

2005 Financial Literacy Grant recipients

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

NSW

Albion Park High School Albion Park, NSW

Making sense – of dollars and cents

Albion Park High School is a comprehensive co-educational high school situated in a rapidly developing residential area, 20 minutes south of Wollongong.

The school has 890 students. The proposed program will involve students from Year 9 and 10 commerce classes - a total of 45 students, aged 14 to 16.

The program involves developing a financial literacy resource for the two feeder primary schools in the area. This will be a self-paced computer resource suitable for students in Years 5 and 6. The units will involve two parts: initial transfer of knowledge of financial concepts, and then the practical use of that knowledge in scenarios which encourage decision making, risk taking and evaluation. The aim is that financial literacy skills of students in both the primary schools and at Albion Park High School will be improved and enhanced through the development of this resource.

Blacktown Boys High School Blacktown, NSW

The mechanics of money

Blacktown Boys High School is a multicultural boys high school and has enrolment of 400 students. The school hopes to target the senior students (in Years 10, 11 and 12) to teach them basic financial skills. It is hoped that parts of the program can be implemented in the Design and Technology program in Years 7 and 8.

Some practical strategies will be discussed to encourage students to develop basic personal financial plans. The program is designed to help students improve their understanding of money and financial services.

Blacktown Girls High School Blacktown, NSW

Mobile Mania

Blacktown Girls High School in western Sydney has 864 students from diverse cultural backgrounds (50 per cent of students have a non-English speaking background).

The program aims to help students see the relevance of financial literacy in their lives so they can manage their money appropriately. Teaching strategies to be used include: Information and Communication Technologies, team work, self-directed learning and investigative research, and oral and team presentations.

The focus for the program is 'Best buys in mobile phone plans'. In Stage 5 (Consumer Arithmetic), the syllabus outcomes are 'earning money; managing money; calculating best buys; budgeting and making informed decisions about financial situations'.

**Chifley College
St Mary's North, NSW**

Young Person's Guide to Financial Independence at Dunheved

Chifley College Dunheved Campus is a junior high school for students in Years 7 to 10. Situated in Sydney's outer western suburbs, the school has 485 students with 20 per cent identifying as Aboriginal and 25 per cent Pacific Islander. The program will target students in Years 7 and 8 (12 to 14 years).

Financial Literacy has been a curriculum area that has not been addressed at the school until this year with a 'Dollars and Sense Count at Dunheved' program. The program addresses students in Years 9 and 10. A need has been clearly shown for a program that begins with students in Years 7 and 8 so they can develop their financial literacy knowledge and skills from an earlier age. The new program will follow a format of seminars giving students a basic understanding of financial literacy at an appropriate level.

Students will be required to produce PowerPoint presentations for the use of all students. The program will develop financial literacy and Information Technology skills.

**Dubbo School of Distance Education
Dubbo, NSW**

Buying that Ute!

Dubbo School of Distance Education (DSODE) caters for 440 geographically and medically isolated students from Pre-School to Year 12.

Included within this group are full-time and part-time students, long term unemployed, isolated and overseas students.

The Life Skills outcomes and content in each Year 7-10 syllabus provides for more relevant curriculum options. A relevant topic for isolated secondary students is the intention of buying a ute, the vehicle of choice for most young rural men and women. Life skills students are in need of developing decision making and planning skills that will lead to the satisfactory purchase of a ute or other type of vehicle. The program will provide scenarios and examples based on the realistic choices for young people.

This program will help students develop skills in decision-making and planning and will provide a realistic awareness of their financial status.

**Elouera School
Cootamundra, NSW**

Money, Money, Money

Elouera Special School is located in Cootamundra in south western NSW. The town has a population of around 8,000 people. The school has 19 students. Ten will be included in the proposed program, 'Money, Money, Money'.

The Money, Money, Money program will provide both a group and individual program for each student. The program will use the outcomes and content of the NSW Mathematics Life Skills – Money Syllabus Stages 4/5 and 6 and incorporate the Commonwealth Bank Foundation Making Cents program. A range of teaching and learning activities will be used to cater for different learning styles. Parents will be kept informed of the student's progress to assist in establishing it as an on-going program.

**Glenvale Special School
Narara, NSW**

Glenvale School Money Skills Program

Glenvale Special School is a NSW Department of Education and Training facility for students with a moderate or severe intellectual disability. It has two sites – the main school is situated at Narara with a second campus at North Entrance. Across the two sites there are 17 classes for students from Preschool to Year 12. The students targeted for this program are students in the secondary years at Glenvale School. There are currently 41 students in this group, all of whom have a moderate or severe intellectual disability. It is essential that these students leave school with the ability to manage their money, especially with basic skills such as banking, shopping, paying bills, etc.

The program will address basic skills such as counting coins and note recognition, calculating change and using a bank service such as Automatic Teller machines. A comprehensive range of resources will be developed to ensure a more consistent and on-going financial literacy program in the school.

Guyra Central School Guyra, NSW

Progression, Growth to Independence

Guyra Central School is a comprehensive school located in northern NSW. It has 350 students from Kindergarten to Year 12. The program will target Year 12 students moving away from home for the first time either for work or study and those staying in the local area but entering the full-time workforce for the first time. The initiative will develop the financial skills of the current Year 12 students. A collaborative teaching and learning strategy will be employed by teachers.

The program will cover areas of financial literacy including credit, savings, investment, 'smart' choices, and the necessity of having a flexible budget. The program will begin by pre-testing all students to ascertain their current financial literacy level. A strategy will then be developed for cross faculty implementation. The final outcome will be a document produced by each student on their financial goals or plans for independent living in 2007.

Hurlstone Agricultural School Glenfield, NSW

My Financial Future

Hurlstone Agricultural School is in the unique situation of being a government run selective, coeducational, agricultural, day/boarding high school. The school has 932 students, about one-third coming from rural NSW to board during school terms. The remainder of the students travel to school each day from their homes in south western Sydney. The school is located near Liverpool. Various agricultural activities are integral to the curriculum.

The program will be an interactive, on-line, self-paced learning package. It will be produced using a web software package and will be placed on the school's server so that all students can access it. There will be various modules included in the package covering a wide range of topics designed to improve financial literacy.

The package will be researched, designed and constructed by students studying Commerce in Year 9. The process will enable them to improve their understanding of financial issues and improve their computer literacy.

Kandeer SSP North Albury, NSW

Kandeer Catering – School Café Program

The school is located in Albury and is part of the Riverina Region and caters for 14 students who have difficulty coping in mainstream schools. The target group for the program will be students in Years 9 and 10.

The program proposed is modelled on a real life simulation program. A group of senior students will set up a café at the school, catering for students and teacher's morning tea and lunches.

Students will be taught to do the costing, purchasing, food preparation, balancing of accounts and general kitchen duties. This program will enhance financial literacy for these students within the context of a real life activity thus providing the students with practical skills.

Kincoppal - Rose Bay School
Rose Bay, NSW

Promoting financial literacy for young people through use of multi-media

Kincoppal – Rose Bay School is an independent Catholic girls' school. About 30 per cent of secondary students are boarders, who come from rural and international sectors. The financial literacy program will be part of Year 9 Commerce involving 55 students.

The focus of the program is to develop students' knowledge, understanding and skills that will assist them to achieve financial independence by developing the ability to make informed judgements and to make effective decisions regarding the management of money.

This will be done by allowing students to take on the role of a financial advisor and understanding the responsibilities of this role. Students will be required to formulate a suitable web page for assessment purposes. This Information and Communication Technologies approach will readily engage students while developing their financial literacy skills.

Lake Illawarra High School
Lake Illawarra, NSW

Case study of a Global Business

Lake Illawarra High School has 950 students from various socioeconomic backgrounds and cultures. The program will focus on 40 students in Year 11 and 12 Business Studies.

The program will develop and integrate a case study of a Global business from the local area. This case study will be produced into a colour brochure which will meet the requirements of the Year 11 and 12 Business Studies course. This will be a resource for on going use within the school and the local community and will be placed on the Internet. Specific financial components of the task will include management of funds and using financial information in an informed and calculated manner.

