

## 2007 Financial Literacy Grant recipients

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### NSW

**Bankstown Senior College**  
**Bankstown NSW**  
***BSC & IEC Breakfast Club***

Bankstown Senior College in south west Sydney has been awarded a Financial Literacy Grant for its program 'BSC & IEC Breakfast Club'. This program aims to provide students who travel long distances to school each morning with a healthy breakfast, at a minimal and subsidised cost, while at the same time developing the financial skills of the students running the service. The program will involve students budgeting, managing stock, handling money, keeping financial records and promoting the business. Students participating in the program will have a greater understanding of why money must be managed carefully.

**Bradfield Senior College**  
**Crows Nest NSW**  
***Mmmm – Managing My Money Matters***

'Mmmm – Managing My Money Matters' aims to develop the financial literacy of Bradfield Senior College students who are living away from home. The financial knowledge of the students will be assessed using a questionnaire. Components of the program will include learning about planning and managing a budget, paying bills, shopping wisely and planning for unexpected expenses. The program will be developed to build the students' financial literacy and will provide them with the skills needed for life.

**Callaghan College - Waratah Technology Campus**  
**Waratah NSW**  
***Who Pays to Drive - A Year 10 Rich Task***

Callaghan College in Newcastle will use its Financial Literacy Grant to fund a program called 'Who Pays to Drive - A Year 10 Rich Task'. Year 10 students will be involved in a simulation where they are provided with \$10,000, a 'toolbox' of formulae and other information to help them to purchase their 'dream car'. The aim is for students to develop an understanding of the range of costs involved in buying and running a car. Students will be required to make a 30 second 'mini-video journal' that explains to the rest of the school what is involved in buying a car.

**Canley Vale High School**  
**Canley Vale NSW**  
***Financial Choice***

Canley Vale High School has been awarded a Financial Literacy Grant for its program 'Financial Choice'. The program will involve all Year 9 Mathematics students undertaking a financial literacy project based on their interests. Students will have the opportunity to develop a small business or investigate a financial literacy issue. Their findings will be presented in a number of ways including writing and videoing a play, creating a website and preparing a lesson.

**Charlton Christian College**  
**Fassifern NSW**  
***Financial Literacy-Enterprise Initiative: The Fassifern Spring Fair***

Charlton Christian College will use its Financial Literacy Grant to fund a small business initiative by Year 8 students at the annual Fassifern Spring Fair. Students will be responsible for managing the stall, calculating start-up costs, producing product and accounting for sales and proceeds at the end of the fair. The aim of the program is for students to learn to make more informed and responsible financial decisions, to be accountable for their expenses and to be more entrepreneurial in their thinking.

**Chifley College Dunheved Campus**  
**St Marys North NSW**  
***Dunheved Money Matters DVD***

Following the successful implementation of financial literacy programs in previous years, Chifley College Dunheved Campus has been awarded a Financial Literacy Grant to fund a student produced DVD on financial literacy. The DVD will cover topics such as budgeting, saving, spending wisely and avoiding credit traps.

**Chifley College Senior Campus**  
**Mt Druitt NSW**  
***Making Cents with Money***

Chifley College Senior Campus has been awarded a Financial Literacy Grant for its program 'Making Cents with Money'. This program has been designed to provide all Year 12 students with the skills necessary to make sound financial decisions when they finish school. The program will cover areas including earning an income, budgeting, goal setting, saving and managing credit cards.

**Condobolin High School**  
**Condobolin NSW**  
***Condobolin High School Lavender Farm***

Condobolin High School in Central New South Wales has been awarded a Financial Literacy Grant for its 'Condobolin High School Lavender Farm' program. The program will involve students in the establishment and operation of a small business that produces lavender products. The lavender will be grown, distilled and processed into soap and hand cream and packaged by different classes throughout the school. Students will manage the budget for the production process, monitor the financial performance of the entire business, as well as develop marketing and sales strategies. Students will also be involved in selling the products at the local show.

**Dulwich High School of Visual Arts and Design**  
**Dulwich Hill NSW**  
***Get Mobile***

The 'Get Mobile' program at Dulwich High School of Visual Arts and Design will teach students about the costs associated with purchasing and maintaining a mobile phone. Students will learn how to make informed decisions about plans and will develop skills to confidently prepare and practice staying within a budget. Students will also produce a booklet or DVD to share with others who are on mobile phone plans.

**Duval High School**  
**Armidale NSW**  
***Mobile Phone Resource Booklet***

Duval High School in Armidale NSW, has been awarded a Financial Literacy Grant to fund the production of a workbook for Year 8 students who study an elective Business Studies subject. This booklet will cover basic financial areas such as contracts, budgeting, consumer rights, consumer decision making and the consequences of poor financial management.

**Elouera Special School**  
**Cootamundra NSW**  
***Money, Money, Money Three***

'Money, Money, Money Three' is the third part of Elouera Special School's financial literacy program that has been running successfully for the past two years. The aim of the program is to provide practical experiences for each student by setting up a classroom shop for role-play activities and conducting visits to local financial institutions.

**Fisher Road School**  
**Dee Why NSW**  
***Bridging the Difference with Intellectually Challenged Students***

Fisher Road School has been awarded a Financial Literacy Grant for its program 'Bridging the Difference with Intellectually Challenged Students'. The program will help to upskill students in the use of an ATM. Students will learn about keeping an ATM card safe in a wallet, using the money wisely when shopping, ordering food and gaining an understanding of the banking world through a behind the scenes view of the local Commonwealth Bank.

