

2006 Financial Literacy Grant recipients

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

NSW

All Saints College, MAITLAND NSW

By receiving a Financial Literacy Grant, All Saints College in Maitland NSW, intends to engage Year 9 commerce and business students in the running of their own business. The program, 'Getting down to business', will see students using a hands-on approach by preparing professional business financial documents, understanding business legal requirements, and creating product strategies to achieve maximum profits for their 'business'. Using a professional and classroom tools, students will learn the financial literacy skills needed to effectively run a business.

Bankstown Senior College, BANKSTOWN NSW

'Mobile matters' at Bankstown Senior College aims to help students make wise consumer decisions about mobile phone plans. Mobile phones are recognised as a vital communication tool for these students, largely coming from non-English speaking backgrounds. Students will develop financial literacy skills through classroom activities such as comparing rates and charges associated with mobile phone use. Upon completion, students will produce a booklet or DVD about mobile phone plans for the use of other students, demonstrating a connection between their classroom learning and the world of finance.

Barrenjoey High School, AVALON BEACH NSW

Barrenjoey High School received a Financial Literacy Grant for their program, 'Running a franchise business', where aspiring Year 9 students cook and sell donuts at school in their study of franchise operations. By incorporating theory, research and practical aspects of financial literacy, students will contribute to all business operations, with their success detailed in a self-prepared Annual Report. This program aims to educate students about the necessity of financial literacy in the operation of a successful franchise.

Bega High School, BEGA NSW

Bega High School, in regional NSW, has been awarded a Financial Literacy Grant for their in-school take away coffee business initiative, catering for over 1,100 students and 90 staff. Students will coordinate all business aspects of the coffee shop and most importantly be involved in the process of the financial exchange of goods and services. Through their understanding of financial literacy, students will work with teachers to decide on profit allocations for themselves and their school. This program will enhance the student's attainment of real life money skills.

Blacktown Girls High School, BLACKTOWN NSW

Blacktown Girl's High School was awarded a Financial Literacy Grant to create a computerised program to develop students' financial literacy skills called 'Which bank? Which loan?' This program, targeting Year 12 students, will incorporate practical online activities to emphasise the importance of interest and money management. By using mathematical, finance and research tools, this initiative will allow students to develop skills to help them make informed decisions about their financial future.

Brigidine College, ST IVES NSW

Brigidine College in Sydney's north received a Financial Literacy Grant for their program 'Young and wise'. This program encourages Year 9 students to develop a series of video commercials on the principals of financial literacy to educate themselves and others in the school environment. The participating students will develop skills in Information Communication Technology, budgeting and enterprise management, while the commercials will enhance other students' financial independence by developing the ability to make informed judgments and effective decisions regarding the management of money.

Brisbane Waters Secondary College, UMINA BEACH NSW

Brisbane Waters Secondary College, on NSW's Central Coast, received a Financial Literacy Grant for a program targeting their Aboriginal students. 'Operating an Aboriginal bush' involves students undertaking regular Barista and café training and operating a cafe at the school. This enables the students to not only develop financial literacy skills but also workplace skills by being involved in all aspects of the café business. Students are encouraged to be responsible for their financial decisions so as to be aware of the importance of financial literacy in the workforce.

Camden Haven High School, LAURIETON NSW

Camden Haven High School, in isolated rural Mid North Coast NSW, has received a Financial Literacy Grant for their program, 'Lone Ranger', which targets senior high school students who intend on leaving home or working in the city. The use of simulation activities, internet research, electronic spreadsheets and calculators will demonstrate to students the skills needed for financial independence. The 'Lone Ranger' program will raise the students' competency in financial literacy for planning for their future.

Chifley College - Dunheved Campus, ST MARYS NORTH NSW

Chifley College Dunheved Campus, a junior high school in Sydney's outer western suburbs, intends to use their Financial Literacy Grant for their program 'Dunheved money matters', where students produce a Financial Literacy Newsletter for the wider school community. Covering topics such as budgeting and investing, using teacher and student case studies, and including financial puzzles and competitions, the Newsletter will be used to inform parents and students alike the importance of financial literacy and financial independence.

Cromehurst School, LINDFIELD NSW

Cromehurst School in Sydney caters for students with intellectual disabilities and has been awarded a Financial Literacy Grant to help them with their school based computer programs. This initiative, accommodating for the specific needs of the students, will use multimedia presentations to help students make informed judgments and effective decisions regarding the use and management of money. Students will also learn computer based financial skills through this initiative, in the ultimate aim of encouraging students to form their own sense of financial independence.

Domremy College, RODD POINT NSW

Domremy College received a Financial Literacy Grant for their innovative mathematics program 'My money, my future, my financial security'. Situated in Sydney's inner city suburbs, the school will educate Year 10 students from a variety of ethnic backgrounds about financial issues associated with mobile phone use, bank and credit card statements, and financial contracts. Through the students' presentation of a research project as part of this program, students will develop the skills needed to make sensible and justifiable decisions related to their financial wellbeing.

Elouera Special School, COOTAMUNDRA NSW

Elouera Special School in country south-western NSW wanted to prepare their students for financial post-school life. The 'Money, money, money two' program will use hands-on activities to teach the school's disabled children skills, positive attitudes and experience needed when dealing with money. Role plays and excursions to local financial institutions will motivate the students to engage in their learning of financial literacy. Extra teacher aides, supported by the school's Financial Literacy Grant, will ensure individual attention be given to each student throughout this fun and educational financial literacy initiative.

Forbes High School, FORBES NSW

Forbes High School in rural Central West NSW has received a Financial Literacy Grant for their 'Financial literacy e-guide' initiative. Year 10 students will create an online guide on financial issues that relate to students, with the link based on the school's web page. This interactive site will use blogs, discussion topics, competitions and interactive student and teacher feedback to ensure that students gain essential financial literacy skills for the 21st century.