MLC School
Burwood, NSW

Mobiles are A girl's best friend

MLC School is an independent, Kindergarten to Year 12 Uniting Church School for girls. It is located in Burwood, a suburb in the inner west of Sydney. There are 1000 students in the secondary school. The program is targeted at Year 9 Commerce students in a core topic offered by the school 'Consumer Choice'.

The format of this financial literacy program is a case study on mobile phones, where it is hoped that students will gain an understanding of credit, money management, and fees and charges.

Students are of mixed ability and bring widely varying levels of consumer knowledge and experience to the classroom. Information will be taught in a way that is meaningful and relevant to the students. This case study approach has been selected because of students extensive experience with mobile telephones and their awareness of the increasing financial burden some place on themselves by not understanding mobile telephone contracts.

**MLC School
Burwood, NSW**

Mind your own business

MLC School is an independent, Kindergarten to Year 12 Uniting Church School for girls. It is located in Burwood, a suburb in the inner west of Sydney, NSW. There are 1000 students in the secondary school. The program is targeted at Year 10 Commerce students.

Students will work in a small group to devise a small business idea and write a business plan for their idea. They will then take part in a 'trade fair day' to promote their business to the school community. The aim of this financial literacy program is to ensure that the unit is taught in a creative and engaging way to improve students' skills.

The program will involve the use of existing resources and creation of new ones. Guest speakers will also be used to provide additional expertise.

**Moss Vale High School
Moss Vale, NSW**

I'm Super

Moss Vale High School is located in the Southern Highlands of NSW and has 700 students. All students in Stage 5 (Years 9 and 10) at Moss Vale will complete the 'I'm Super' booklet in Mathematics class as part of the core curriculum Personal Finance and Banking topic.

Each student will be given an individual 'I'm Super!' glossy colour booklet to own. The booklet will contain sequenced information, tables, graphs, statistics and illustrations. The teaching and learning strategy will be heavily scenario based.

The aim is to emphasise the superannuation section of the Personal Finance and Banking topic in Mathematics Stage 5 (NSW Curriculum).

**PLC, Sydney
Croydon, NSW**

Market Day – Financial Enterprise in Action

PLC, Sydney is located at Croydon and has 1200 student in Years 7 to 12.

The program will be designed to complement current initiatives in the school aimed at increasing financial literacy particularly financial enterprise tasks. Year 9 students already run a stall one lunchtime during the year.

By developing a series of classroom lessons using the interactive whiteboard for this program, students will be able to integrate and pool their knowledge with the skills they develop through the practical experience of market day.

**Robert Townson High School
Raby, NSW**

The Coffee Shop

Robert Townson is a comprehensive government school located in Raby in the Sydney southwestern area with 1000 students. About 30 per cent of students at the school have a non-English speaking background. The school also has a support unit for hearing impaired students and a number of students in mainstream classes require assistance as they are working well below state benchmarks for literacy and numeracy.

Along with educationally disadvantaged students, the school also offers extension programs for gifted and talented students in many curriculum areas.

The aim of this program is to use the grant to research, establish and maintain a small business - The RTHS Coffee shop. The program is designed to influence a variety of classes across the school and to establish a resource that can be used by the whole school community. The effectiveness of this program is based on the totally integrated nature of the project and real life application of learning outcomes.

**Royal Far West Childrens School
Manly, NSW**

Bright Cookies

The school is located in Manly, but most students, from country NSW, are in Sydney for medical assessment and treatment. About 1000 students will benefit from this program.

This program aims to teach students financial literacy through healthy lifestyle activities. The program will be called 'Bright Cookies'. A general financial literacy program already developed, has taught students a range of skills related to 'real world' issues. However, for many of the students these issues were not seen as being a high priority.

The school has now decided to link the financial literacy course with the healthy lifestyle activities as students love this approach and are enthusiastic about exploring the financial side of buying and preparing food.

**St Catherine's School
Waverley, NSW**

The Financial Savvy Program – Skills for Students at Financial Risk

St Catherine's School is an Anglican Girls School in Sydney's eastern suburbs.

St Catherine's is a non-selective school and caters for a wide range of abilities. The target group for this proposed program will be students at risk due to their learning disabilities and difficulties.

The program will include students who participate in the Life Skills, Individual Education and Learning programs. An integral component of the program will be real life experiences of financial and commercial institutions. This will provide a hands on experience and will provide authentic learning for students. The program will include visits to banks, travel agents, shops, car yards and Financial Advisers. These will not be one-off visits but a three/four times experience. Through these activities it is expected that the financial skills of the students will increase.

**St Catherine's School
Waverley, NSW**

The financial savvy website: Financial Literacy and E-Learning

St Catherine's School is an Anglican Girls School in Sydney's eastern suburbs.

This program will involve developing an interactive Intranet site accessible to all students. The site will focus on key commercial situations that require a significant amount of financial literacy.

The program will involve developing various multi-media for a variety of commercial situations such as being an assertive consumer, signing contracts (eg mobile phone) and applying for bank accounts including savings and credit card accounts. The multi-media will include role playing and video footage, all aimed at developing their understanding of and skills in financial literacy.

St Clare's High School Taree, NSW

'Money Matters' – A Financial Literacy Newsletter issued each term

St Clare's High School is a Catholic Year 7 to 12 coeducational high school in Taree on the mid north coast of NSW. The school has 660 students. The students directly participating in the program will be Stage 5 Commerce students.

'Money Matters' – A Financial Literacy Newsletter will be issued each term and will become an on-going project for the students studying Commerce. Students will be responsible for investigating financial issues of relevance for high school students.

Further interest and wider student participation will be encouraged with the inclusion of competitions and prizes. The initiatives will emphasise learning through various written articles. Outcomes will improve specific knowledge of financial literacy in a range of contexts. The primary aim will be for young people to inform other young people about issues of finance that concern them.

St Georges Girls High School Kogarah, NSW

Financial Freedom

St George Girls High School is an academically selective school established in 1916 and located at Kogarah, NSW. It aims to educate students to become independently minded and socially responsible young women. The school has 960 students and 80 per cent are from non-English speaking backgrounds. The school has a strong focus on literacy initiatives. The program will target Year 10 students who choose Commerce as an elective.

Having studied the core topic 'Personal Finance' early in the course and the option 'Investing', the 'Financial Freedom' program will aim to increase the financial literacy of gifted and talented students from a wider perspective.

'Financial Freedom' will encompass the creative approaches to investing, by generating awareness and knowledge of investment. Outcomes will include key factors affecting investment decisions and financial understanding and evaluation of investment options. Students will be exposed to problematic knowledge, higher order thinking and experience in real life contexts.

St Mary Star of the Sea College Wollongong, NSW

How much does it cost to leave home?

St Mary Star of the Sea College is a comprehensive, all girls college which caters for 110 students from a large range of socioeconomic backgrounds.

The program, 'How much does it cost to leave home?', will be aimed at students with special needs and slow learners in Years 9 and 10. The aim will be to help students gain decision-making abilities. The program plans to look at practical situations such as opening a bank account, debit and credit cards, using a spreadsheet for living costs and other practical tasks.

**St Scholastica's College
Glebe, NSW**

WWW.Studying In A Foreign Country

St Scholastica's College is a Catholic Girl's Secondary School which recognises dignity and individuality of each person within the school's multicultural community. The school strives to develop each student's capabilities through a variety of quality learning experiences. St Scholastica's College welcomes students from other countries. The average age of students who will initially participate in this program will be 14 to 16 year old students who select to study Commerce and Finance.

The program will involve developing an interactive Intranet site to assist domestic and international students by instructing and teaching them how to adapt financial literacy skills to a foreign environment.

The 'Studying in a Foreign Country' literacy program will be an integrated curricular course. Students are to imagine that they are going to live and study in a foreign country for 12 months. The Intranet site will have activities and information about opening a bank account, legal requirements of banking, budgets, cash flow, and savings. A directory of all relevant financial aspects will be developed as a key aspect.