**Freeman Catholic College**  
**Bonnyrigg Heights NSW**  
***Savings and Sunscreen***

Freeman Catholic College has been awarded a Financial Literacy Grant for its program 'Savings and Sunscreen'. The program has been developed to engage Year 10 students who currently study consumer choice, personal finance, travel and our economy. Students will receive a profile of a family and using this information will ascertain how they allocate their disposable income. The program will explore consumer spending and saving decisions, including managing credit cards and saving for a holiday. Students will develop skills in managing money, budgeting and communicating with the general public.

**Glendale Technology High School**  
**Glendale NSW**  
***Student Financial Matters***

'Student Financial Matters' at Glendale Technology High School will have Year 10 students establishing a student financial link from the school's intranet and internet websites. Students will produce laminated wallet cards promoting the websites and creating a promotional DVD. Content will include segments about managing money, becoming financially independent, managing debt and understanding your rights as a financial consumer. Students will gain an understanding of financial matters while developing a variety of skills in research, decision making, problem solving, communication and team work.

**Havenlee School**  
**North Nowra NSW**  
***Development of Financial Literacy Resources for Students with Multiple Disabilities***

Havenlee School will be using their Financial Literacy Grant for its program, 'Development of Financial Literacy Resources for Students with Multiple Disabilities'. The grant will be used to prepare teaching resources that facilitate the involvement and participation of all students in the financial literacy program. Students will be developing skills in managing money, budgeting and preparing a shopping list. The program will involve students shopping and catering for staff lunches once a week.

**Hurlstone Agricultural High School**  
**Glenfield NSW**  
***MyFinancialFuture***

'MyFinancialFuture' at Hurlstone Agricultural High School in Glenfield is an interactive, online, self-paced learning package. Topics include using credit cards, saving and investing, insurance, mobile phones, internet banking and bills. The package will be researched, designed and constructed by Year 9 Commerce students and will enable them to improve their understanding of financial issues and improve their computer literacy. The program will be used as a fun, interactive tool to teach all junior years students at the school how to make wise financial decisions.

**Illawarra Senior College**  
**Port Kembla NSW**  
***Making the Most of Your Money - Financial Awareness Workshops***

Illawarra Senior College in Port Kembla NSW has received a Financial Literacy Grant for its program 'Making the Most of Your Money - Financial Awareness Workshops'. This program will provide short workshops for students. Workshops will include networking opportunities and provide information on mobile phones, rental accommodation, buying a car, managing a credit card and personal loan debt, Centrelink services and personal taxation forms.

**Kandeer School**  
**North Albury NSW**  
***Kandeer Café Program Phase 3***

After successfully implementing their financial literacy program for the past two years, Kandeer, a small school located in Albury, will use this grant to extend their kitchen area to a fully functional outdoor kitchen. The kitchen will be used by Year 9 and 10 students to service the café that has been set up at the school to cater for teachers and students at breakfast and lunch. Major components of the program include budgeting, financial reconciliation, costing and account recordkeeping.

**Marsden High School**  
**Sydney NSW**  
***Finance for the Future***

Marsden High School, West Ryde, has developed a school based financial literacy intranet site that includes information about key financial literacy issues in simple terminology. Year 9 and 10 Commerce students will be involved in the establishment of the program and it will then be used by all students. The material will cover budgeting, purchasing a mobile phone, working and understanding how to access financial help.

**MLC School**  
**Sydney NSW**  
***The Visual Business Plan Game***

MLC School has been awarded a Financial Literacy Grant to implement a program with their Year 10 students studying the 'Running a Business' unit. Their program 'The visual business plan game' will involve the development of a game that would give an understanding of the process of starting a business and the associated decisions that need to be made.

**Mullumbimby High School**  
**Mullumbimby NSW**  
***How to Make Your Money Grow***

Mullumbimby High School will use its Financial Literacy Grant to help fund its career education program for Year 8 students. The program 'How to Make Your Money Grow' will focus on budgeting, income, taxation, credit and savings. Amanda Brown, Manager of the Mullumbimby branch of the Commonwealth Bank will work with Mullumbimby High School staff to develop the unit, produce a student activities workbook and assist in the classroom during the teaching of the unit.

**Sydney Distance Education High School**  
**Potts Point NSW**  
***My Money and My Mobile***

Sydney Distance Education High School provides educational opportunities to disadvantaged students who might otherwise not have access to an education. A Financial Literacy Grant has been awarded for the school to implement its program 'Me and My Mobile'. Through online activities, students will learn about selecting the best mobile phone plan and will develop strategies for effectively managing a phone. The program will be incorporated into starter packs that are issued to students upon enrolment.

**Sydney Secondary College Blackwattle Bay Campus**  
**Glebe NSW**  
***School to Work - Managing Your Money***

Sydney Secondary College Blackwattle Bay Campus caters for Year 11 and 12 students. It has been awarded a Financial Literacy Grant for its program 'School to Work - Managing Your Money'. The program will assist students who have physical and intellectual disabilities to access the community, to do banking, shopping and associated travel training. Using a practical hands-on approach, students will be given one to one instruction on how to open bank accounts, access ATMs, withdraw money and make purchases.