Hurlstone Agricultural High School, GLENFIELD NSW

Making financial literacy accessible to all students has been Hurlstone Agricultural High School's aim with their interactive online program, 'My financial future'. This selective school in south west Sydney also teaches a large group of students from rural areas, making the teaching of financial literacy wide and varied. The online program will teach students about saving, investing, insurance and mobile phones. Year 9 students will also enhance their computer literacy skills by creating a fun and interactive tool that teaches all students how to make wise financial decisions.

Kandeer Special School, NORTH ALBURY NSW

Kandeer Special School in Albury NSW has received a Financial Literacy Grant for their program 'Kandeer Café: Cuisine with confidence'. This program, aimed at students with emotional and/or behavioural disorders, will teach the skills necessary for independent financial living. Using a hands-on approach, a group of senior students will establish a café at school for students and teachers, and monitor all financial aspects of the café. This program will enhance financial literacy through real life simulation and will also give students a taste of the hospitality industry.

Liverpool Boys High School, LIVERPOOL NSW

Liverpool Boys High School was awarded a Financial Literacy Grant for their program 'Managing money for life'. This multi-culturally diverse school will use their grant to educate Year 8 students about managing money, pay packets, superannuation, tax returns, and other financial advice. This unique program enables students to work with parents, teachers, interpreters and financial experts in learning activities and scenarios at evening workshops. This program will see students and families gain the financial literacy skills they otherwise may not have access to due to their socio-economic status.

Loreto Kirribilli, KIRRIBILLI NSW

Loreto Kirribilli students in Sydney will plan and operate a small business, selling their products to the school community as part of 'Being an entrepreneur'. Supported by their Financial Literacy Grant, students will be distributed with a capital fund, and then experience equity finance, budgeting, cash flow, record keeping and profit making activities. By evaluating consumer choices and submitting financial documents associated to their business, these Year 9 commerce students will improve their level of financial literacy from the classroom into the business world.

M.E.T. School, WAGGA WAGGA NSW

M.E.T. School in NSW received a Financial Literacy Grant for their program 'How much is that car in the window?' targeting students who aspire to own a motor vehicle. After being warned of the expenses involved in poor decision making and irresponsible habits, students learn about purchasing a motor vehicle, insurance, maintenance and depreciation. By emphasising an understanding of financial terms and encouraging students to keep a working log, students will be able to apply financial principles in making informed decisions for their future motor vehicle ownership.

Macquarie Fields High School, MACQUARIE FIELDS NSW

Macquarie Fields High School in NSW was awarded a Financial Literacy Grant for their program 'Savings through savings', educating students on savings methods in the home. As school students are from a low socio-economic background, this initiative will demonstrate the most tangible way to achieve real financial savings. Hands-on tasks will teach a range of financial skills, including purchases, long term planning and ecological sustainability. By teaching the techniques of household financial management this program will meet the needs of students, their families and local community.

Methodist Ladies College, BURWOOD NSW

MLC, an independent girls' school in inner-west Sydney, wanted to interest students in all aspects of personal finance through their Financial Literacy Grant program, 'Money doesn't grow on trees'. Teachers will encourage students to pave their own learning path in modules about earning, saving, borrowing, investing and managing finances. By enabling students to control how and what they learn, students will be exposed to the most relevant aspects of financial literacy for their future.

Miller Technology High School, MILLER NSW

Miller Technology High School students from southwest Sydney will be improving their skills through their program 'Get smart – mobile madness!'. This program, supported by their Financial Literacy Grant, will educate Year 8 non-English speaking students about the financial skills associated with managing mobile phone plans. Using numeracy skills, research activities and fieldwork excursions, students will produce a pamphlet for distribution to peers and parents promoting mobile phone awareness. This program will allow students to take greater responsibility for their decisions, informed by their financial literacy knowledge.

Passfield Park School, MINTO NSW

Passfield Park School in south west Sydney received a Financial Literacy Grant for their program 'Life skills money program'. This program aims to teach the school's disabled students to understand the use of money. Students will practice money skills in the classroom and in a simulated shop, and then apply these skills during weekly shopping trips. It is hoped that the students will then be able to apply these skills in adult life for practical and leisure activities, enabling them to assert their independence in the community.

Red Bend Catholic College, FORBES NSW

Red Bend Catholic College in central west NSW has been awarded a Financial Literacy Grant for their program 'Red Bend Unlimited'. Targeting Year 9 and 10 students, this program gives students an opportunity to gain practical business skills they would not have due to their isolated location. Students are required to develop real business documents, and are guided by local business owners. The practical nature of this program will enhance students' knowledge of financial literacy by making them responsible for running their small business.

Richmond River High School, NORTH LISMORE NSW

Richmond River High School, on the north coast of NSW, wants students helping students to develop financial literacy, with the support of their Financial Literacy Grant. The program focuses on students and teachers developing Information Communication Technology units on financial literacy that can be accessed by other students. Students use advice from members of the local finance community, internet research and results from the Financial Literacy Assessment, and present their work to a panel of judges. This initiative will ultimately develop students' financial competence in a changing world.

Robert Townson High School, RABY NSW

Robert Townson High School, in Sydney's south west, was awarded a Financial Literacy Grant for their program 'Townson's Campus Café'. The grant will help students of various educational levels serve the wider school community from the school's mobile café. Aided by the purchase of two Personal Data Assistants to take table orders and to process financial information, students will be required to create financial management documents. Students will develop a variety of financial literacy skills through this enhancement of their café and their operation of the cafe.