**Sydney Secondary College
Glebe, NSW**

School to Work

The Support Unit for students with physical disabilities at Sydney Secondary College is one of two units meeting special education needs in Years 11 and 12. There are eight students in the Support Unit who have disabilities which include cerebral palsy, spina bifida, muscular disabilities, CHARGE syndrome, brain and spinal injuries.

There is a need for students to understand an allowance and financial management. It is intended that through the financial literacy program, students will learn financial responsibility and how to handle their allowances including savings and budgeting advice.

The program will also assist students with physical disabilities to overcome the obstacles associated with accessing the community and how to apply their knowledge to enhance their financial independence.

**Tara Anglican School
North Parramatta, NSW**

Business Enterprise

Tara Anglican School in North Parramatta is an independent school for female students mainly from the Hills District in Sydney. The program will be presented to 100 Year 10 students in 2006 and will focus on developing financial literacy.

The students will develop basic financial skills to enter the workforce and to effectively manage their own money.

This new and innovative program will see Year 10 students take over and be completely responsible for the running of the new school 'cafeteria'. The primary aim of this business initiative will be to teach students about financial literacy and the practical aspects involved in this venture.

**Ulladulla High School
Ulladulla, NSW**

The Spotted Frog Café

Ulladulla is a comprehensive high school of 1300 students in country NSW. The students involved with this project all have mild or moderate intellectual disabilities.

The Spotted Frog program is a hands on café staffed by students from the Special Education Class. Teachers will work side by side with students in the kitchen with the preparation of food and beverage and on the floor of the café. Students will work on financial related problems in Mathematics lessons. The financial literacy content will involve learning to budget, pricing items, handling money, giving change, running accounts and making decisions of a business nature.

**Walgett Community College
Walgett, NSW**

The Walgett Bank

Walgett is located in north western NSW. It is a small town with a population of approximately 2,300 located in a remote and isolated area of the state. Walgett Community College – High School has 121 students, with a large majority (95 per cent) identifying themselves as Aboriginal.

Development and extension of the 2005 Walgett Bank program will see students continue with their understanding of banking and financial management skills required for everyday life. For example, completing deposit/withdrawal slips, reading bank statements, saving and budgeting. Students will receive Walgett dollars based on set criteria as part of the program.

The program will continue to be implemented as a whole-school welfare and behaviour system incorporating both literacy and numeracy.

**Westfields Sports High School
Fairfield West, NSW**

Making Cents of Money!

Westfields Sports High School is located in Fairfield West, NSW, and has a large student population, with 1500 students. The school population consists of about two thirds local population and one third selected on their sporting ability. The students that will initially participate in this program include both local and sport students. These students come from a mixed socioeconomic backgrounds and many from non-English speaking backgrounds.

The program was initiated by a need in the school for students to have a deeper understanding of money. The aim is to increase the students' knowledge of money and also understand the language that is associated with this. A group has been selected that have demonstrated they have difficulties in language and reading.

The school decided to take on a financial literacy link to their readings as money is something most teenagers are interested in. Students will learn the language of money through stories that relate to money, then extend to financial language work, including definitions, word games, role plays. This will then extend to a practical approach including mock stock market shares, fundraising and further language studies.

**Whitebridge High School
Whitebridge, NSW**

Money.....who needs it?

Whitebridge High School is a comprehensive public high school situated in Newcastle. The school has 1150 students. Two main groups of students are being targeted by this program, students in Years 9 and 10 who choose to study Commerce as an elective and all students in Years 8 to 11 via the 'Money.... Who needs it?' workshops.

The program has two main components. Firstly, the implementation of an assessment task regarding financial literacy in relation to the ownership of credit cards and/or mobile phones. By completing this task, students will gain an understanding of the monetary issues facing young people and accept responsibilities for their actions in a commercial environment. The second stage will be the introduction of financial workshops that will aim at empowering students with the skills they require to make responsible decisions about their finances, particularly in relation to debt accumulation.

The focus on mobile phone and credit card debt is relevant as a number of current students are having difficulties in this area. This program is designed to provide students with the necessary financial literacy skills to avoid the pitfalls of poor financial management.

**Wollongong High School of the Performing Arts
Fairy Meadow, NSW**

Performing Finances

Wollongong High School of the Performing Arts is located in North Wollongong. The school currently has 970 students of which 67 per cent are auditioned and selected as Performing Arts students in Dance, Drama and Music. WHSPA is both a selective and comprehensive school. Students are drawn from diverse cultural, socioeconomic and geographic backgrounds with a significant non-English speaking background community. The program will be targeted at students in Years 9 to 12 (14 to 18 year olds).

The program will include the development of a school Intranet resource on basic financial literacy and financial literacy in the performing arts. The resource will be created and maintained by Stage 5 Commerce students and Stage 6 Business Studies students and accessed via the school's intranet.

The goal for the Intranet site is to become a centre for financial literacy education for the school and beyond.

QLD

**A B Paterson College
Arundel, QLD**

Finance in Practice

A B Paterson College is a private, non-denominational, co-education P-12 school, with 1200 students, at the northern end of the Gold Coast. The college believes the addition of

a Financial Literacy Program will provide a highly beneficial real-life experience for the Year 12 Small Business class.

Students will take part in a real-life simulation to provide a learning experience that allows them to develop their financial literacy skills. The activity will involve students in a simulated business network and interacting with other students across Australian schools and various tertiary institutions. A B Paterson College has registered to be part of the 'Practice Firms' simulated network, which aims to develop 'working' simulated small businesses to provide Year 12 Small Business students with the responsibility of running a business and being innovative and entrepreneurial while developing their financial literacy skills.

**Atherton State High School
Atherton, QLD**

Stepping Stones to Financial Literacy

Atherton State High School is a regional high school in far north Queensland, with 950 students. The main industries in the region are farming, tourism and as a service centre for surrounding small rural communities. Students come from a range of socioeconomic backgrounds. The target group for the program will be students in Years 8 to 10. The program will provide and develop an incremental program to build financial literacy skills through Business Studies.

Teaching strategies will predominantly incorporate practical, realistic simulations, case studies, guest speakers and extensive use of Internet sites.

**Bowen State High School
Bowen, QLD**

Money, Money, Money

Bowen State High School is located within the Mackay North District and is about 200km north of Mackay and 200km south of Townsville. The school has 580 students. The community is largely employed in primary, service and retail industries. The students who will participate in the program will be in Years 8 to 10.

The program will be delivered as a unit within the school's junior curriculum. The program is designed to provide students with an insight into personal money management. Topics covered will be based on material useful for everyday life, including budgeting, consumer rights, saving and investing, credit and debit cards, insurance and e-commerce.

An intranet site will be developed to allow students to access 'real' information to assist them in financial decision making.

**Bremer State High School
Booval, QLD**

Healthy, Wealthy and Wise

Bremer State High School is located just outside central Ipswich, a 40 minute drive west of Brisbane. The school has 1200 students. The proposed program is designed for Year 8 students who enrol in the junior business subject, Business Information and Technology (BIT).

The students come to the school with little or no financial literacy skills and yet they all participate in a financial environment in some way. Many of the students see the outcome of bad financial decisions and will continue to make these decisions unless they are

exposed to financial literacy skills. The school program will teach students how to be financially competent, responsible and enterprising.

The program will run for one term concluding with a simulated off-campus budgeting activity.

**Caboolture Special School
Morayfield, QLD**

Financial Literacy: Forming the Basis of Independence for Young People with Disabilities

Caboolture Special School has 115 students between 6 and 18 years old, with intellectual or physical disabilities. All students have individual instruction programs. The Financial Literacy program will be directed at students in the transition suite, who are developing skills that will allow them to live independently in the community after their school years.

The program will encompass money recognition, shopping for groceries and necessities, budgeting a weekly allowance, pocket money, and use of allowance money.

**Corinda State High School
Corinda, QLD**

Look out for your financial literacy E-zine!

Corinda State High School, located in Brisbane, has 1280 students with diverse backgrounds. Year 10 students will take part in the program who have selected Information and Communication Technology Extension as part of their studies.

