efforts and develop an integrated school program. Content will be broad ranging, focussing on consumer choice and personal finances.

Wynnum State High School
Wynnum North, QLD
'Integrated financial literacy – an integrated program across the school'

Wynnum State High School is located in the bayside suburb of Manly in Brisbane. It has an outstanding record of using non-institutional teaching resources in the local community. The Integrated Financial Literacy approach at the school will involve students in Year 8/9 and 10 to provide a sound base for developing financial literacy skills.

VIC

Beechworth Secondary College
Beechworth, VIC
'Let's Make Sense of Money'

Beechworth Secondary College is located in north western Victoria and has a school population of 350. Currently the school presents a fragmented approach to financial literacy and this program is an attempt to develop a series of coherent teaching units in Years 7 to 9, with elective studies in Years 10-12. Part of the program aims to acquire some well coordinated resources.

Brunswick Special Developmental School
West Brunswick, VIC
'Financial Literacy Skills for Students with Intellectual Disabilities'

Brunswick Special Developmental School provides educational and therapy services to 44 students with moderate to profound intellectual disabilities. The school community encompasses a wide range of socio-economic backgrounds. The program initiated will teach money skills in a functional manner. Each student will be involved at the level of competence/ability that suits them, with specific outcomes proposed for each student.

Eltham College of Education
Eltham, VIC
'Getting a grip – reality finance'

Eltham College is a co-educational independent school located in the north eastern outskirts of Melbourne. The total student population is 1200. The program is aimed at 140 Year 9 students who have little financial knowledge. A range of financial literacy skills will be developed as the students conduct a Financial Expo. The Expo will emanate from teams who will operate in a series of real life scenarios and make financial decisions based on relevant research. The Expo will highlight the different financial businesses developed by the students and will include presentations and a 'reality TV' segment.

Haileybury College
Keysborough, VIC
'Independent, informed and in control'

Haileybury College is an independent boys school from Years 7-12. Financial literacy has not been offered as part of any program at the school. The plan is to target all students in Years 7-9 over three years to examine a key area of financial literacy within each level. Currently students have no access to financial literacy materials and the program will allow these to be produced. The program will also allow students to access computers for research. The financial literacy program will be skills based, integrated, will address key financial issues that affect young people and will explore how to avoid pitfalls.

Highvale Secondary College
Glen Waverley, VIC
'Student reference book project: reference book and CD-rom for international students on financial literacy whilst living in Australia'

Highvale Secondary College is an eastern suburban High School of 700 students with 23 international students for whom this program is to be directed. One of the areas of concern for students is the need to manage their own finances. The student representative council is developing a student reference book

for new students that will include advice and information about a variety of financial matters. It is anticipated that the reference book will also be made available to international students at other schools.

Irymple Secondary College

Irymple, VIC

'Irymple Secondary College \$\$\$ the money news \$\$\$'

Irymple Secondary College is a Year 7-10 college located south of Mildura in the Sunraysia region of Victoria. Most students travel to the school by bus from the neighbouring fruit blocks while others live in surrounding towns. About 35% of students require financial assistance to complete their education. Students enrolled in Year 9 Accounting classes will participate in an activity involving production of a newsletter that will report on the college's business enterprise activities and cover a range of school related financial topics. The target audience will be the school community, local business and other colleges.

Karingal Park Secondary College

Frankston, VIC

'Maths / Information Technology / Business Studies: an integrated approach'

Karingal Park Secondary College is a large college located near Frankston on the Mornington Peninsula. The college has 1450 students with high levels of single parent and welfare recipient families forming the community. Financial pressures for families result in poor rates of community contribution, attendance and retention. An integrated approach to the development of financial literacy will be a key component of the technology specialisation class which will commence operation for Year 10 students in 2005. The course will encourage the development of high level thinking skills. A team based environment with strong links to the real world will be a feature. In the devised tasks students will enhance their financial skills and knowledge.