**The Berne Education Centre**  
**Lewisham NSW**  
***Manage Your Money***

The Berne Education Centre has been awarded a Financial Literacy Grant for a program that has been developed to encourage Year 10 students to better manage their money. Students participating in the

program will learn about bank accounts and managing and saving money. The program will enable Berne's young people to be financially responsible and to build financial literacy skills.

**The Hills Sports High**  
**Seven Hills NSW**  
***Financial Literacy for Everyday Life***

The Hills Sports High School has been awarded a Financial Literacy Grant for its program 'Financial Literacy for Everyday Life' which encourages students to make sensible decisions about spending money. Students will learn about home deposits, renting versus buying, choosing a car and considerations when buying a car, internet banking, mobile phone contracts and credit cards.

**Tullibigeal Central School**  
**Tullibigeal NSW**  
***Living in the Big Wild World – The Real Cost***

Due to the location of Tullibigeal Central School, many students move away from the area to pursue a further education and job opportunities. The school has been awarded a Financial Literacy Grant for its program 'Living in the Big Wild World – The Real Cost'. The program will enhance and address the issues involved when moving into, setting up and sustaining a home. This will include obtaining an income and calculating the real cost of property, utilities, fees, travel, consumables and luxuries.

## **QLD**

**Aquinas College**  
**Southport QLD**  
***Schoolies - Fully Sik!***

'Schoolies – Fully Sik!' is a unit of work which will give students at Aquinas College on the Gold Coast the financial literacy skills to plan their Schoolies Week. Year 11 students will produce a budget that includes rent, food and entertainment. Students will learn about rental agreements, the financial and legal consequences of lease breaches, financial goals and cost projections. The program aims to develop financial literacy in a relevant and practical context.

**Bell State School**  
**Bell QLD**  
***FLY (Financial Literacy for Youth) with Confidence***

Bell State School has been awarded a Financial Literacy Grant to fund its program 'FLY with Confidence'. The aim of the FLY program is for students to develop knowledge of financial concepts, procedures and strategies. Through role playing, practical activities, internet research and excursions the students will address consumer awareness, smart shopping, earning an income, everyday financial economics, credit management and planning and running a business. This proactive focus will enable students to function independently and successfully outside of the school.

**Bundaberg Christian College**  
**Bundaberg QLD**  
***My Money and Me - True Riches for the Future***

Bundaberg Christian College will introduce financial literacy to Years 7 to 9 students through its program 'My Money and Me - True Riches for the Future'. The program will be teaching students about how money is acquired and used for living, developing their money management skills and highlighting why managing money is important. Students will develop the skills that will equip for the future.

**Coomera Anglican College**  
**Oxenford QLD**  
***Me and My World***

Coomera Anglican College will use its Financial Literacy Grant for the program 'Me and My World'. Year 9 students will develop the necessary skills required to enter the workforce in either part time or casual employment, understand their payslip and payment summary, be aware of income taxation and gain

skills in budgeting and saving. These skills are essential for students to successfully enter the workforce and make sound financial decisions in the future.

**Gin Gin State High School**  
**Gin Gin QLD**  
***Living on limited budgets***

Gin Gin State High School has been awarded a Financial Literacy Grant for its program 'Living on limited budgets'. It is targeted to students with an intellectual disability or learning difficulty who have low literacy and numeracy skills and poor money handling skills. The program will help students develop responsible money handling skills and operate and manage a household within a limited budget. Activities will include planning budgets, shopping, using money, accessing and using ATM and internet facilities and producing healthy meals within a budget. The program will assist in broadening life experiences and providing exposure to the purpose of and use of money.

**Kenilworth State Community College**  
**Kenilworth QLD**  
***The Bean Counter***

Kenilworth State Community College will use its Financial Literacy Grant to establish a whole school program called 'The Bean Counter'. Students will set up a business venture that produces and sells coffee at local community and school events throughout the year. The primary objective of the program will be to develop the money management skills of the students. Students will develop their understanding of how to open an account, use a cheque book and monitor and keep records of their finances.

**Milpera State High School**  
**Chelmer QLD**  
***Financial Literacy for the Future***

Milpera State High School provides support structures and language instruction for newly arrived high-school aged immigrants and refugees. The school has been awarded a Financial Literacy Grant that will help them establish a Thrift Shop within the school. The Thrift Shop will be a second hand item facility, providing students with practical shopping experience. Students will learn about Australian currency, how to budget while shopping, handle money to pay for goods, investigate prices of mobile phones, compare mobile phone plans and investigate debit and credit cards.

**Mount Gravatt Special School**  
**Mansfield QLD**  
***Specially 4 U***

Mount Gravatt Special School is a school for students with an intellectual impairment. It has been awarded a Financial Literacy Grant for its program 'Specially 4 U' which will involve senior students taking weekly orders from the school community and creating mixed bags of fresh fruit and vegetables. The program will help students who are transitioning into the workplace by giving them essential work skills. Students will be actively involved in money transactions and will develop a better understanding of its purpose.

**Mount Isa State Special School**  
**Mount Isa QLD**  
***Learning: My Money Does Matter***

Mount Isa State Special School has been awarded a Financial Literacy Grant for their program 'Learning: My Money Does Matter'. Senior school students will use this program as part of their transition to work phase. A combination of educational software and cash registers will be used to teach the students simple concepts such as cost, amount, change and banking. The students will manage their own virtual shop where they will learn to manage the cash register, manage their own money and learn the benefit of good purchase choices.