Sydney Secondary College – Blackwattle Bay Campus, GLEBE NSW

Sydney Secondary College was awarded a Financial Literacy Grant for their program, 'Managing you money', aimed at senior high school students with physical or intellectual disabilities. Using a hands-on approach, teachers take students in small groups to participate in banking activities. Students are taught financial terms to develop their understanding of money management and their personal responsibility. The program aims to lead students to financial and social independence, increasing their ability to live independently in the community.

The Pittwater House School, COLLAROY NSW

Pittwater House School, on Sydney's Northern Beaches, will allocate their Financial Literacy Grant to Year 10 students starting their own business, producing small glove-box first aid kits. Students will be divided into operational groups, and also work together coherently to present their product to the school community. Parent involvement will assist students, with profits being allocated to financial literacy development and a charity nominated by the students. Upon completion of the project, students will be able to evaluate and solve commercial issues using their developed financial literacy skills.

Tuggerah Lakes Secondary College, BATEAU BAY NSW

Tuggerah Lakes Secondary College, on NSW's Central Coast, was awarded a Financial Literacy Grant for 'The growing experience'. This program involves practical commercial activities aimed at students with emotional, intellectual or physical disabilities and is designed to develop their financial literacy skills. Students participate in fun activities such as planting, harvesting and selling produce, with the correlation of these activities into the operation of a business. Students are required to demonstrate financial responsibility and reliability in the development of their enterprise, therefore giving them vital work experience skills.

William Clarke College, KELLYVILLE NSW

William Clarke College, in northwest Sydney, has received a Financial Literacy Grant for its program 'Financial preparation for life'. Small groups of Year 10 students will work on units about superannuation, car ownership, mobile phones, budgeting and investing. The students will present their final conclusions to their peers, with many students being exposed to these aspects of financial literacy. Students will benefit from this program, as they will have adequate knowledge to make informed financial decisions and higher confidence levels in financial literacy.

William Rose School, SEVEN HILLS NSW

William Rose School in north-west Sydney caters for students with special needs. They received a Financial Literacy Grant for their program, 'Money, money, money', where students participate in life skill activities involving money handling, planning, budgeting and saving. Through individual and group activities, students learn to recognise and use financial terminology in their interactions with the local community and in school settings. By transferring these skills to real life environments, each student will develop knowledge and understanding of the tools that enhance their financial literacy.

QLD

Ayr State High School, AYR QLD

Ayr State High School has been awarded a Financial Literacy Grant for the program 'Personal Investing'. The school, situated in a rural community 100km from the nearest metropolitan area, will be improving students' skills in financial literacy to provide a better understanding of what lies beyond the farming life. Students will be preparing their personal budget through an online unit of work focussing on

salary, security, stability, loans, superannuation and personal investment options such as the stock market and real estate.

Bracken Ridge State High School, BRACKEN RIDGE QLD

Bracken Ridge State High School has been awarded a Financial Literacy Grant for the program 'On Your Bike!'. Located in the Northern Suburbs of Brisbane, the program will see students building bikes for their own use and donating those left over to other young people in East Timor. With a limited budget, students will source and buy materials to build their bike all the while learning valuable financial literacy skills.

Columba Catholic College, CHARTER TOWERS QLD

Columba Catholic College has been awarded a Financial Literacy Grant for the program 'Columba Catholic College Financial Literacy Week'. Located in the mining town of Charter Towers, the school's program will focus on an interactive event getting all members of the student body involved in improving their financial literacy skills. Business Studies students will be coordinating the event as well as demonstrating their business ideas to the greater school community, with other students getting involved by catering, entertaining and recording the event. A special guest will give a speech on the importance of teen financial literacy and Business Studies students will give their top financial tips.

Cooktown State School, COOKTOWN QLD

Located on the base of Cape York, Cooktown State School was awarded a Financial Literacy Grant for the program 'Cooktown P-12 Garden Enterprise Project'. This program will see students developing a garden using a greenhouse and vegetable plot in the school grounds. The garden will be used by students in the creation of product for their business which will hire out pot plants to other local businesses. The gardeners will improve their financial literacy skills through budgeting, marketing, cataloguing, evaluating and managing a small business. Students will also run a stall at a weekly market, contribute to the annual school fete and other fundraising events.

Gin Gin State High School, GIN GIN QLD

Located in a rural community, Gin Gin State High School was awarded a Financial Literacy Grant for the program 'You're Never Too Young to Master Your Money'. The program will see the younger high school students developing presentations that address financial management issues. The students will be developing these by using PowerPoint as well as brochures and guidebooks. When they have completed their work, the group will present their findings to senior primary school students in an effort to pass on their new understandings of financial literacy.

Glenmore State High School, NORTH ROCKHAMPTON QLD

Glenmore State High School was awarded a Financial Literacy Grant for their program 'Decisions.....Decisions' which will deal with what all students do - question the direction of their future. The program will see students learn the fundamentals of their post-school finances; earning an income, taxation, superannuation, buying a car, mobile phones, saving, borrowing, living expenses and budgeting. Students will combine these theoretical learning's with the school's current work education program.

Heatley Secondary College, HEATLEY QLD

Situated in the suburbs of Townsville, Heatley Secondary College has been awarded a Financial Literacy Grant for the program 'Money makes the world go around'. The program will see students take a hands-on approach to money management by participating in the classroom as if it were a workplace. Students will eager to get to class on time as they will be paid wages for their participation during 'work hours' with penalties to their earnings such as lateness and 'sickies'. Students will focus on financial literacy skills such as budgeting, banking and saving to operate a small business ventures, putting classroom/workplace theory into practice.