Kilvington Girls' Grammar School

Ormond, VIC

'Taking control: financial ignorance is no excuse'

Kilvington Girls' Grammar School has an enrolment of 520 girls. The program will involve all Year 10 girls and will aim to build an understanding of financial literacy. The students currently complete a law unit, 'ignorance is no excuse' and a 'financial ignorance' aspect will complement this unit. The students fit the stereotype of excessive mobile phone users and tend not to develop a sense of responsibility for bills, have informed credit knowledge, or understand agreements/contracts. A sense of control and self efficiency in young women in relation to financial independence is a keenly sought outcome.

Kooweerup Secondary College

Kooweerup, VIC

'Making money'

Kooweerup Secondary College is a small township on the edge of metropolitan Melbourne, surrounded by small farms. Students from low income families make up 40% of the enrolment, many of whom are on government benefits, 20% are self-employed. Students in Year 10 have sought guidance and information on money, tax and insurance matters in relation to part time jobs and purchase of a vehicle. This has prompted the school to revise the curriculum to make the program more realistic, using on-line information, analysing case studies, researching companies and responding to speakers.

Maryborough Specialist School

Maryborough, VIC

'Preparation of a personal and small canteen budget'

This will be a twice weekly program to be part of a certified module for functional numeracy. The program will give students hands on practical experience in the management of money. Through participating in the Canteen, concepts of budgeting, expenditure, profits etc will take on a much more meaningful purpose. Maryborough Specialist School is located in Maryborough, a small industrial city in rural surrounds in central Victoria. Students at the school range in age from 5-18 and have a variety of intellectual disabilities.

Mercy College
North Coburg, VIC
'Financial Responsibility and you'

Located in Coburg North, a culturally diverse suburb of Melbourne with a lower than average proportion of citizens born in Australia, this college is an all girl Catholic 7-12 school of 732 students of whom 75% are from a non-English speaking background. The program intends to extend the 'establishment and running of a small business' activity undertaken by Year 11 students. In 2004, 11 small lunchtime businesses operated. The grant will be used as start-up capital to develop greater real life business experiences.

Monbulk College
Monbulk, VIC
'Making Sense of my Money'

Located in the Dandenong Ranges, Monbulk College is a co-educational college of 650 students. About 40% of students receive an education maintenance allowance. The program targets the 'at risk' students who are a diverse group and tend to be disengaged from mainstream school activities. Many of these students are now earning money under a traineeship program and have little concept of how to become financially independent or use money wisely. By completing the program, students will be able to make sensible decisions regarding their own money.

Montague Continuing Education Centre
South Melbourne, VIC
'Understanding and Managing Money'

This is a small school in South Melbourne that is well known for meeting the needs of students with mild to moderate intellectual disabilities. The school has a current enrolment of 40, 15-18 year olds. Many are from disadvantaged backgrounds. The program aims to improve the financial literacy and learning outcomes of these students through four key focus areas. The topics will be tailored specifically to meet individual student needs.

Mount Erin College
Frankston, VIC
Year 8 Market Day for SOSE Students (11 classes)

Mt Erin College in Frankston, Victoria, is a co-educational college. In Year 8, students conduct a market where they learn and demonstrate financial literacy skills. The grant will be used to extend, coordinate and help manage the day. The market day is a memorable activity of their school life.

Neerim District Secondary College
Neerim South, VIC
'Money, money, money (skills in financial literacy for underachieving youth)'

Neerim District Secondary College, a small school 20 kilometres north of Warragul in West Gippsland, Victoria has 45% of families and 80% of the target group for this project receiving educational maintenance allowance. Additionally 30% of these students have a disability or impairment difficulty. This disadvantaged group of rural youth have been identified as requiring a needs-based program to develop literacy and numeracy skills. The financial literacy program is to become an integral part of the personal development strand of the Victorian Certificate of Applied Learning course (VCAL). The planned program will incorporate the establishment of a small business enterprise to teach applied financial literacy skills.

Peter Lalor Secondary College
Lalor, VIC
'Money wise!'

Peter Lalor Secondary College is located in a working class suburb of outer Melbourne and supports a student population of 350 drawn from very diverse multicultural backgrounds. Many students receive educational maintenance allowance. The school was originally a technical school and the majority of its students still seek apprenticeships. The grant money will be used to research, develop and trial a series of teaching modules focussed more towards hands-on experiences.