The program will enhance the delivery of a popular elective in the school by providing an authentic learning environment in which students will apply their learning beyond the classroom. Strategies will focus on creating an electronic publishing house of financial literacy topics which will help provide an awareness of financial management for all students.

**Glenmore SHS
CQ Mail Centre, QLD**

Money Matters.... Save now for tomorrow!

Glenmore State High School was established in 1975 as Rockhampton's third state high school. It adjoins the Glenmore State School and enjoys close links with the primary school as a total educational campus – with students from Preschool to Year 12. The student population of 600 students is drawn from a broad section of the community. Glenmore SHS has earned a reputation for high quality educational programs and services which make a difference for its students. The student group identified for the financial literacy program are in Year 9.

The 'Money Matters... Save now for tomorrow!' program aims to provide all students with the necessary financial literacy skills to manage their daily lives and future lifestyles. This will be done through the completion of worksheets, integrated practical tasks, case studies and computer activities and will culminate in the production of an information package (paper and CD-ROM) for use by other students.

**Gympie Special School
Gympie, QLD**

'Virtual EFT' – Investing in Our Kids Future

Gympie Special School provides for students, from five to 18 years, with intellectual and physical disabilities. There are 55 students who attend the school.

The program will be written in Visual Basic to construct a virtual learning environment using digital imaging to replicate real life in the use of EFT devices including bank EFTPOS machines and over the counter EFT transactions at various stores. For students to become as independent as they can, the school will endeavour to familiarise them with repetitive tasks such as purchasing and withdrawing cash. The computer-based program will enable students to sit at their desk and perform a variety of transactions via a virtual bank and store. It is hoped that this will provide a stimulating learning environment for these students.

Holland Park State High School Holland Park, QLD

Financial Forums

Holland Park State High School is a small suburban high school with 450 students. The program is for students in Years 8 to 12 and will provide a half-day forum involving a guest speaker and workshop activities with case studies, simulations and a role play. The forums will deal with one financial literacy topic relevant to the age and maturity of the Year level, eg, mobile phone plans, developing a saving plan, responsible use of credit, loans, investment and superannuation.

Students currently have limited access to a financial literacy program. Some students may study some aspects of finance in certain subjects such as business and mathematics. The project will enhance the current life skills program.

Mansfield State High School Mt Gravatt, QLD

Years 9/10 Extended Learning Program (ELP), Money Matters

Mansfield State High School is located in the south east area of Brisbane. The program will target 600 Year 9 and 10 students; a group the school has identified as requiring additional financial skills development.

The program will cover financial terminology and a range of practical skills including completion of forms, comparative analysis of financial options and the comparison of various scenarios. The use of visiting specialists will provide additional input and understanding of financial information. Topics will be developed according to the interest level of students and matters relevant to them – personal debt, credit cards, mobile phones will be emphasised as part of the program.

St Michael's College Carrara, QLD

INTERESTing facts

St Michael's College is located at Carrara on the Gold Coast. A coeducational private Catholic school with about 700 students in Years 8 to 12. The school has increasing numbers of students opting for a Vocational Pathway and other work experience/traineeship programs.

The program will be for students in Years 10 and 11 in Trade and Business Mathematics. These students value practical learning. It will also have strong links to the local business community.

The program will deal with topics such as what interest rates really mean, how much will that car really cost, and what is the interest rate spread. Students will be challenged to look beyond an immediate short term purchase and consider longer term implications.

**St Monica's College
Cairns, QLD**

Financial Literacy for Senior Students

St Monica's College is a Catholic Secondary school for girls, in Cairns, with 494 students. There are 43 boarding students.

The program will be offered to all Year 11 students. It will be a compulsory unit which is part of the Lifeskills and Learning Program offered in the Senior School. It will be facilitated by the team who work in this area and will focus on general areas of financial literacy with particular emphasis on the aspects students will face in their immediate lives after school. It will consist of a nine-month course with three lessons a week. It is hoped that all students will gain an understanding in essential areas and learn how to access information about financial matters.

**St Teresa's Catholic College
Noosaville, QLD**

More Sense than Cents

St Teresa's Catholic College is in Noosaville on the Sunshine Coast with 268 students in Years 8 and 9. The program will target students in Year 9.

Currently students have no knowledge or understanding of finance or business and the College currently has no resources that will aid financial literacy. The rationale, therefore, is to introduce a financial literacy program so that students will develop lifelong skills in the area of personal and professional financial management.

The program will immerse students in the middle school in an innovative and engaging financial literacy initiative within the careers and business education subjects. The teaching strategy will incorporate the use of interactive technology and real life scenarios to develop purposeful activities about finance that are applicable to this age group.

**Taroom State School
Taroom, QLD**

Finance for Life

Taroom P-10 State School is a rural school in south east Queensland, with 53 students in Years 1 to 10. The majority of the students are drawn from a rural (cattle grazing) background, the rest from families who are employed in the service businesses within the town. As part of the Middle School initiative, students in Years 7 and 8 will participate in 'Finance for Life' classes over two 15-week trimesters.

The program aims to introduce Year 7 and 8 students to financial information and resources that they will need to access as students and as adults. The program focuses on informing students of their financial responsibilities and how they can find the resources to manage them. Topics studied will include income management, financial services, savings and investment advice among others. Through the use of activity-based modules and practical field trips students will learn to manage and plan their finances.

**Townsville State High School
Townsville, QLD**

Billionaire or Bankrupt

Townsville State High School is an inner-city school with 250 students, ranging from 13 to 18 years. About 10 per cent of the population is Aboriginal. There is a large, well-established English as a Second Language department.

This program will be working with students who have had little success in Mathematics. These students will undertake the program on the Pre-Vocational Mathematics subject, 'Billionaire or Bankrupt'.

This program is designed to introduce students to these areas of financial literacy: earning money, budgeting and spending it wisely and making your money grow.

It is hoped to build resources that will enhance the activities and realism of the project, form links and partnerships with local businesses and financial institutions, and then expand the program. As part of the program the students will produce a multimedia presentation aimed at a teenage audience.

Western Cape College Aurukun, QLD

Financial Literacy for transitions

The campus is located in Western Cape York, Qld, in a large Aboriginal community. The community some time ago took the decision to get all students to bigger centres for boarding school in their post primary years. A clear area of need before this happens is knowledge related to financial literacy as student knowledge about finance in general is limited.

Some elements of banking and banking maths are covered in class but the goal is to be far more practical. Students will go through the tasks of setting up real accounts with card access for ATM and EFTPOS. Heavy emphasis will be placed on electronic and Internet banking. Savings plans will also be a part of the program.

Yeppoon State High School Yeppoon, QLD

Mobile Phone Financial Risks Assessment

The Yeppoon State High School has 950 students and is located in a designated remote community on the Central Queensland Coast.

The program will be targeted at 200 students in Year 9 (13 to 14 year olds) during their first semester. The program will run on a voluntary basis with a maximum number of 25 students.

The program's objective is to introduce Year 9 students to the potential financial risks associated with the use of personal mobile phones and the most effective method of controlling a variable financial risk in their personal budgets.

VIC

Barwon Valley School Newtown, VIC

Money Matters

Barwon Valley is a Special Developmental School of 130 students. The students are moderately to severely disabled (physically and/or intellectually). The program will focus on students in the senior campus who are in six small classes of six to eight students aged 14 to 18 years. These students come from all socioeconomic areas of the Greater Geelong Region. They require a high level of support in their learning and achieve best from repetitive activities that reflect real life situations.

The senior students currently learn about money and financial matter with the use of plastic coins and play 'money' notes. They go into the community for some shopping experience, but this is not consistent and takes place on an individual class basis. The current senior staff wish to alter this to have more consistent and progressive learning through a series of experiences and activities. This will provide students with a greater understanding of the use and importance of money in their lives and prepare them for their transition into adult life where they will need to deal with their own financial affairs.

Bayswater Secondary College
Bayswater, VIC

Grow Your Own Business – developing your financial literacy

Bayswater Secondary College is a small college with 328 students. Students from Years 7 to 11 will participate in the program to develop more control over their finances. Many students are commencing part-time jobs or traineeships and need access to financial literacy information.