**Northside Christian College**  
**Everton Park QLD**  
***Money Matters in the Modern World***

Northside Christian College in Brisbane's Everton Park, has been awarded a Financial Literacy Grant to fund its program 'Money Matters in the Modern World'. The program will form a part of the College's Life Skills program. The program will introduce Year 8 students, who are accessing money of their own, with safe and practical uses for their money. It will target areas of the most common expenditure for young people today, which include; mobile phone use and internet downloading. Students will be developing budgeting and saving skills to meet their short and long term goals.

**San Sisto College**  
**Carina QLD**  
***Smart Women, Smart Choices***

San Sisto College in Carina Qld has received a Financial Literacy Grant for its program 'Smart Women, Smart Choices'. The content of the program will cover financial goals and Year 8 and 9 students will develop a sound understanding of the importance of managing their financial affairs. Students will develop their own personal financial plan, make financial decisions and learn about making ethical consumer choices.

**Shalom Christian College**  
**Thuringowa QLD**  
***Improving Indigenous Financial Literacy Outcomes***

Shalom Christian College has received a Financial Literacy Grant for its program 'Improving Indigenous Financial Literacy Outcomes'. The program aims to strengthen students' knowledge of numbers, money and relating its use in the financial world. Through hands-on activities, worksheets and virtual money activities, students will learn to recognise and understand how money is used, the attributes of coins, notes and equivalent values, methods to calculate cash transactions and how to budget for specific events.

**Smithfield State High School**  
**Cairns QLD**  
***Smithfield B Block Bank***

Smithfield State High School in Cairns has received a Financial Literacy Grant for its program 'The Smithfield B Block Bank'. The students participating in the program are Special Education students, who have intellectual impairments. To help the students become more aware of the importance of saving, the processes involved and individual responsibility for personal finances, the school will set up a bank at the school. Students will be rewarded with "Smithfield dollars" for appropriate behaviours and completing set tasks. They will then deposit their money using either deposit slips or their "key card". The aim of the program is to help students who need intensive assistance become as independent as possible in their post school lives.

**St John Fisher College**  
**Bracken Ridge QLD**  
***All Things Financial – Literacy and Numeracy Come Together***

St John Fisher College in Bracken Ridge has developed a program called 'All Things Financial – Literacy and Numeracy Come Together' to help senior students learn about the use and management of money. The content will include topics such as developing an awareness of consumer rights and responsibilities, spending wisely, being enterprising and buying a car. The program will help students develop financial literacy skills before finishing their schooling.

**Sunnybank Special School**  
**Sunnybank QLD**  
***Valuing Money in the Real World***

Sunnybank Special School is located in South East Brisbane and provides individualised education programs for students with disabilities. Its Financial Literacy program 'Valuing Money in the Real World' is a unit of work that the whole school will participate in. Students will develop their skills in money recognition and money handling in a simulated and engaging environment. The program will assist to develop real life functional skills that are going to be used as students leave school.

**Sunnybank State High School**  
**Brisbane QLD**  
***Financially Empower Yourself Today - Better Lifechoices Tomorrow***

Sunnybank State High School has received a Financial Literacy Grant for its program 'Financially Empower Yourself Today - Better Lifechoices Tomorrow'. The program is targeted at Year 9 students and will provide a background for the Year 10 Work/Career education component. The aim of the program is to make financial literacy "everyone's business" and will help develop a life skills approach to financial literacy for all students.

**The Rockhampton Grammar School**  
**Rockhampton QLD**  
***Unpackaging the True Cost of Debt***

The Rockhampton Grammar School has received a Financial Literacy Grant for its program 'Unpackaging the true cost of debt'. The program will be targeted at a specific group of Year 12 students who incorporate both work and training into their school curriculum. A web-based resource will be used, which will enable flexible access outside of formal lessons, to help students become aware of the use and management of money. Students will become increasingly aware of the need to manage debt through a variety of innovative learning experiences and will look at credit card purchases, loans, purchasing a car, renting or purchasing property, insurance, budgeting, taxation and saving.

## **VIC**

**Ararat Community College**  
**Ararat VIC**  
***Jump\$start with Money\$mart***

Ararat Community College, located in rural western Victoria, has been awarded a Financial Literacy Grant for its program 'Jump\$start with Money\$mart'. This program is designed to prepare potential early school leavers for greater success and engagement at school and in the workforce. The program will involve a financial literacy forum for students with community contacts as guest speakers and will include relevant work experience opportunities. Students will also develop a "How to Guide" on teenage money matters aimed at their peer group and available on the school's website.

**Benalla College**  
**Benalla VIC**  
***Money Matters***

Situated in rural Victoria, Benalla College received a Financial Literacy Grant for its program 'Money Matters'. The aim of the program is to educate middle school students about the importance of money management in daily life and provide them with the tools to take responsibility of their own finances. The program will involve students comparing mobile phone costs, personal loans, different approaches to saving and superannuation and be integrated into the curriculum.

**Birchip P-12 School**  
**Birchip VIC**  
***Fishing For Financial Literacy***

Birchip P-12 School has been awarded a Financial Literacy Grant for its program 'Fishing For Financial Literacy'. The program is designed to provide students with experience in creating and running an aquaculture enterprise and aims to educate students about making consumer decisions, spending, starting employment and issues relating to purchasing. Students will also be introduced to a variety of financial computer programs such as MYOB and Quicken. In setting up this venture, students will further develop fundamental financial literacy skills, which can then be employed throughout their lives.