Seymour Special School
Seymour, VIC
'Earn and Learn'

Earn and Learn is a program designed to be delivered by the teacher to teach students how to manage their money through a variety of means. Students at Seymour Special School in central Victoria have varied special needs and have limited knowledge of money matters. As students turn 16 they can apply for a disability pension. Seymour Special School caters for 19 students. A majority are from low socio-economic backgrounds.

St Columba's College
Essendon, VIC
'Sense with dollars (personal financial literacy)'

St Columba's College, Essendon, is a non-selective Year 7-12 Catholic secondary girls college. The school has an enrolment of 930 students from the north west suburbs of Melbourne. The Sense with Dollars program will be offered as an elective within the SOSE faculty at Year 10. The program will offer a course that is relevant to the life experience of the students.

St Monica's College
Epping, VIC
'Small business expo'

St Monica's College is one of the largest Catholic secondary colleges in Victoria. The college is multi-campus, co-educational, and has considerable cultural and socio-economic diversity in the population of students. Students who participate in the program will be the Year 11 students enrolled in business management. Some 90 students will plan and stage a 'small business expo' for all members of the college community. In teams, students will prepare a business plan and conduct a business simulation exercise. They will market and sell their product or services at the Expo, enabling them to experience a hands-on, practical approach to learning.

Sunshine College - Ardeer Campus
Ardeer, VIC
'Earn a living'

Located in Sunshine in the western suburbs, the school has a majority who do not budget or spend money earned wisely. The target will be Year 9/10 students, about 140 in total. The socio-economic background of the students is very low. The financial literacy program will be incorporated into a new core subject based on life matters and pathways for students. The program will aim at developing an understanding of financial literacy and how to manage their money.

Taylors Lakes Secondary College
Taylors Lakes, VIC
'Rags to riches'

Located in the western metropolitan region in a growth corridor, the school has 100 students of whom 30% speak a language other than English at home. There are 35% of students who are on an education allowance. The school is planning to offer this unit as a SOSE elective in Year 10. Rags to Riches will provide students with the opportunity to participate in learning activities with a financial theme that will enhance their financial literacy. The unit has been developed in response to their new Year 10 structure which aims to increase student engagement.

Warragul Regional College
Warragul, VIC
'Only Pay Once'

The Only Pay Once program will use an integrated curriculum approach to developing the literacy for 'at risk' students at the school. The program will be delivered in a variety of ways, culminating in an Enterprise Event. The group will be 35 students who undertake the Victorian Certificate of Applied Learning (VCAL) and preCAL (Year 10) course who are considered at risk and have lost interest in mainstream education.

NT

Casuarina Senior College Casuarina, NT 'Making cents of money'

Casuarina Senior College is the only senior college in Darwin, Northern Territory providing a wide range of post compulsory Year 11-12 subjects. The school community is representative of Darwin's multicultural diversity. The program will be specifically delivered to some 60, 15-17 year old students and will be taught across a number of subjects. The program has been devised in order to enhance student competencies in financial literacy with a partial emphasis on financial enterprise. An integral component will be the implementation of an interactive literacy forum accessible by the school intranet.

Dripstone High School Tiwi, NT 'Business studies'

Dripstone High School is located in the northern suburbs of Darwin. It is a comprehensive secondary school catering for all levels. The student population is diverse, with indigenous students representing approximately 20% of the enrolment. A class of 30 students who are 15 year olds will participate in the program. The aim will be to increase their financial literacy skills, by gaining access to materials that are current and user friendly. It is expected the essential life skills covered such as budgeting, saving, credit and debit, borrowing will help them become more active and able participants in society.

Numbulwar Community Education Centre via Katherine, NT 'I got no money'

Numbulwar is a small remote Aboriginal community located on the Gulf of Carpentaria. The community has limited employment opportunities and students have minimal understanding of budgeting, saving or interest rates. This program will introduce students to the above through a variety of games and role plays.

Our Lady of the Sacred Heart College – Sadadeen Campus Alice Springs, NT 'Making informed financial decisions'

Our Lady of the Sacred Heart College is a co-educational Catholic college located in Alice Springs. It is one of the largest schools in the territory. The school is diverse and students have disparate socio-economic backgrounds. It has a large and transient Indigenous population. All students in Year 9 (approximately 115) will undertake this course as a 10 week unit. The aim of the program will focus on improving financial literacy skills by developing investigative studies chosen from a variety of topics relevant to these students.