Lowood State High School, LOWOOD QLD

Located in a rural community, Lowood State High School has been awarded a Financial Literacy Grant for the program 'Freedom from Financial Failure'. This program will see Year 11 and 12 students take part in a two year course that will improve their financial literacy by engaging them with expert speakers in forums and panels focussing on skills such as budgeting, saving, investing and money management.

Mackay District Special School, BEACONSFIELD QLD

Located in regional North Queensland, Mackay District Special School is the only school in this area that caters to students with profound disabilities. The school has been awarded a Financial Literacy Grant for the program 'Friend's Corner Café – from garden to table', which sees students developing a vegetable garden that will supply fresh produce to Friend's Corner Café, the school's catering program. Students

will also be designing menus that use their produce, working within a budget, purchasing goods from local stores, selling and serving. By improving their financial literacy skills through management of a small business, students will be able to ease into local work within the community when finished their schooling.

Nambour Christian College, NAMBOUR QLD

Located in the Sunshine Coast Hinterland, Nambour Christian College has been awarded a Financial Literacy Grant for the program 'From Sow to Harvest – a Program for Learning Support Students'. This project will see students from the Learning Support Program gain valuable life skills and improve their financial literacy through the 'From Sow to Harvest' idea. Students will be given a 'loan' to invest in the purchase of seeds, which will be either re-sold as seedlings or replanted and grown to maturity. Whatever the outcome, students will sell their product to the school community by operating a shop that will also see them gain skills in budgeting, money management, investing, profits and losses.

Nanango State High School, NANANGO QLD

Located in South East Queensland, Nanango State High School has been awarded a Financial Literacy Grant for the program 'Planning a Secure Future'. Through this program, students will investigate the ins and outs of banking today. This study will see students exploring online, ATM, telephone and in-person banking as well as gain an understanding of about all types of debit and credit accounts. Students will further explore their skills in financial literacy and money management by learning about operating the finances of a small business with a group of shareholders.

Narangba Valley State High School, NARANGBA QLD

Located on the north side of Brisbane, Narangba Valley State High School has been awarded a Financial Literacy Grant for the program 'The Spielberg Project'. This program sees students creating, producing and filming their own documentary about financial issues facing teenagers today. Learning about Generation Y, students will look into the worst and the ideal case scenarios for themselves and other young people financially. Students from such curriculums as Drama and Multimedia will join the Business Studies group in creatively solving the question – How can we enjoy financial freedom at a young age? The documentary will be used to teach younger students about financial literacy.

Proston State School, PROSTON QLD

Situated in an isolated community north of Brisbane, Proston State School has been awarded a Financial Literacy Grant for the program 'Money Matters in the Bush'. Proston is a community that has been severely affected by the devastation of drought, this program will be used to teach students the basics of money management in a rural community where there is no access to banks or ATM's. Learning about financial management skills, students will be using the Internet and online banking as well as face-to-face visits with the closest bank – 45km away.

Seton College, MT GRAVATT EAST QLD

Located in Brisbane's southern suburbs, Seton College has been awarded a Financial Literacy Grant for the program 'Earn It, Stash It, Cash It'. This program will involve all Year 8 students in a five week course that will see them learning about spending, saving and money management with the aim to gain financial independence. Topics will include Needs vs. Wants, Short/ Long-term Financial Goals, Income Sources and the role of Financial Institutions. The intensive course will improve the students' confidence in financial literacy.

The Kumbari Avenue School, SOUTHPORT QLD

Located on the Gold Coast, The Kumbari Avenue School has been awarded a Financial Literacy Grant for the 'Coffee Shop Program'. With all students having an intellectual impairment or disability, the school created the Coffee Shop Program in 2005 to provide a space for a group of students who were finding the traditional classroom a little more challenging. The group learns valuable skills in financial literacy such as money management, budgeting and the profits/losses of a small business. With the grant the school will extend the program and purchase new equipment such as a commercial grade coffee machine that will turn the group into expert baristas in no time.

Townsville Community Learning Centre, MUNDINGBURRA QLD

Townsville Community Learning Centre has been awarded a Financial Literacy Grant for the program 'Learning for Life'. As the only school for the intellectually impaired or disabled in Townsville, the school will use their grant for a program that will see students setting up their own account via a virtual bank. Students will be learn basic money management skills involved in banking and everyday life such as the use of ATM's, budgeting and purchasing goods.

Upper Coomera State College, UPPER COOMERA QLD

Situated on the Gold Coast, Upper Coomera State College has been awarded a Financial Literacy Grant for the program 'Leadership in Financial Futures'. This program will see students engage with expert guest speakers as well as participate in various field trips to universities and businesses. As they learn new skills in money management and improve their financial literacy, students will work towards a Market Fair and Trade Expo that will showcase and share their knowledge with other students and the local community.

Wynnum State High School, MANLY QLD

Located in the suburbs of Brisbane, Wynnum State High School has been awarded a Financial Literacy Grant for the program 'Integrated Senior School Finances for the Real World'. This program will see students improving their financial literacy skills through new subjects that will be integrated into their current Maths and English curriculum. Students will be engaged by topics such as Work, Renting/Buying a Home, Travel and Cars, which will provide them with real life examples of money management and the essential life skills needed for when they leave school.

VIC

Ashwood Secondary College, ASHWOOD VIC

Located in the eastern suburbs of Melbourne, Ashwood Secondary College has been awarded a Financial Literacy Grant for their program, 'MAD WITH \$ & SENSE'. This program will see students Make A Difference ('MAD') to the school and local community by building a not-for-profit business that will be used for raising funds for the school, local community groups or charities. Students will develop their financial literacy skills by creating a business plan, budgeting and bookkeeping for the business.