The program, Grow your own business – developing financial literacy, will focus on key financial literacy skills for students in Years 7 to 11. The program seeks to give students practical experience in the management of money through various activities tailored to suit their requirements. Students will build skills as they progress through the course and will receive support from the school community, local businesses and other groups. Teachers and students will develop a financial literacy reference book using varied resources.

Berendale School
Hampton East, VIC

My Money, My Future

Berendale is a special secondary school that offers an alternative education for students with mild to moderate intellectual disabilities. The school is located in Hampton East and services students in the south eastern suburbs. Berendale is a small school of 130 students. Initially students in Year 9 (14 to 15 year olds) will take part in the financial literacy program.

These are students who will be eligible for the Disability allowance at age 16, and have various levels of competency with money. Many have good money handling skills and can shop independently, others have difficulty recognising the various coins and understanding their value. At present students use work sheets, play money and computer programs to increase their understanding of money and financial skills in the classroom.

The program will be developed for Year 9 students with a mild intellectual disability; it will be a weekly, practical, hands-on program.

Berengarra School
Mulgrave, VIC

Berengarra Small Business Initiative

Berengarra is located in Glen Waverley, Victoria. About 55 students attend the school for an average of 18 months and come from all parts of Melbourne, country Victoria and occasionally interstate. Berengarra is a special school for students with severe levels of

social, emotional and behavioural disorders. This precludes attendance within the mainstream schools.

The program will aim to develop students' literacy and Information and Communication Technology skills through a financial education program. Students will develop a small business and produce products from within the school. Students will research, purchase and implement a program to produce and sell the product.

**Deer Park Secondary College
Deer Park, VIC**

The main game

The school is located in Deer Park, in the western suburbs of Melbourne. This program will be aimed at 100 Year 7 students and will help young people recognise the need to save and focus on their needs not their wants. The main aim of the program is to gain an understanding of choice, so that every purchase that is made is a considered choice.

Deer Park Secondary College proposes to build a board game consisting of about 80 squares. The board game begins with each player (of up to 6 players) receiving \$50 starting money. Within the squares are options either to buy goods such as mobile phone cards, clothes, movie tickets, etc. On the board game unexpected bills as well as everyday living costs will need to be allowed for.

**Emerson School
Dandenong, VIC**

What's in a Lunch?

Emerson is a Special School for students with mild intellectual difficulties aged five to 18 years. With 325 students, Emerson has small classes with individual programs and multi-tracked learning pathways. Within the school population there is a diverse range of ethnic backgrounds.

Students will be involved in a real life maths (Independent Living) program where they go to the shops using public transport to purchase items to prepare a nutritious lunch for themselves. The program is multifaceted, as the students are active participants in personal development (decision-making processes); including deciding what ingredients are required for the lunch and working collaboratively together.

The program involves real life activities where money is handled to purchase ingredients, buy and validate tickets, and check for correct change.

**Fintona Girls' School
Balwyn, VIC**

Financial Literacy Newsletter

Fintona is a small girls school located in Balwyn, Victoria. There are 360 students on the senior campus. In the last two years, commerce has taken on a more significant role within the school – two new electives have been introduced to the Year 9 and 10 classes, and two new subjects have been introduced.

The school is in its infancy in teaching financial literacy. Prior to 2005, only students in Grade 6 completed work in this area. Recognising the importance of these skills, the school is now introducing a more comprehensive curriculum incorporating the new Victorian Essentials Learning Standards.

A key feature of the program will be the production of a publication available to all students about financial literacy. This will be a magazine format and will develop a range of skills in an engaging and fun manner.

**Glen Waverley Secondary College
Glen Waverley, VIC**

Reality Budgets

Glen Waverley Secondary College is a large Eastern Suburb school with 1880 students. The program aims to develop savings and financial goal setting skills for students.

The program will have students developing budgets to encourage weekly savings from a fixed income and random expenses from a set of scenario cards. Students will be introduced to a whole range of financial management situations to help them develop their financial skills.

**Heatherhill Secondary College
Springvale South, VIC**

'Help us help our families'

Heatherhill Secondary College is located in Springvale South. Over 70 per cent of students come from non-English speaking backgrounds and there are currently 29 different nationalities represented in the school community. As such the students become the conduit for their parents to all facets of the local community.

Heatherhill Secondary College will introduce an innovative and extensive program for Year 9 students in 2005. It aims to engage the students in 'real life' learning including one day per week of community service. The financial aspects of their world from saving, budgeting, credit and phone plans are to be studied and researched by the students as part of this program.

**Kalianna Special School
Bendigo, VIC**

Really Real Games

Kalianna Special School has 110 students with mild intellectual disabilities. It is the only special school for this level of student in Bendigo, and draws students within an 80km radius. It is a day school and follows the curriculum of the Victorian education system, with modifications for students on an individual basis. The target for the 'Really Real Games' program is the 24 students in the transition section of the school, aged 17 to 18 years (equivalent to Years 11 and 12). They work on modules towards the Victorian Certificate of Applied Learning (VCAL).

A simulated program of real life financial and communication strategies will be developed to provide students with life skills. A cash register will be used to provide students with the necessary numeracy and money skills. A variety of money games will also be incorporated to reinforce money skills in an entertaining way.

**Kilbreda College
Mentone, VIC**

Smart savers at Kilbreda – financial awareness for VCAL students

Kilbreda is a Catholic school for girls in Mentone. There are 1100 girls in the school. The target group to pilot the program will be the Victorian Certificate of Applied Learning (VCAL) students – 24 students who complete an alternative Year 11 and 12 program.

These girls are more practically orientated and prefer to learn by doing rather than taking an academic approach. Consequently they are undertaking workplace learning in their programs.

The proposed financial program will give these students practical skills and knowledge when dealing with money.

A range of practical activities will be included in the program including creating a business plan, cooking a budget meal for a family, costing a textile project and handling money and customers in the school canteen and uniform shop. These and other skills developed will help prepare students for life after school.

**Monterey Secondary College
North Frankston, VIC**

Students at Work

The program has been developed to foster financial literacy within a group of identified 'at risk' students at Year 10 at Monterey Secondary College. These students have been identified as early school leavers and the program aims to prepare the students for either continuation of education or preparation for the workforce.

The program will attempt to expose and educate students with the commercial and financial skills required to survive in everyday life. It will explore topics such as careers, personal finance, paying tax, investing, buying a car and managing everyday life expenses including mobile phones. It aims to develop teamwork and life-skills through involving students in case studies and role plays where they experience the 'real life commercial world'.

**Orbost Secondary College
Orbost, VIC**

More Money for Me

Orbost Secondary College is situated in East Gippsland with 375 students and is in a remote, rural community of about 2000 residents. Traditionally timber harvesting, agriculture and the service sector including retailing, health and education have been the major employers in the area.

The 2006 intake of Year 9 students will be an unusually large group of 76 students aged 14 to 16 years. The school has endeavoured to split the Year level into four groups, (two all girls, two all boys) to better cater for the individual learning needs of these students in disciplines such as Mathematics, Science and Humanities. Two groups (one from each gender) will undertake 'mainstream' studies based on the Victorian Essentials Learnings standards. The other two groups will be provided with a context-based and vocational program to better suit their needs.

These will be the students participating in the financial literacy program. These students will complete Certificate I in Vocational Preparation (TAFE accredited), which will be complemented by context based disciplines such as 'Maths for Life' or 'Science for Life', focussing on skills, knowledge and the multiliteracies required for modern life.

More Money for Me is a financial literacy program that will enhance these studies by providing contextual resources, guest speakers and excursions to widen the students' sphere of experience.

**Parkwood Secondary College
Ringwood North, VIC**

Financial literacy in Year 10 Career and Life Planning

Parkwood Secondary College is a Years 7 to 12 co-educational school servicing the outer-eastern suburbs of Melbourne. The school aims to develop and enhance positive values for all members of the school community and the 450 students.

Located on a large site in an area that is settled and with pockets for further residential development, the school draws students from a wide range of feeder primary schools and provides continuity through strong links with these schools.