**Brauer College**  
**Warrnambool VIC**  
***Managing money; preparing for life with an income***

Living with the everyday economic struggle caused by rural drought, Brauer College received a Financial Literacy Grant for its program 'Managing money; preparing for life with an income'. The

program will educate Year 8 students in the process of money management. Working in teams, students will conduct hands on research tasks which consider all factors involved in preparing a family budget. Areas of research include preparing a budget, interpreting accounts and making large purchases.

**Brighton Secondary College**  
**Melbourne VIC**  
***Virtual Vending Van***

Brighton Secondary College received a Financial Literacy Grant for its program 'Virtual Vending Van'. The program will see Year 8 students taking responsibility for their own vending business virtually located outside the MCG during an AFL season. This concept provides students with an understanding of primary, secondary and tertiary production, supply and demand practices and influences on price, such as the impact of government, external economic forces and the law. The program takes place entirely by computer, improving both financial and technological literacy.

**Bulleen Heights Specialist School**  
**Bulleen VIC**  
***Building Functional Financial Literacy Skills***

Catering for students with Autism and intellectual disabilities, Bulleen Heights Specialist School received a Financial Literacy Grant for its program 'Building Functional Financial Literacy Skills'. The aim of the program is to build basic, everyday financial skills which are needed for improved community integration. Students at the school will undertake financial activities in the classroom such as working with real coins and notes, practising the exchange of money for goods and general financial planning and budgeting. Students will then have the opportunity to practice the financial literacy skills learnt in the classroom in planned community activities.

**Casey Grammar School**  
**Cranbourne VIC**  
***Multi level practical skills program – business measurements and quotations***

Casey Grammar School, located on the outskirts of Melbourne, was awarded a Financial Literacy Grant for its 'Multi level practical skills program – business measurements and quotations'. The students involved in this project will develop hands on practical skills to achieve success in finding employment in their chosen field as they reach the higher levels of schooling. The aim of this project will be to develop real-life maths skills based on measurement, business maths, area and volume and quotations for trade tasks such as paving, fencing, landscaping and assorted trade tasks.

**Casterton Secondary College**  
**Casterton VIC**  
***Online Budgeting – Be Real Life Game***

Located in rural western Victoria, Casterton Secondary College was awarded a Financial Literacy Grant for its online program 'Online Budgeting – Be Real Life Game'. The game involves Year 10 students preparing a monthly budget based on an assumed real life working role. The grant will be used to develop an IT based model providing up to date financial information to students such as current costs of electricity, transport and other costs. The model would also encourage students to be time conscious of their budgets, allowing students to visualise the effects of their savings plan.

**Charlton College**  
**Charlton VIC**  
***Country 2 City Transition***

Situated in rural Victoria, Charlton College received a Financial Literacy Grant for its program 'Country 2 City Transition'. The program involves students learning about effective money management techniques, personal banking and an understanding of how their immediate personal financial decisions will impact upon their future. Students will then organise fundraising activities which will allow them to embark on a two week work experience program in Melbourne. Away from home, students will utilise skills learnt in the classroom for responsible money management in the real world.

**Croxton School**  
**Northcote VIC**  
***The Jewellery Shop Project***

Catering for students with intellectual disabilities, Croxton School received a Financial Literacy Grant for its program 'The Jewellery Shop Project'. The aim of the program is to create awareness amongst students of the role and value of money and provide them with financial literacy skills for the future. Students will be taught to budget, make comparative purchases, be accountable for their expenses and profits and make informed financial decisions.

**Croydon Community School**  
**Croydon VIC**  
***Managing the Croydon Community School Coffee Shop***

Croydon Community School received a Financial Literacy Grant for its program 'Managing the Croydon Community School Coffee Shop'. The program will involve Year 11-12 students running a small canteen/coffee shop for general student use during school hours. Students will develop financial and practical skills involved in running a small scale food operation such as budgeting, menu planning, ordering and cooking preparation.

**Firbank Grammar School**  
**Brighton VIC**  
***Financial Literacy for the Savvy Schoolgirl – Firbank Financial Literacy Website***

Firbank Grammar School received a Financial Literacy Grant for its program 'Financial Literacy for the Savvy Schoolgirl – Firbank Financial Literacy Website'. The program aims to increase student awareness of the need to develop savvy financial skills in order to secure financial security and independence in the future. A school financial literacy website, containing a variety of items related to financial literacy, will be developed. The website will be a valuable resource for students seeking information regarding personal finances, opening a bank account or investing in shares.

**Flora Hill Secondary College**  
**Bendigo VIC**  
***My Financial World***

Flora Hill Secondary College was awarded a Financial Literacy Grant for its program 'My Financial World'. The program aims to provide Year 9 students with a basic knowledge of financial literacy relevant to their current lives, while preparing them for their future choices and actions. Students will work in teams to undertake an in-depth investigation into a financial issue, such as purchasing a car.

**Gisborne Secondary College**  
**Gisborne VIC**  
***Money Mania: Where Money Counts***

Located in the Macedon Ranges, Gisborne Secondary College was awarded a Financial Literacy Grant for its program 'Money Mania: Where Money Counts'. The aim of the program is to empower students with the skills and knowledge needed to manage their personal finances. Students will be introduced to topics such as borrowing money, investment, interest rates and inflation. The program will allow students to respond appropriately to contemporary economic and legislative issues.