Beaufort Secondary College, BEAUFORT VIC

Located in a small country town west of Ballarat, Beaufort Secondary College has been awarded a Financial Literacy Grant for their program, 'Year 10 LifeSkills – Virtual Life without Credit'. This program will see students participate in a virtual life game, budgeting with their virtual income and expenses. Students will also be participating in real life experiences, such as preparing a meal within a fixed budget. The program will teach students how to live on a certain income without relying on credit cards.

Bendigo Senior College, BENDIGO VIC

Bendigo Senior College has been awarded a Financial Literacy Grant for their program, 'Building Financial Awareness through Fundraising for Community Goals'. This program will see students build their skills in financial literacy by fundraising for the local community program 'Bendigo Relay for Life'. Students will learn valuable skills in money management that will see them contribute financially to the local community.

Carrum Downs Secondary College, CARRUM DOWNS VIC

Carrum Downs Secondary College has been awarded a Financial Literacy Grant for their program, 'Taking Care of Business'. This program will see students create a small business which will have them dealing with real money and real consumers. Students will be budgeting, crafting a business plan, marketing and selling a product with the aim of profiting their business. Through practical activities and real outcomes, the school will help students to achieve a greater understanding of their future finances.

East Lodden P-12 College, DINGEE VIC

Situated in a rural community, East Lodden P-12 College has been awarded a Financial Literacy Grant for their program, 'East Lodden Farming Students (ELFS)'. The ELFS program will see students, who are predominately from farming families, take on the role of Farm Manager in a small scaled fat lamb farm located on the school grounds. The students will manage and organise the running of the farm, which will teach them valuable skills they can use beyond their schooling.

Fitzroy High School, NORTH FITZROY VIC

Fitzroy High School has been awarded a Financial Literacy Grant for their program, 'Real Life Learning: Using Money Wisely'. This program will see students develop their skills in money management by engaging in problem solving activities based on products popular with teens, such as mobile phones, broadband/wireless internet and downloadable music. Skills learnt in theory, such as budgeting and marketing, will be put to practice, with students establishing a series of food and craft markets.

Gisborne Secondary College, GISBORNE VIC

Located in a town north west of Melbourne, Gisborne Secondary College has been awarded a Financial Literacy Grant for their program, 'Financial Management for Life'. This program will see students

develop their money management skills through practical activities and theory designed to take them from the present and into the future. The school will provide a qualified financial planner who will share information and real life situations to explain the benefits of good financial management. Students will learn the basics of taxation, superannuation and budgeting. All information will be brought together in a booklet that students can refer to now and later in life.

Kilbreda College, MENTONE VIC

Kilbreda College has been awarded a Financial Literacy Grant for their program, 'Smart Savers in Year 10'. This program will see students develop a savings plan to better manage their finances now and in the future. Students will learn about banking, employment contracts, payslips, superannuation, unions and workplace agreements. Gaining an understanding of these essential life skills will give the Year 10 students a head start as they begin to look for part time jobs now and when they leave school.

Korowa Anglican Girls School, GLEN IRIS VIC

Korowa Anglican Girls School has been awarded a Financial Literacy Grant for their program, 'Sense Cycles – Financial Literacy Project'. This program will see Middle School students develop their money management skills in areas such as budgeting, saving, responsible mobile phone use, financial goals and planning.

Laverton Secondary College, LAVERTON VIC

Located in the western suburbs of Melbourne, Laverton Secondary College has been awarded a Financial Literacy Grant for their program, 'It's Your Money – It's Your Choice'. This program will see students participate in a personal financial planning unit. As a practical task, students will be given 'pay packets' to spend on housing, car, groceries and extra essentials like mobile phones. Guest speakers and excursions will provide real life learning experiences for students as they plan and budget their virtual incomes.

Lyndale Secondary College, DANDENONG NORTH VIC

Located in Melbourne's south east suburbs, Lyndale Secondary College has been awarded a Financial Literacy Grant for their program, 'I'm a Big Kid Now'. This program will see Year 12 students transform from school students to adults as they participate in real life experiences that will improve their financial literacy. Excursions, guest speakers, use of spreadsheets and the internet will provide students with the knowledge to tackle future financial issues such as moving out of home, having a child, mobile phones, medical costs and welfare.

MacRobertson Girls High School, MELBOURNE VIC

MacRobertson Girls High School has been awarded a Financial Literacy Grant for their program, 'Money Matters – Financial Literacy for School Leavers'. This program will see students participate in a series of forums, lectures and workshops that will improve their financial literacy skills. Students will learn about the costs involved when moving out of home, balancing work with study, purchasing a car and negotiating the best mobile phone plan.

Mansfield Autistic School, MANSFIELD VIC

Located in the rural community of Mansfield, Mansfield Autistic School has been awarded a Financial Literacy Grant for their program, 'Understanding Money in Daily Living'. As all students at Mansfield have learning disabilities, the school will use the grant to develop the student's financial literacy skills that are necessary for independence. The program will involve practical components that will focus on areas such as transport costs, credit cards, income, spending and saving.

Marcellin College, BULLEEN VIC

Located in the eastern suburbs of Melbourne, Marcellin College has been awarded a Financial Literacy Grant for their program, 'Altissima Restaurant/ What the Financial?'. Divided into two separate programs, 'What the Financial?' will see junior students work through a number of situations devised around two fictitious characters who will make various financial decisions based on issues such as budgeting, saving, bills and banking. 'Altissima Restaurant' will see senior students run a one night business where they will deal with financial issues in a real life situation when dealing with business people and consumers.

Marian College, ARARAT VIC

Marian College has been awarded a Financial Literacy Grant for their program, 'Skills for Life'. This program will see students tackle a range of real life financial situations they may be faced with in the future, such as mobile phones plans and car loans. Students will focus on budgeting, saving and lifestyle decisions based on the income capacity of a trainee/apprentice.