The program will involve 15 to 16 year old students in Year 10. The school has decided that it is appropriate to include an eight-week unit of financial literacy in the Career and Life Planning subject. Including a unit on financial literacy that complements the work already done on careers and employment.

This will be delivered in a traditional classroom environment but have an emphasis on the use of Information and Communications Technologies for delivery and completion of tasks by students. The program will be engaging and cater for the wide range of learning styles at the school.

Pembroke Secondary College Mooroolbark, VIC

It pays to know – putting financial literacy on the board

Pembroke Secondary College is a multi-campus school situated in Melbourne's outer eastern suburbs of Mooroolbark and Mt Evelyn. The 'It pays to know' financial literacy program will run for students in Years 7 to 9 offering sequential and practical learning units over the course of three years.

The program will deliver a dynamic, coherent and sequential financial literacy program. The program is designed to facilitate knowledge and encourage students to make capable, informed decisions within a diverse economic environment.

Rainbow Secondary College Rainbow, VIC

Life Skills

Rainbow Secondary College is located in the Southern Mallee and has 85 students. The community is rural with crop farming being the main source of employment and income. A large majority of exiting students leave the local area out of necessity to pursue either tertiary education or employment. Initially the financial literacy program will be aimed at the 15 Year 10 students.

The unit of work will be called 'Life Skills'. Initially it will be aimed at Year 10 students only, but it is anticipated that it will expand to cover Year 9 in 2007 and possibly Years 7 and 8 in 2008. A major part of this program will be to expose students to a range of financial situations where students will develop the skills needed to deal with these situations.

Rochester Secondary College Rochester, VIC

Fun Day Event Management Team

Rochester Secondary College provides a diverse range of programs to prepare students for the future. A co-educational secondary college of 490 students in Years 7 to 12 Rochester Secondary College is situated 190 kms north of Melbourne and services a number of rural

communities in the surrounding districts. As well as being a secondary education provider, the school is a supporter of a variety of educational, arts and sports programs.

The program will develop a leadership team of students with various levels of financial literacy in a context of a major school event. These students will be drawn from current school initiatives and courses including the Student Representative Council, mathematics studies, VCAL and accounting classes. The program offers students an opportunity to make informed, sensible and effective decisions about the use and management of money prior, during and after a fun day event. This includes having the ability to plan activities, prepare budgets, analyse results, make recommendations and develop financial management procedures for subsequent committees.

**Sacred Heart Girls College
Oakleigh, VIC**

A Marketable Fundraiser

Sacred Heart Girls' College, Oakleigh, is a Catholic girls' secondary college in Melbourne's south eastern suburbs and has a current enrolment of 1020 students from diverse cultures. Year 11 students, particularly those studying finance related VCE subjects will be invited to become involved in the program 'A Marketable Fundraiser'.

In this program the students will have the opportunity to experience the realities of setting up a small business, including the identification of a marketable item, preparation of a budget, development and production of the product and its sale within the college community.

**Sebastopol Secondary College
Sebastopol, VIC**

Making it Work – Kids as Consumers not Targets

Sebastopol College is a secondary school of 950 students in Years to 12 and is located in Ballarat, Victoria. The college had its origins in the 1960s as a technical school, focusing on providing instruction for students in wood and metal trades.

The school has been proactive in identifying a need to develop a tailored program that reflects the desire of adolescents to enhance skills for financially independent living, with a focus on the use of mobile phone technology.

'Making it Work' aims to incorporate VELs and address a variety of domains including providing for Personal Learning and embedding an integrated approach to learning. The emphasis of the program will be on developing basic financial skills that will provide a practical approach to students post school lives.

**Shelford Anglican Girls Grammar School
Caulfield North, VIC**

Financial Literacy Certificate online

Shelford Anglican Girls Grammar School is a P-12 girls school located in Caulfield. A distinctive feature of Shelford is its size. Shelford places a priority on remaining a small single campus school providing individual attention to the learning needs of each student.

Shelford currently offers a Year 10 Financial Literacy Certificate to all Year 10 students as part of a package of initiatives for the sequential development of financial understandings across the curriculum.

A significant constraint on student choice and compulsory subjects is the school timetable. To address this problem the school proposes to develop a financial literacy course as an online course that can be taken independently with teachers as mentors. This will allow for much greater flexibility for the delivery of the course and guarantee that every student has the ability to participate.

**South Oakleigh Secondary College
Oakleigh South, VIC**

Dos and Don'ts of Pocket Money

South Oakleigh Secondary College services a multicultural community located 15 kms south of Melbourne. The College has 560 students. Forty three nationalities are represented at the school.

Years 7 and 8 Literacy students will be involved in the project. This will include 30 students who will attend literacy classes three times a week. These students also have access to lunchtime sessions in an information technology classroom and homework classes after school.

The students will make a film about the 'Dos and Don'ts of Pocket Money'. The students will be involved in the scripting, filming, editing and distribution of the film. Students will complete the program in literacy classes. A range of teaching strategies will be employed throughout the program including mind mapping and strategies such as the READ, WRITE, THINK approach to the teaching of literacy. Financial literacy content will be taught during literacy classes with assistance from the Business Management teacher.

**St Joseph's College
Mildura, VIC**

Teenager Finances Newsletter

St Joseph's College is located in Mildura, Victoria, with 850 students. The student population ranges from Years 7 to 12.

The program will include a fortnightly/monthly edition of a financial literacy newsletter covering interviews with community experts (Real Estate, Insurance, Financial Planners), Commerce experts (from the wider community) and school staff about financial profiles and financial issues they have addressed in their lives.

**Taylors Lakes Secondary College
Taylors Lakes, VIC**

Making Money Matter

Taylors Lakes Secondary College is located in the Melbourne Western Metropolitan Region attended by 1100 students. The school is currently in 'Like School 6' which means that 30 per cent of students speak a language other than English at home (over 50 different backgrounds). 'Like school Group 6' also indicates that a high percentage of students' parents speak languages other than English and it is hoped that the program will assist the students and their families.

The program is targeted at all students from Years 7 to 9 (500) aged 12 to 15 years. This program will be managed and delivered by the College's SOSE Department who are committed to improving the skills of all students in the area of financial literacy.

'Making Money Matter' is a program that will clearly define the place of financial literacy within the Year 7 to 9 population of the school. It will provide an opportunity to develop engaging activities for students and teachers within the context of VELS development in

SOSE. Essentially the program will aim to focus on the importance of being an informed consumer of current and future work opportunities, the concepts of risk taking, competition, and supply and demand. The Making Money Matter series will be supported by the use of teaching strategies that will develop students' financial literacy. It will be embedded in the curriculum.

**Wodonga High School
Wodonga, VIC**

Dollars and

The three Wodonga State Secondary schools are undertaking reorganisation leading to the establishment of a Senior College (catering for students in Years 7 to 9). The program will support the new curriculum of the Senior College in ensuring effective and appropriate authentic learning opportunities for students identified as likely to enter the workforce before completing Years 11 and 12.

This program is designed to equip students with the essential learning skills to budget and manage their own finances while at school and when they go into further study or employment. It is aimed at students undertaking the PreCal pathway. It will be packaged as part of an integrated Year 10 SOSE Unit, 'Careers and the World of Work', which is a core study for these students.

The program will be a self-contained unit of study. Students will address basic budgeting in terms of their youth allowance, Abstudy and/or part-time work and their current financial commitments. They will address issues that arise in relation to mobile phone contracts and use of credit cards. Students will also then move on to exploring their career options and developing budgets to address anticipated income during apprenticeships and training and projected expenses.

NT

**Henbury School
Wanguri, NT**

Building financially literate futures

Henbury School is located in the northern suburbs of Darwin, NT. It is a special school that caters for secondary age students with disabilities and or learning difficulties. The school has 50 students, with class sizes between two to 12 students. All students have an individual education plan which forms the basis for classroom programs. Of the fifty students enrolled, 32 will participate in this program.