**Ivanhoe Grammar School**  
**Ivanhoe VIC**  
***Integrating Financial Literacy into a Real, Rich and Relevant Curriculum***

Ivanhoe Grammar School was awarded a Financial Literacy Grant for its program 'Integrating Financial Literacy into a Real, Rich and Relevant Curriculum'. Financial literacy skills will be developed through an intensive two week CBD based Year 9 Urban Systems module. During the program, students will be responsible for their own financial management involving budgeting for travel, meals and other personal expenses. Some students will also undertake activities related to the financial services industry. At the end of the program students will make presentations to fellow students and parents showcasing what they have learnt about financial literacy.

**Marcellin College**  
**Bullen VIC**  
***What's On the Financial Menu?***  
***What the Financial DVD series?***

A catholic boys college for Year 7 to 12 students, Marcellin College received a Financial Literacy Grant for its programs 'What's On the Financial Menu?' and 'What the Financial DVD series?'. Divided into two components, Year 11 and 12 students will spend one night in a restaurant where they will be involved in making all financial decisions in regard to the running of this small business. The second part of the program will see Year 7 to 9 students undertaking an intensive financial literacy program which will equip them to make effective financial decisions, as well as taking part in the production of financial education DVDs.

**McAuley-Champagnat Program, Notre Dame College  
Shepparton VIC  
*Establishing an animal discovery farm***

As an annexe of Notre Dame College, the McAuley-Champagnat Program received a Financial Literacy Grant for its project 'Establishing an animal discovery farm'. Through establishing a small scale farm, students will be developing a range of skills including budgeting, costing materials, assessing alternative payment systems, recordkeeping and using technology such as net banking.

**NETschool Bendigo  
Bendigo VIC  
*So you've got a job! What now?***

A small, separate annexe of Bendigo Senior Secondary College, NETschool Bendigo was awarded a Financial Literacy Grant for its program 'So you've got a job! What now?'. A program eZine will be published by students. Students will attend financial literacy seminars to gather information and then write articles for the eZine. The aim of the program is to improve students' confidence when managing their individual finances.

**Our Lady of the Sacred Heart College  
Bentleigh VIC  
*Smart Money Program***

Our Lady of the Sacred Heart College received a Financial Literacy Grant for its project 'Smart Money Program'. The aim of the program is to educate students on managing money earned from part time jobs, as well as developing the necessary financial skills to feel confident about independent living upon leaving school. Students will be designing, developing and delivering the Smart Money Program, instilling effective financial practices and skills for their future.

**Rutherglen High School  
Rutherglen VIC  
*"9Alive" – Farm to Table***

A small rural school based in North-East Victoria, Rutherglen High School received a Financial Literacy Grant for its program "'9Alive" – Farm to Table'. The program will involve students researching, planning and implementing a school run business based on developing a market garden and selling the produce at local Farmers' Markets. The program aims to educate students in the diverse aspects of developing a small business such as outlaying capital, budgeting, calculating profit margins, recordkeeping and financial decision making.

**Sebastopol College  
Sebastopol, VIC  
*Making it Work***

Situated in Ballarat in regional Victoria, Sebastopol College has been awarded a Financial Literacy Grant for the second time. Its program 'Making it Work', builds on a program of the same name that was created as a result of a grant in 2005. The compulsory project for Years 8 and 9 will extend the already successful program and will cover new topics such as 'money around the world', 'easy money – the pitfalls' and 'life pathways'. Students will be introduced to the concepts of borrowing money, the lending approval process, the benefits of regularly saving and the development of an investment plan.

**South Oakleigh College  
South Oakleigh VIC  
*Consumer Awareness Pack for Adolescents***

South Oakleigh College received a Financial Literacy Grant for the development of its 'Consumer Awareness Packs for Adolescents'. The aim of creating the packs is to have a hands on approach to learning about financial literacy and consumer awareness. The program will involve students creating a consumer awareness pack which will include an interactive CD ROM, film and supporting collateral such as pens, rulers and stickers. They will also engage the support of the local council to distribute the packs amongst other schools in the area.

**Stawell Secondary College**  
**Stawell VIC**  
***MarketDay***

A rural community situated in the drought affected area of Stawell, Stawell Secondary College received a Financial Literacy Grant for its 'MarketDay' program. The program will involve students taking responsibility for the development, marketing, budgeting, forecasting and selling of their chosen individual product. They will also have the opportunity to apply for a business loan, through the school bank, to cover start-up costs and in turn must submit a satisfactory business plan for approval. The culmination of the program will be MarketDay, which will showcase the students' businesses and products for community participation.

**The Peninsula School**  
**Mt Eliza VIC**  
***Financial Management***

The Peninsula School was awarded a Financial Literacy Grant for its project 'Financial Management'. Delivered to 150 Year 9 students during 2008, the aim of the program is to create student awareness of the benefits of sound financial decision making and financial planning. This will be achieved through a mixture of guest speakers, seminars and an online curriculum which students will be able to access via the school's intranet. Topics for discussion include making money, savings and interest, budgeting, cheque accounts, buying a car, living on your own, costs of mobile phones, banking services, superannuation, consumer awareness, consumer protection and financial planning.