Melton Specialist School, MELTON VIC

Melton Specialist School has been awarded a Financial Literacy Grant for their program, 'Melton Specialist School Fete'. As Melton is a school for students with intellectual disabilities, their program will focus on developing basic money management and life skills. Students will also engage in budgeting, advertising, expenditure, purchasing, profits/losses, planning and other issues associated with the event of a school fete.

Mordialloc College, MORDIALLOC VIC

Located in Melbourne's southern suburbs, Mordialloc College has been awarded a Financial Literacy Grant for their program, 'Mordialloc Money Matters'. This program will see students create a financial newsletter that will be produced weekly and circulated throughout the Year 9 student body. Students will interview professionals and write about financial issues, such as how to open a bank account, manage credit cards and analyse loans. Quizzes with associated prizes will engage other students in reading and learning about financial issues that affect their age group.

Myrtleford Secondary College, MYRTLEFORD VIC

Situated in a small rural community, Myrtleford Secondary College has been awarded a Financial Literacy Grant for their program, 'Future Chefs'. This program will see Year 9 students with an interest in hospitality develop a catering business that will serve the local and school community. Students will be actively involved in finding clients, developing menus, generating quotes and preparing and delivering product. As the program develops, students will use marketing, budgeting, financial planning and business management to enable the business to become self-funding.

Newcomb Secondary College, NEWCOMB VIC

Newcomb Secondary College has been awarded a Financial Literacy Grant for their program, 'The Newcomb Bank and 'New-Bay' Auction Site'. This program will engage students in a reward system using 'Newcomb Dollars' for good behaviour. 'Newcomb Dollars' are awarded for good behaviour, attendance and academic performance, with students receiving 'fines/fees' as negative reinforcement for negative behaviour. With the dollars they have earned and saved in the 'Newcomb Bank', students can bid online for items on the 'New-Bay' website.

Rosebud Secondary College, ROSEBUD VIC

Rosebud Secondary College has been awarded a Financial Literacy Grant for their program, 'Money Trees'. The program will see students take on the responsibility of financially managing a fictitious family with a small business. Students will be dealing with a range of real life financial scenarios that a typical family would experience during the year. As an incentive, students will be paid 'College Money' as a form of income awarded for attendance, school involvement and academic progress. Students will also deal with fines, living expenses, bills, mobile phone plans, budgeting, business expenses and rent.

Sacred Heart Girls College, OAKLEIGH VIC

Situated in Melbourne's south east suburbs, Sacred Heart Girls College has been awarded a Financial Literacy Grant for their program, 'A Financial Fete'. This program will see students work with the school and local community to organise a College fete in 2007. Students will manage all aspects of the fete, including budgeting for activities, determining costs for saleable items to ensure profit, logistics and evaluating the outcomes of the day. The fundraising event would be the first of its kind for the school and will continue to be managed by students as an annual activity for years to come.

Shelford Anglican Girls' Grammar School, CAULFIELD NORTH VIC

Shelford Anglican Girls' Grammar School has been awarded a Financial Literacy Grant for their program, 'Financial Literacy on Show'. This program will create a real life situation for students to develop their financial literacy skills. Students will organise the school's biannual art exhibition by planning and allocating tasks, budgeting for expenses, developing and marketing the exhibition catalogue as well as operating a 'Financial Literacy' coffee shop during the exhibition. Students will also provide a financial literacy show bag for young people.

Upwey High School, UPWEY VIC

Located in the Dandenong Ranges, Upwey High School has been awarded a Financial Literacy Grant for their program, 'Upwey High Seedlings'. This program will see Year 9 Commerce students propagate an ongoing seedling business. Students will conduct market research, propagate and sell seedlings to staff and the local community. The Commerce students will further benefit from this practical project as they learn about consumers, small business, advertising and goods and services.

NT

Darwin High School, FANNIE BAY NT

Darwin High School has been awarded a Financial Literacy Grant for their project 'Money Matters'. The program will focus on improving Secondary Intensive English Unit students' skills in money management through the running of a small business. The group, many coming from refugee backgrounds, will gain hands on experience running a business that will be operating inside the school's grounds. The school will act as a bank where the group will obtain a loan, using it to finance the business. Students will use skills learnt in budgeting, recording transactions and saving, to improve their financial literacy.

Taminmin High School, HUMPTY DOO, NT

Taminmin High School has received a Financial Literacy Grant for their program 'Life Challenge at Taminmin'. The school, which is in a rural community south of Darwin, will see students improving their financial literacy skills by participating in an online game. The game will allocate a virtual income to the students which they will be investing, budgeting, saving and spending throughout the program. The aim is to maximise their finances virtually online as they learn more in the classroom.

WA

Balga Senior High School, BALGA WA

Situated in the northern suburbs of Perth, Balga Senior High School has been awarded a Financial Literacy Grant for their program, 'New Arrivals and Financial Literacy'. The school has developed this program to help newly arrived immigrants to have a better understanding of what it means to be financially literate in Australia. Students will be participating in simulations, role plays and other projects to understand Australian currency, value of the dollar, purchasing, saving and budgeting. As the students improve their English language and financial literacy skills, they will be able to better adapt to their new home.

Cannington College Education Support Centre, CANNINGTON WA

Cannington College Education Support Centre has been awarded a Financial Literacy Grant for their program, 'Healthy Money'. This program will see students participating in real life simulations to learn about budgeting, saving, handling money and bank accounts. Students will also identify issues that may affect them financially in the future, such as providing food for a family. The program will have students engage in real life situations to better their understanding of their finances beyond school.