Groups of teachers will plan and implement a program to enhance the financial literacy skills of the students. Teachers will share practices for the purpose of developing a curriculum map that identifies the outcome, strategies and resources for students at different stages of their financial literacy development.

The main focus is developing students' financial competence through a budgeting program. For the other students who have the beginning awareness of money, the focus will be on safe carrying/storage of money.

**St Phillip's College
Alice Springs, NT**

Year 10 Business – Financial Literacy

St Phillip's College is a small independent day and boarding school with 260 students in Years 7 to 12 who come from all over the outback.

Financial Literacy will be added to the Year 10 Business Core subject which already includes Accounting, Economics and Legal Studies. Each Year 10 student will do 10 weeks of financial literacy as part of the business rotation. From this course students will learn basic information – budgeting, saving, banking, interest rates and other practical matters they will experience in their day to day life after school.

WA

Donnybrook District High School Donnybrook, WA

Let Your Money Work For You

Donnybrook District High School is the only high school located in this small regional community in South Western Australia. The school has 250 students enrolled from Years 7 to 10. A large proportion of the student population comes from the outlying rural areas.

The program is aimed at providing students with an understanding of how to gain financial security through making well-informed financial decisions. Students will undertake a range of activities including simulations that will provide experience in controlling expenditure to provide savings.

Dowerin District High School Dowerin, WA

Financial Smarts for School Leavers

Dowerin District High School currently caters for 100 students from Kindergarten to Year 10. The school is located 160 kilometres from Perth and is a small wheatbelt town dependent on grain growing, with a town population of around 400 people and another 350 in the shire.

The program is designed to run for one hour per week in the final term of Years 9 and 10. It will focus on aspects of financial literacy that will most impact on students over the next few years as they earn and spend.

Using a range of service providers from within the town as well as the students' own research skills, the program will examine issues of household budgeting and the management of personal finances, debt management and setting financial goals.

Hope Christian College Roelands, WA

Your Money or Your Life

Hope Christian College is a small rural independent school located in Roelands, WA. Roeland has a small local population and is about 20km from Bunbury. Most of the students travel by local rural buses to attend the school.

'Your Money or Your Life' is for Year 10 and 11 students. It is aimed at giving them the necessary skills to be able to plan a realistic budget that they can use after they leave school. This will be done by examining what they hope to achieve after secondary school. Computer programs will be used to assist students develop personal budgets and refine their financial literacy skills.

Kelleberrin District High School Kelleberrin, WA

Kiosk Kaos Management

Kelleberrin District High School is in a rural town situated along the Great Eastern Highway 220 kilometres from Perth. The program has been identified from the students' desires to run their own businesses. From this it was recognised that various essential financial skills were required to do this effectively. To teach these business and financial skills the school will set up a school canteen (Kiosk Kaos). Students will have full ownership of the enterprise and be responsible for managing all financial components.

From students being involved in hands on management of this enterprise students will gain a basic understanding of financial skills including costing, budgeting, expenses, abbreviations and the difference between profit and loss. The skills gained from this enterprise will be transferable to their own life experiences after school.

Kensington Secondary School Kensington, WA

Money Matters – You Can Bank on It

Kensington Secondary School is located in suburban Perth. The school caters for 50 secondary students (aged 12 to 19 years) all of whom have an intellectual disability; some also have autism or physical and/or sensory impairments.

The school's purpose is to ensure students develop understanding, skills and attitudes relevant to their individual needs. The program's impetus comes from staff self reflection that identified a lack of consistency in curriculum, pedagogy, assessment and reporting in key skill areas, including financial literacy.

The program will be used as an individual education plan for each student to establish specific goals. The outcomes of the program will relate to financial understanding, competence, responsibility and enterprise in daily living environments.

Kurrungku Catholic Education Centre Halls Creek, WA

Kurrungku Desert Fresh Enterprises

Kurrungku Catholic Education Centre is located 173 kilometres south of Halls Creek at the eastern edge of Billiluna and is an Aboriginal community of about 180 people. There are 70 students on the school roll. All of these students will participate in the financial literacy program, that aims to develop financial literacy knowledge, with the concepts of saving, earning an income, and budgeting foreign being integral.

The school has an overall goal of improving skills and student retention. This program will be an engaging one where students will plan and run four enterprises with a range of financial literacy skills being developed through the process.

Lumen Christi College Gosnells, WA

Avoiding Financial Pitfalls

Lumen Christi College is a secondary coeducational Catholic school which has 980 students. The program will be aimed at Year 10 students at who will benefit from a program which examines finances and money management.

The program will be used in conjunction with the Certificate in General Education for Adults which is completed with students in Year 10. The aim will be to incorporate financial understanding into this TAFE course. Student outcomes for this program will be to develop

a greater understanding of the potential pitfalls involved in borrowing, including credit cards, personal loans and car loans.

**Nagle Catholic College
Geraldton, WA**

'Money Talks' or 'Money Works'

Nagle Catholic College is in a regional centre in WA. It has 780 students with 160 in Year 10. The students are not streamed, have mixed abilities and will benefit from increasing their financial literacy skills.

The students have financial literacy skills for students that have been mostly gained from life experiences to date. There is certainly a need for an economics/financial unit in their course of study.

The program will involve use of texts, real life experiences, simulated games and activities. The overall goal is to develop an understanding of how 'money works' in their lives. The program will provide staff with time to develop materials for implementation.

**Pinjarra Senior High School
Pinjarra, WA**

Money – What it Really Buys!

Pinjarra Senior High School has 670 students – 250 upper school and 420 lower school students. Pinjarra is situated 100km South East of Perth.

Most students live away from the school and travel by bus from surrounding towns. The upper school students enrol in Mathematics in Practice and/or Vocational Mathematics. One of the core focus areas in both these subjects is Financial Management.

With a view towards introducing Outcomes Based Education, the aim is to produce materials and tasks that allow students the opportunity to understand financial management in a range of practical situations. It is hoped that skills in money management, wise buying and credit management will be enhanced through the introduction of this program.

**Presbyterian Ladies College
Peppermint Grove, WA**

It pays to know – putting financial literacy on the Board

Presbyterian Ladies' College is located in Peppermint Grove, WA. The middle school campus consists of 780 students from ages 12 to 17 years.

Currently there is no program in the school which looks at financial literacy.

The program 'It pays to know – putting financial literacy on the Board' will be digitised and delivered via burning a CD and then loading onto laptops for students to access. It will involve students in the middle school who will be withdrawn from classes and spend three to four days working on the content/activities in groups. The program is designed to show them how to manage their finances and prepare them for life-long sound financial literacy habits.

**Rockingham SHS Education Support Centre
Rockingham, WA**

Survival Money Skills

The Rockingham Education Support Centre has 58 students with special needs in Years 8 to 12. The programs mission is to encourage students to develop the ability as well as the desire to enhance their lives.

The survival money skills program is designed to help students gain confidence in performing everyday tasks that require estimating, budgeting, writing a cheque, discounting and taxes. The course will provide coverage of everyday situations and procedures.

**St Andrew's Grammar
Dianella, WA**

Funny Money – Understanding Economics

St Andrew's Grammar is the only Greek Orthodox School in WA. It is a relatively new school which has progressed to Year 12 for the first time this year.

The program will help students learn that money should be spent according to needs. The students will be given a set budget for pocket money by the teacher and a set of regular expenses. The expenses will be items that students can relate to, for example, bus fares. It is hoped that students will learn what a budget is and hence how to budget, how to work in a small group as a constructive team, and understand the concepts of expenses and mark ups. It is anticipated the program will expand the students' limited knowledge of money matters.

SA

**Fremont/Elizabeth City High School
Elizabeth, SA**

Empowering students in financial literacy through online calculators

Fremont/Elizabeth City High School is a Northern Adelaide metropolitan high school with an enrolment of 900 students.

This program, aimed at 180 Year 11 students, will develop a series of lesson plans to assist them in finding and using online calculators and empower them to quickly find out the costs of finances and returns on investment. The skills developed will enable students to know how to access the Internet to find essential information for financial decision making.