**Viewbank College**  
**Rosanna VIC**  
***Making Money & Multimedia!***

Viewbank College received a Financial Literacy Grant for its 'Making Money & Multimedia!' program. As part of a Financial Literacy elective offered to Year 9 students, the program aims to build student awareness of the financial challenges they will face during their lives, as well as to develop the knowledge and skills needed to deal with these challenges. As students work through various topics within the subject such as opening bank accounts, getting paid, budgeting, saving, investing and credit, they will develop video case studies, podcasts, web pages and interactive activities which are current and deal with issues that directly affect teenagers today.

## **NT**

**Milingimbi CEC**  
**via Winnellie NT**  
***Small business enterprise in a remote Indigenous community school***

The Milingimbi School is a remote Indigenous community school in Arnhem Land NT. The school has received a Financial Literacy Grant for its program that was designed to develop business and financial enterprise skills in Year 11 students. Students will learn how to develop, operate, market and sell items produced in the remote community school. These items will include handmade soap and traditional artefacts made from wood and painted in traditional designs. The program will also develop students' business knowledge and skills and will involve them writing a business plan and running a small business. The focus of the program is to help senior students develop business and financial literacy skills to help them be self-sufficient in their work life when they leave school.

**Northern Territory Open Education Centre**  
**Casuarina NT**  
***Financial Literacy for Remote Secondary Indigenous Students***

The Northern Territory Open Education Centre has been awarded a Financial Literacy Grant for their program 'Financial Literacy for Remote Secondary Indigenous Students' which aims to guide students towards financial responsibility. The program will provide support to an existing financial literacy program through improved implementation procedures and assessment support. It will also allow teachers to receive ongoing professional development and guidance throughout the delivery of the program.

**Numbulwar Community Education Centre**  
**Via Katherine NT**  
***Fit for Business***

Numbulwar is a remote Indigenous community located on the Gulf of Carpentaria. Their Financial Literacy Grant will give students an understanding of how to start up and operate a business. Students will work collaboratively to create, market and appraise a business of their own. The tasks are designed to develop the students' understanding of both personal and business financial literacy.

## **WA**

**Australian Technical College - Perth South**  
**Armadale WA**  
***Small Business and Financial Literacy Program***

Supporting students who are involved in the Australian School-based Apprenticeship arrangements, the Australian Technical College received a Financial Literacy Grant for its 'Small Business and Financial Literacy Program'. The program aims to develop the financial skills needed by students to complete their education, to prepare them for employment in their trade and to manage their own business. Students are taught the basics of operating a business through using accounting software, devising quotations and simulating the operation of a retail outlet.

**Ballajura Community College**  
**Perth WA**  
***Enterprise and Finance – Yr 10***

Located north of the Swan River, Ballajura Community College received a Financial Literacy Grant for its Year 10 program 'Enterprise and Finance'. The initiative takes students through all the intricate financial processes involved in the development of a small business. These include activities such as researching the market, constructing a partnership agreement, developing a business plan, preparing cash records and reconciling business records. Periodically, each business will prepare and submit their Cash Flow Statement and Profit Report, and participate in a detailed business appraisal.

**Beehive Montessori School**  
**Mosman Park WA**  
***Micro-economy Occupation: Nursery Propagation and Market Stall***

The Beehive Montessori School was awarded a Financial Literacy Grant for its initiative 'Micro-economy Occupation: Nursery Propagation and Market Stall'. This program will involve setting up a small shade house and gardening area and teaching students to propagate culinary herbs and native plants. The students will also set up and lease a market stall at the Fremantle Markets to sell their produce. The market will teach students book-keeping skills, cash management, stock control, sales skills and basic business management.

**Bethel Christian School**  
**Albany WA**  
***Beware of the Costs Behind the Scenes***

A small school situated in Albany, Bethel Christian School received a Financial Literacy Grant for its program 'Beware of the Costs Behind the Scenes'. This program will be incorporated into the existing school curriculum, teaching students the importance of financial literacy in all aspects of the world. Students will be planning and budgeting for a concert in the drama department. Using excel spreadsheets they will be producing a budget and recording spending during their Information and Technology lessons.

**Georgiana Molloy Anglican School  
Busselton WA**

***Financial Independence: Debt Free Money Management in the 21st Century***

Georgiana Molloy Anglican School, based in Busselton in the south west region of Western Australia, has been awarded a Financial Literacy Grant for its program 'Financial Independence: Debt Free Money Management in the 21st Century'. The project will deliver a 'hands on' approach to mathematics where students develop the necessary mathematical skills required for real life application. Students will develop their knowledge and learn about the principles of value for money and needs versus wants, in order to make more 'informed' choices.

**John Wollaston Anglican Community School  
Perth WA**

***A Financial Survival Kit for Senior Students***

John Wollaston Anglican Community School was awarded a Financial Literacy Grant for its 'Financial Survival Kit for Senior Students'. This program is designed to give disadvantaged students a solid financial background in analysing the many different forms of finance for product purchases. This includes examining products such as interest free periods, credit cards, payment plans and budgeting for their immediate future. Activities will include guest speakers, case study assessment, in-class competitions and financial education tools such as Microsoft Excel and financial calculators.

**La Salle College  
Middle Swan WA**

***The Pitfalls of Mobile Phones***

Located in the Swan Valley east of Perth, La Salle College was awarded a Financial Literacy Grant for its program 'The Pitfalls of Mobile Phones'. The program is aimed at Year 10 students taking part in an alternative TAFE based education program which focuses on building literacy, numeracy and financial literacy skills through real life experiences. The program aims to increase awareness amongst young people of the complexity of owning and managing a mobile phone.