Gascoyne Junction Remote Community School, GASCOYNE JUNCTION WA

Located in an isolated community of just 70 people, Gascoyne Junction Remote Community School has been awarded a Financial Literacy Grant for their program, 'Internet Banking and Budgeting'. This program will see students engage in learning about their finances, with teachers demonstrating internet banking and budgeting using an electroboard that all students will be able to view on their linked laptops during class.

Helena College, GLEN FORREST WA

Located in the hills area near Perth, Helena College has been awarded a Financial Literacy Grant for their program, 'Financial Literacy – the Musical'. The program will see students develop songs and scripts for the creation and production of a musical that will highlight the key themes of financial literacy. Having already experienced learning success through the use of song, Helena College wants students to have fun learning about their finances. The students will present the musical to the rest of the school and pass on the songs to other schools.

Lesmurdie Senior High School, LESMURDIE WA

Lesmurdie Senior High School has been awarded a Financial Literacy Grant for the program 'Lesmurdie Logo Business Venture'. This program will be incorporated into a new business course 'Accounting & Finance' for Year 10 students, which will see them running a business venture selling school branded merchandise. Students will be marketing their products to a target consumer as well as using a budget to make sure they are delivering a profit. All profits earned will be reinvested in the program where other students will benefit.

Mater Dei College, EDGEWATER WA

Situated in the northern coastal suburbs of Perth, Mater Dei College has been awarded a Financial Literacy Grant for their program, 'Thermal Heat Transfer Business'. This program will see students set up a thermal heat transfer business, which will print high quality artwork or photos onto coffee mugs. Students will take a hands-on approach by establishing business relationships with suppliers, purchasing and maintaining stock, marketing and promoting the business and making sure the business

is financially viable at all times. The business will be used to support school fundraising and promotional opportunities.

Newton Moore Senior High School, SOUTH BUNBURY WA

Newton Moore Senior High School has been awarded a Financial Literacy Grant for their program, 'Using Spreadsheets to Manage Money in the Real World'. This program will see students using spreadsheets as a mathematical and analytical tool in financial situations. Teachers will be using multimedia projectors to demonstrate the use of spreadsheets for calculations in loans, investments, tax, GST, shares, exchange rates, wages and salaries. Students will be actively involved in the demonstrations, using personal computers to engage in the processes with their peers.

Prendiville Catholic College, OCEAN REEF WA

Prendiville Catholic College has been awarded a Financial Literacy Grant for the program 'Paying for What YOU Need'. This program will see students enhance their financial literacy skills by building a digital portfolio and creating two Podcasts, which will contain information about money management for teenagers. Students will present valuable content in real life scenarios in order to learn, and pass on, a better understanding of what life skills teenagers will need beyond school.

Southern River College, GOSNELLS WA

Southern River College has been awarded a Financial Literacy Grant for their program, 'Through School to Community Project'. This project will see four groups of Year 10 students focus on such topics as 'Saving and Earning Interest', 'Methods of Payment', 'Keeping a Money Diary' and 'The Responsible Use of a Credit Card'. This 'through school to community' approach will bring significant benefits to the social wellbeing of the students as well as an increased awareness of the role financial literacy plays in the success and development of the individual and surrounding community.

St Stephens School Duncraig, GREENWOOD WA

Situated in the northern suburbs of Perth, St Stephens School has been awarded a Financial Literacy Grant for their program, 'FINANCIAL FITNESS – Making Your Money Count'. The program will engage Year 10 students in making responsible and informed financial decisions in the future. Students will learn budgeting skills, how to make a personal financial plan and how to avoid debt traps as well as understanding taxation, types of insurance and credit contracts. The course will focus on a necessary set of 'life skills' that are transferable to life experiences after school.

Mazenod College, LESMURDIE WA

Mazenod College has been awarded a Financial Literacy Grant for their program, 'The Wheel Deal'. This program will see students create a multimedia education campaign on the process of buying a car, which the whole school can access and learn. Students will not only learn about the financial responsibilities and preparations surrounding the purchase of a car, they will also be filming a documentary about older students in the real-life process.

SA

Ceduna Area School, CEDUNA SA

Ceduna Area School has been awarded a Financial Literacy Grant for their program, 'Ceduna Area School Shopfront Enterprise'. This program will see Year 11 Business Studies students involved in running a small business that will promote the school and sell products supplied by other students. The group will prepare a business plan and learn about budgeting, marketing, legal and ethical issues, which will enable them to determine the sustainability of their business. By managing their own enterprise and learning about the theoretical principals in the classroom, these students will become junior entrepreneurs.

Gawler High School, EVANSTON SA

Located in Adelaide's northern suburbs, Gawler High School has been awarded a Financial Literacy Grant for their program, 'Gawler 15 Money Matters Program'. This program will form part of a social justice strategy that engages disinclined students in practical ways to understand money management and essential life skills. The group will factor these new skills into the financial aspects of the hospitality industry, enabling them to better participate in society and make informed decisions about their lives.

Kangaroo Inn Area School, MILLICENT SA

Situated in an isolated rural community, Kangaroo Inn Area School has been awarded a Financial Literacy Grant for their program, 'Financial Literacy Years 8, 9, 10'. This program will see students learn about the basics of money management and careers in finance. Through a hands-on approach,

students will engage in a range of activities such as excursions and meetings with community mentors who will be able to inspire them.

Millicent High School, MILLICENT SA

Located in a rural community, Millicent High School has been awarded a Financial Literacy Grant for their program, 'Dough and Bake – value added enterprise'. This program will target students with limited financial skills who are considering leaving school. The students will develop a business plan for a bakery as well as learn the basics of accounting and product information on goods.