WA

Aranmore Catholic College Leederville, WA 'Financial Literacy – Basic Budgeting, Banking and Taxation'

Aranmore Catholic College is an inner city school in Perth. Students from non-English speaking backgrounds make up 40% of the enrolment, with 7% of this group from Indigenous backgrounds. This innovative program will provide the students with the opportunity to develop financial literacy relating to budgeting, banking and tax. Speaking, reading, writing and listening techniques appropriate for the needs of the second language learner and students from non-English speaking backgrounds will be used in a series of specially designed workshops and lectures.

Australind Senior High School Australind, WA 'The Richest Kid in School – Making Money Work for You'

Australind Senior High School located in Western Australia's south west is a large senior High School that proposes to present a short course option to Year 11 and 12 students over a 5 week period. The course is designed for students who are becoming financially independent from their parents. The program will use a simulation game encouraging students to place a real value on planning their finances. Students are given roles, provided with challenges and encouraged to make decisions. Outcomes are designed to meet the WA curriculum framework objectives. Its essence is a life skills program that will assist students to develop financial management skills related to budgeting and planning.

Carmel School
Dianella, WA
'Financial Freedom through Financial Literacy'

Carmel School is a small community orientated, co-educational, independent school located in the suburb of Dianella in Western Australia. Carmel has a strong academic focus and caters for students from varying socio-economic and ethnic backgrounds. The particular course proposed will be targeted at Year 9 students who elect business studies. The major outcomes will be to identify how people earn and spend, to calculate tax, understand credit, balance accounts, calculate interest investment. A strategy that is student centred and involves practical applications will be used.

Cyril Jackson Senior Campus IEC
Bassendean, WA
'Finance Your Future – A Financial Literacy Course for ESL Students'

Cyril Jackson Senior Campus, Intensive English Centre (IEC) is located 10 kilometres from Perth in Bassendean, Western Australia. The IEC provides an intensive English as a Second Language course to newly arrived refugee and immigrant students. Students at all levels of this course will access the financial literacy program to be taught. The program initiative, Finance Your Future (FYF) aims to give students practical knowledge of financial systems in Australia. The content of the program will range from basic banking to shopping skills through to complex concepts. FYF teaching strategies will be student centred and developed by an English as a Second Language specialist.

Gosnells Senior High School
Gosnells, WA
'Learn to Earn - adapted from the book Earn and Learn by Rob Vingerhoets'

Gosnells Senior High School in Western Australia has a student population of 597. The target group includes 100 students in Year 8, students from middle to lower socio-economic backgrounds, who come from an area of high unemployment and underemployment. Employment to assist with family income through part time work is a priority for many students. This program is aimed at facilitating the growth of social, economic and mathematical skills of students through the establishment of a mini-community within the classes, where students apply for grants, earn wages, pay bills and taxes and engage in budgeting, spending and various banking exercises. Students will be actively involved in practical applications and will be encouraged in the use of technology.

Iona Presentation College
Mosman Park, WA
'Personal financial literacy – the effect on family and small business'

Iona Presentation College is located in Mosman Park, Perth and has 1200 female students with 200 boarders. Students come from a wide range of socio-economic backgrounds. Although the Year 10 business and enterprise classes at the school give students business experience, not enough emphasis is placed on personal financial management. The program will aim to develop knowledge about potential debt traps, skills to avoid financial problems and life long learning values. Students will be encouraged to develop their own financial life plans and small business financing proposals.

Mandurah Senior College Flexelearning Centre
Mandurah, WA
'Doh Rai Me: A financial literacy program for those who want to be in the money'

This project is developed by the Flexelearning centre in partnership with Mandurah Youth Commitment, a community based organisation that provides young people with information and experience in managing money in their personal lives, in business and through investment. The program will be

delivered in three modules. It will be prepared for delivery online and will be available to all students both face to face and online.