**Gladstone High School
Gladstone, SA**

BigBiz for Learners

The school is situated in the mid-north of South Australia, 250 kms north of Adelaide. There are 188 students enrolled in Years 8 to 12. This community has a rural base and includes students from five towns around Gladstone. The financial literacy program will be implemented as part of the State 1 Business Studies course. The course will enable students to learn how to set up and manage a small business within the school and community.

A range of enterprises will be set up during the course to enable students to understand cash flow and general business management.

**Mary Mackillop College
Kensington, SA**

A Gateway to Business Success

Mary Mackillop College has 520 students. The program will be designed for Year 11 students who are 16 years old.

'A Gateway to Business Success' program is embedded within the practice firm that operates at the College. The practice firm is a simulated business that is established and operated by students with support from a facilitator and a real business. Practice firms conduct business with other practice firms in simulated local, national and international markets.

The financial literacy program will streamline financial processes and provide young people with an understanding about managing a successful business within this practice firm environment.

Rostrevor College Woodforde, SA

Rich Dad Poor Dad Cashflow Championship

Rostrevor College is a Catholic, all boys, day and boarding school with 1200 students.

The Cashflow Championship program will be accessed by students who have enrolled in the Year 10 semester-long elective subject – Commerce. In this program the school aims to implement a championship using a board game and associated resources entitled Cash Flow 101.

Finance teams will be established and managed by the Commerce teacher. The Cashflow 101 game takes a unique approach to teaching investing. Students will learn through interactive approaches and the application of 'real world' scenarios and hence develop a range of financial abilities.

The Thebarton Senior College Torrensville, SA

Financial Literacy Awareness Day and Financial Literacy Student Workshop

The Thebarton Senior College is a senior secondary college. The college caters for adults who wish to complete the South Australian Certificate of Education (SACE), and Vocational Education and Training (VET) programs on a full-time or part-time basis. The College also provides a New Arrivals Program (NAP) which offers an intensive English language and literacy course for adults.

The proposed program will target the needs of many students of non-English speaking backgrounds enrolled in the New Arrivals Program. Many of these students have limited skills and experience in planning and using money in western society. Because of this experiential gap, students often become indebted to a variety of service providers. It is hoped that by raising early awareness, potential problems can be prevented.

Valley View Secondary School Para Vista, SA

Manufacturing Simulation Module

The school is located in the north eastern suburbs of Adelaide. There are 654 students enrolled at the school, 353 boys and 281 girls.

The program will provide Year 10 students with a real life application of financial models as they apply in the manufacturing world. The program will focus on the Mathematics

curriculum providing practical contexts and real life applications to engage students in their learning.

The school will establish links with local manufacturing industries to enhance teacher and student knowledge of this area.

**Walford Anglican School For Girls
Unley, SA**

Financial Literacy online course

Walford Anglican School for Girls is situated five kilometres south of Adelaide. The plan is for all 80 Year 10 students to undertake a short course. Informal discussion has revealed that Year 10 students want to be informed, believe that financial literacy is important and that such topics are relevant to their lives.

The program will feature an interactive online course on financial literacy. All Year 10 students will be required to take this course as part of their Pastoral Care Program. The program will involve an introductory speaker from the financial services industry, two sessions with class teachers to learn some basics, involving group work, and two sessions responding to an interactive, online course. The program will succeed because it is fun as well as being clearly relevant. The emphasis is on developing decision-making, more so than knowledge. It is a cross-curriculum approach but will form part of an existing life skills program that all students complete in Year 10.

**Whyalla Special School
Whyalla Playford, SA**

Money skills for life

Whyalla Special School is a school with 38 students. It caters for students ranging from Reception to Year 12. The school is situated in regional South Australia. The main industry in the town is the steelworks. All students at the school have an intellectual disability and programs are aimed towards preparing students for independence and life skills for use after leaving school. The students come from varying backgrounds.

The program to be offered is the Clark Road Money Program and staff, in collaboration with the parents/caregivers, have decided that this best suits the needs of the students. The school is aiming for an outcome where the students will be able to successfully locate goods in a shop and then purchase these goods independently.

ACT

**Melrose High School
Pearce, ACT**

Making it on your own – the real deal

Melrose High School is a government school catering for students in Years 7 to 10. Located in the suburb of Pearce in Canberra, the school has 800 students, with 60 teaching staff.

Melrose High School is streamed into three levels where Level 1 is for students with high mathematics ability and Level 3 is for students who require more assistance with basic numeracy skills. The program will be aimed initially at Year 10 Level 3 students, mostly aged 16 years old. These are the students considered to be the most at risk of making poor decisions about their financial situation.

The four-week program will aim to give students a realistic idea of the financial requirements involved when living away from home through a real life simulation where

students are 'given' a random weekly wage and a random savings account to see if they can 'make it on their own'. Students must find a suitable home to rent, go grocery shopping, pay-bills and cover costs of public transport and entertainment, while maintaining a credit balance in their bank account.

**St Francis Xavier College
Latham, ACT**

Money for Now and Beyond

St Francis Xavier is a Year 7 to 12 coeducational Catholic college in Belconnen, ACT. There are 1200 students.

A Financial Literacy course is to be written under the ACT BSSS Contemporary Transition Course Framework to be implemented in 2007. Target group is students in Years 11 and 12. Its aim is to set personal goals, make informed decisions, develop an awareness of issues of lifestyle and options after school. The program aims to actively engage with the community through a focus on themes: Value for money, or can I afford it? It is expected that a series of case studies dealing with financial commitments will provide the content for the development of the program.

TAS

**Dover District High School
Dover, TAS**

Being Financially Literate ('Money Matters')

This district high school has 125 students and 35 per cent have an Indigenous background. The school has an excellent record of achievement and now wishes to address financial literacy gaps from Years 6 to 10 through the integration of 'Being Numerate' and 'Personal Futures' programs already in place.

This will include incorporating into an interim teaching program: personal money management; basics of insurance; banking; taxation; running a business. The objective - in collaboration with students - is to develop an online financial education program, including an interactive game, which meets the needs of both students and community members.

**Newstead College
Newstead, TAS**

Me and my mobile

Newstead College is a Year 11 and 12 College with 600 to 700 students. The program will be made available to all students via the college's pastoral care system. It is expected that in the first year half the students will participate in the Financial Literacy Program. Pastoral Care is a two-year program and it is expected that all students will have the opportunity to complete 'Me and my Mobile' in this period.

The program aims to use student engagement with mobile phones to improve financial understanding, competence and responsibility. The high student use of mobile phones and the financial consequences associated with this use, make them an ideal tool to use in improving Financial Literacy. The 'Me and my Mobile' program will create a range of classroom resources. These will include a set of scenarios in which students have to make decisions and evaluate the consequences of choices.

**Ogilvie High School
Newtown, TAS**

Ogilvie Junior School 'Personal Futures – Enterprise and Finance'

Ogilvie High School is the only girls' state school in Tasmania. It has 1120 students in Years 7 to 10 with 10 home group classes in each grade. The cohort includes girls from the local area and the southern Tasmanian region. In 2006, the school will begin a comprehensive learning sequence from Years 7 to 10 called pathway planning. A significant part is inclusive learning opportunities in financial literacy. One example of these challenges is the management of mobile phone costs, a significant issue for many girls according to a student research project at the school last year.

The school has not had an explicit overall financial literacy plan. Some aspects of financial literacy have been taught in Mathematics. The school has trialled the use of 'the Real Game', but recognises the need for a significant expansion of the program.

The program will provide Year 7 students with support and training for a hands on enterprise experience. Students are to plan, organise and undertake a class enterprise which will develop business and financial skills.

Sheffield District High School Sheffield, TAS

Farm Finances

The Sheffield community is located in rural north western Tasmania where the predominant activity is commercial farming.

Sheffield District High School caters for children aged four to 16. This program is intended for all Year 10 students.

This program will engage students in real-life financial literacy experiences using the school farm. This will enable students to apply financial concepts in a range of real-life contexts.

Farm finances will involve a learning sequence which will adopt the philosophies and teaching strategies of the new Tasmanian Essential Learnings.