Morphett Vale High School, MORPHETT VALE SA

Located in the southern suburbs of Adelaide, Morphett Vale High School has been awarded a Financial Literacy Grant for their program, 'Financial Literacy Skills for Independent Living'. Students will learn the essential life skills that are necessary when leaving school such as budgeting for shopping, rent/mortgage, mobile phone and transport costs as well as how to obtain loans and credit cards. Part of the course will see students focus on life beyond school, where they will consider such factors as work experience and personal interests to create a personal plan for their future.

St Columba College, ANDREWS FARM SA

Situated in the northern region of Adelaide, St Columba College has been awarded a Financial Literacy Grant for their program, 'Taking Ownership and Responsibility for Money Matters'. This program will see Year 9 and 10 Business and Industry Pathway students learn to utilise the CASHFLOW101 board game and competition which will give them real world scenarios in money management. By actively participating in the game, students will learn about online banking, investing and purchasing that will transfer to real life beyond the classroom.

The Thebarton Senior College, TORRENSVILLE SA

The Thebarton Senior College has been awarded a Financial Literacy Grant for their program, 'MoneyMatters Expo and DVD Production: Student Learning Through Community Collaboration'. The College caters for adults looking to complete their school studies as well as non-English speakers completing intensive language courses. The grant will enable the school to fund the MoneyMatters Expo 2007 event and DVD production. Interacting with local community organisations, students will make valuable connections that will further their opportunities for gaining employment once they finish their studies.

University Senior College, ADELAIDE SA

University Senior College in Adelaide has been awarded a Financial Literacy Grant for their program, 'Pathways to Financial Literacy'. This program will see students access an online financial literacy learning component that will be linked to their school website. The link will provide information on personal budgeting, opening a bank account, credit cards, mobile phone management, general transaction fees, wages and superannuation. Learning essential life skills interactively online, students will also be able to chat to their peers about financial issues through an online forum. A FAQ's page will also be compiled to answer common queries.

Westminster School, MARION SA

Westminster School has been awarded a Financial Literacy Grant for 'Every Day's a Maths Lesson', a program which will involve the whole community in the language, concepts and mathematics of investments and loans. Year 11 students will improve their financial literacy skills by researching and learning from local business professionals, who will host seminars. The group will further build their skills by using graphic calculators and spreadsheets to investigate various investment and loan scenarios. Having gained a greater understanding of finance, the Year 11 students will go on to teach younger students and other members of the community about the basics of money management.

Windsor Gardens Vocational College, WINDSOR GARDENS SA

Located in the north eastern suburbs of Adelaide, Windsor Gardens Vocational College has been awarded a Financial Literacy Grant for their program, 'E-Budgeting: Learning How to Juggle E-Money Through Role Modelling'. This program will see students participating in a four week unit of 15 lessons that will prepare them for part time employment. Learning about types of employment, budgeting, salary and lifestyle needs and wants, students will use spreadsheets to generate potential future financial scenarios. By researching expenses such as mobile phones and credit cards, students will be gaining essential life skills that will benefit them financially when they leave school.

ACT

St Clare's College, BRUCE ACT

St Clare's College received a Financial Literacy Grant for their program 'Consumer Issues - Raising awareness of consumer issues and money management'. St Clare's College is a Catholic girl's high school and their financial literacy program will focus specifically in Year 9 students. The unit will cover areas such as needs/wants, goods/services, budgeting, the consumer problem of choice and methods of payment (including credit). As a result, students will gain a greater understanding of the rights and responsibilities of consumers and an appreciation of money management strategies.

Stromlo High School, WARAMANGA ACT

Stromlo High School in the ACT was awarded a Financial Literacy Grant for their 'Café' program, where students in middle high school learn the technical and management skills of running a café, from buying groceries from a supplier to selling their products to teachers and students. Students will be encouraged to handle all money transactions and cash-flow monitoring and self-evaluation techniques will be used to develop their skills. This initiative will allow for the development of students' financial literacy in a safe and secure environment.

TAS

Campania District High School, CAMPANIA TAS

Situated in rural Tasmania, Campania District High School has been awarded a Financial Literacy Grant for their program, 'Financial Agri-Rural Learning'. This program will see students learn about how sustainable agriculture can affect their financial future. Students will develop a financial plan based on their studies in agricultural enterprise on the school farm. Researching farming issues such as viticulture, animal handling, fruit growing and horticulture, students from years 7 to 10 will gain valuable financial literacy skills through practical work and real-life scenarios.

MacKillop College, MORNINGTON TAS

Located on Hobart's eastern shores, MacKillop College has been awarded a Financial Literacy Grant for their program, 'Increase the Financial Intelligence of MacKillop College Students'. This program will see students using the CashFlow e-Game to develop their practical skills in financial literacy while having fun at the same time. The game will see students learn to budget, save and invest their virtual salary. The aim is to encourage students to be excited about improving their financial literacy by engaging them in an interactive environment with their peers.

Ogilvie High School, NEW TOWN TAS

Ogilvie High School has been awarded a Financial Literacy Grant for their program, 'Financial Literacy: Fun, Interactive and Online'. This program will see the school partnering with University students in planning, developing and creating an online interactive game. Students will make simulated financial and life decisions for their 'sim' characters, ensuring that they will be entertained while learning valuable financial literacy skills in a fun and engaging way.

Rosny College, ROSNY TAS

Rosny College has been awarded a Financial Literacy Grant for their program, 'Become a Financially Literate Entrepreneur'. With many students aspiring to one day own their own business, Rosny College has developed a program for budding entrepreneurs to give them a head start. Students will be developing a business plan and learning how budgeting, marketing and accounting skills can help their future business succeed in a competitive market. The skills they learn can be tested in a range of real-life situations such as the Rosny College Shop.