Penrhos College
Como, WA
'Avoiding the debt trap'

The aim of this initiative is to provide an awareness and preventative program for students aged 15 and 16 on avoiding unnecessary debt. A kit will be formulated to provide financial awareness and information for self-help. The targeted group is Year 10 students of varying abilities and interests. The school has 1100 girls and is located 10 kilometres from Perth. Many are from families who have high incomes but who have little idea about their possible financial responsibilities.

Perth Modern School
Subiaco, WA
'Your future – your life and your money (F L & M)'

Perth Modern School was the first High School established in Western Australia and is situated just outside the CBD in Subiaco. There are 1000 students at the school, which has a number of specialist programs in music and ballet. At present there is no co-ordinated approach for financial literacy. The objective of the program is to bring together the staff and centralise information to provide an action plan that maximises resources and develops more comprehensive outcomes.

Safety Bay Senior High School
Safety Bay, WA
'Money makes the world go around'

This program aims to demonstrate to students that life in the 'real world' away from the security of home is very different. It will indicate how decisions to spend money can drastically alter approaches. A variety of teaching strategies will be used in this student centred program. Safety Bay is located in an industrial belt in the southwest corridor of Perth. Qualification levels of the community are low. Prospects for the area suggest continuing unemployment or underemployment with many on low incomes.

Sevenoaks Senior College
Cannington, WA
'Fast track flexi financials'

Fast Track Flexi is a program designed for students of post-compulsory school age

(16–21 year olds) who have not completed Year 10. Sevenoaks Senior College is located in Cannington, Western Australia. The program caters for about 30 students a year, most of whom are independent. The Fast Track Flexi Financials will consist of a series of mini modules designed to cover the maths component of the Certificate II in General Education for Adults. Modules will be designed to be self-paced to fit individual learning programs.

SA

Gawler High School
Evanston, SA
'Learning support – Maths in the real world'

Gawler High School is on the outskirts of the northern suburbs of Adelaide and has a student population of 750. The program is aimed at approximately 40 students from Years 8-12 who have learning difficulties and experience problems with the most basic mathematical concepts. The aim is to enable these students to be responsible for making financial decisions in the future and to be aware of the implications of these decisions. The program will teach students to budget given a specific income. It will consider implications of contracts for items such as mobile telephones. Staff training and the purchase of more resources is an important aspect of the 'financial literacy' program planned.

Golden Grove High School
Golden Grove, SA
'Financial decision making in post options'

Golden Grove High School, with a student population of 1300, is located in the outer suburbs of Adelaide. The program is designed to complement existing mathematical subjects. The program will incorporate contemporary issues in financial literacy and include a range of teaching and learning strategies. A key aspect of the course will be to update resources to provide a much more contemporary approach to meeting student needs.

Kangaroo Island School - Parndana Campus
Parndana, SA
'Careers and transition'

Kangaroo Island School, Parndana, South Australia will be a new school combining all three current schools spread over three campuses. Part of this merge will be the development of financial literacy content in an integrated fashion into a career and transition subject. This will better prepare students to make the transition from school education to work. The approach from Years 7-12 will cover present and future financial literacy aspects of the students' lives.

Open Access College – Senior Secondary School
Marden, SA
'Open Access College connects you: money matters'

The Open Access College is the sole distance education school in South Australia. It services country, interstate and overseas students and has an enrolment of 1600, of whom 700 study at home. The program will attempt to address the perceived lack of financial literacy skills of many of these students. The program developer will prepare from existing resources an on-line tutorial schedule of content, linked resources and scenarios for discussion forums. The existing student website will host the program.

Orroroo Area School
Orroroo, SA
'A game of financial strategies: money talks!'

Orroroo Area School is a Reception to Year 12 school catering for 190 students. It is surrounded by farming properties. Many students who leave school, also leave the district in search of work. The program aims to prepare students for these opportunities by developing a simulation (financial game) that will include all aspects of financial literacy.

Portside Christian School
Ethelton, SA
'Money for life'

Located in the north western suburbs of Adelaide, in a low socio-economic area, 25% of students receive educational support and, interestingly, 33% have a Russian background. The Money for Life program will be a core subject for Year 10 students, some of whom receive income from part-time employment. The program will aim to enable students to make responsible decisions. Hands on practical approaches will be used in the cross-curriculum approach envisaged.

Seaview High School
Seacombe Heights, SA
'Mobile phone booth'

Seaview High School is a comprehensive public high school in the inner district of Adelaide. The program will target middle school students in their first years of high school (Years 8-9). The student profile indicates 31% are government supported. A mobile phone is often a student's first significant purchase and this program will have a problem solving strategy to allow students to make the right decision in relation to such a purchase.

St Columba's College
Andrews Farm, SA
'Financial numerical and literacy program for pathways students'

The program to be developed will be integrated into both the mathematical pathways curriculum in Years 9-10 and the pastoral care curriculum. The college is located in a very low socio-economic northern suburb of Adelaide. The financial program developed with this grant will be delivered to

approximately 30 students in Year 9 and 10. The grant will be used to allow a small group of teachers to thoroughly prepare the program.

**Thebarton Senior College
Torrensville, SA**

'Financial acculturation/induction of students from non-english speaking backgrounds'

The proposed program will target the needs of many non English speaking students at Thebarton who have limited skills and experience in using money in western society. This induction course will be offered during the early stages of school attendance. The course content will focus on finance in everyday life. Thebarton Senior College is located 3 kilometres from the Adelaide CBD and caters for adults who wish to complete the SACE and VET courses. The college also has a new arrivals program (NAP) which is literacy based. The financial literacy course aims to complement this program.

ACT

**Black Mountain School
O'Connor, ACT**

'Financial literacy for students with an intellectual disability – money and shopping'

Black Mountain School is located in the suburb of O'Connor, ACT and provides for students aged 12-20 years who have moderate to profound/multiple disabilities. The focus of the education program is on the transition to post-school life. The program will have a practical hands-on focus to improve students' functional numeracy. This grant will go towards the purchase of much needed resources to develop the schools financial literacy program.

**Lanyon High School
Conder, ACT**

'Starship Enterprise'

Lanyon High School located in Tuggeranong, Australian Capital Territory, has a school population of 760 in Years 7-10. Students have a 'negotiated curriculum' and student learning covers many topics in mathematics that relate to financial literacy. Using the financial literacy program a link between numeracy and literacy through a business framework that focuses on a negotiated integrated curriculum, based on real life contexts will be developed. The program will particularly cater for underperforming students.

TAS

**Calvin Secondary School
Kingston, TAS**

'Money, Mobiles and More!'

Calvin Secondary School is a Year 7-12 Christian school located in Kingston, Tasmania. Students are drawn from rural and urban locations and there is a diverse range of financial literacy knowledge amongst them. The program will be aimed at Year 9 students and introduced in two stages. Stage 1 will be consultative in relation to 'money' experiences and stage 2 'educative'. The educative phase will build on Year 9 units in consumer mathematics. The aim is to develop an interactive and engaging unit of work.

**Claremont College
Claremont, TAS**

'Bridgewater Annex – Your Future Project'

Claremont College located in the northern suburbs of Hobart, has an alternative education annex with 12 students aged 15-19 identified as 'at risk'. These students work on individual programs drawn from units based on existing syllabuses. This project aims to directly focus on issues confronting students in their immediate future. The program will also concentrate on practical issues and activities related to budgeting, saving and credit, rent, car purchase, mobile phones and insurance. A hands-on approach will be a feature of the program.

Rokeby High School**Rokeby, TAS****'Managing your money – phones, homes and automobiles'**

Rokeby High School is an outer suburb of Hobart with a majority of its students coming from low socio-economic backgrounds. There is large unemployment in the area. The target group of this project is Year 9-10 students aged 14-16. Many of these students have mobile phones and a proportion is already living independently or planning to do so. The project will assist in providing a curriculum that is relevant and authentic. A trial project has begun and the intent is now to make it core learning. The grant will assist to do this.

Winnaleah District High School**Winnaleah, TAS****'Dollarwise – the choice is mine!'**

All the students will participate in structured lessons which will involve learning about financial literacy. The objective being that to have choices in life, one must be informed, in control of finances and able to budget. The students live in an isolated rural area where most access to financial services is limited to the local general store. The grant will be used to expand students' horizons.