**Luurnpa Catholic School  
Halls Creek WA**

***School supplies in Balgo community homes***

Located in the isolated Wirrimanu community in Western Australia, Luurnpa Catholic School received a Financial Literacy Grant for its program 'School supplies in Balgo community homes'. The program will involve students selling much needed school supplies, not available at the only local store, to the students and families within the community. Students will be given the opportunity to learn more about money in terms of buying, selling and managing profit and loss in a real-life situation.

**Mandurah Catholic College  
Mandurah WA**

***Enterprise and Personal Wealth Creation***

Mandurah Catholic College received a Financial Literacy Grant for its initiative 'Enterprise and Personal Wealth Creation'. The program will take a theoretical and practical approach to financial literacy, giving students a historical understanding of the financial environment, as well as the practical steps needed to take responsibility for their own finances. Topics include establishing financial dreams and goals, understanding the stock-market, property and superannuation, building business strategies and the importance of cash-flow strategies.

**Mazenod College  
Lesmurdie WA**

***What's in my wallet?***

Mazenod College was awarded a Financial Literacy Grant for its program 'What's in my wallet?'. Taking the contents of the average person's wallet, such as their cash, receipts for purchases, their credit cards and driving licence, students will be building an understanding of everyday financial issues. In parallel with this unit, students will be involved in a workshop task that will result in them producing quality metal or wood products to be sold to the general public, introducing the financial issues related to small business.

**Presbyterian Ladies' College**  
**Perth WA**  
***Beyond McNeil Street***

Presbyterian Ladies' College, received a Financial Literacy Grant for its initiative 'Beyond McNeil Street'. The program is designed to assist students in making independent and responsible financial decisions both during and beyond their school lives. It will cover setting goals and budgeting, travelling overseas, managing credit cards and mobile phones and planning for Higher Education Contribution Scheme payments. This unit will be part of a holistic unit called PAVE (Personal and Vocational Education) for all Year 11 students.

**Serpentine Jarrahdale Grammar School**  
**Mundijong WA**  
***Fundamental Finances - Making Money and Spending Money***

Serpentine Jarrahdale Grammar School was awarded a Financial Literacy Grant for its program 'Fundamental Finances - Making Money and Spending Money'. The grant will be used to fund initial stages of the program which include developing an understanding of the basic financial skills required at the time of leaving school, such as earning an income, managing individual expenses and methods of payment available. Topics will also incorporate credit cards, bank accounts, borrowing, budgeting and planning.

**St Clare's School**  
**Lathlain WA**  
***Improving life skills for financial literacy***

St Clare's School, located in the Lathlain community, received a Financial Literacy Grant for its program which aims to develop the necessary life skills required for understanding and working with financial literacy concepts. The content will include financial planning, financial services, budgeting, income, insurance, credit and borrowing, taxation, banking, saving and investing, information technology, and planning for the future.

**Thornlie Christian College**  
**Southern River WA**  
***Life Skills for Financial Success***

Thornlie Christian College received a Financial Literacy Grant for its initiative 'Life Skills for Financial Success'. The program will include real life scenarios and simulations, guest speakers from the finance sector, fundraising and enterprise initiatives and the creation of a comprehensive website of students' work with links to other relevant financial literacy sites. From the initiative, students will learn the vital financial skills needed to navigate the world in which they live.

**Wesley College**  
**South Perth WA**  
***Virtual Classroom for You In The Market Place***

Wesley College was awarded a Financial Literacy Grant for the initiative 'Virtual Classroom for You In The Market Place'. Through the program students will develop their practical skills and conceptual understanding of financial literacy in an interactive online environment. Students will be learning to budget, developing investment strategies, furthering their understanding of financial institutions and the concept of credit, taxation and the financial issues involved when purchasing a motor vehicle and mobile phone. The aim is to encourage students to improve their financial literacy by engaging them in an interactive real-life learning environment.

## **SA**

**Adelaide Secondary School of English**  
**West Croydon SA**  
***Financial Literacy is Fun/Maths is Fun***

Catering for students who have recently arrived in Australia and have limited English language skills, Adelaide Secondary School of English received a Financial Literacy Grant for their programs 'Financial

Literacy is Fun' and 'Maths is Fun'. The 'Maths is Fun' program aims to provide portable resources for the new junior students and 'Financial Literacy is Fun' program will provide resources for the senior students. These programs will involve the creation of a Fun Room where students are able to explore a number of interactive displays and use learning tools designed to improve their financial literacy.

**Gawler High School  
Evanston SA**

***Let's Go Shopping: Money Skills For Life***

Gawler High School has been awarded a Financial Literacy Grant for its initiative 'Let's Go Shopping: Money Skills For Life'. The purpose of the program is to develop a simulated shop with learning resources that will provide both practical and theoretical situations for the students, enabling them to develop life long financial skills. Designed for the newly established special class at Gawler High School, that caters for individuals with intellectual disabilities, the initiative will provide a fun and effective learning environment for the students.

**Golden Grove High School  
Adelaide SA**

***Year 8 & 9 Financial Literacy/ Year 10 Money, Markets and Me***

Golden Grove High School has been awarded a Financial Literacy Grant for their programs 'Year 8 & 9 Financial Literacy' and 'Year 10 Money, Markets and Me'. With the aim of promoting financial understanding, responsibility, competence and enterprise, the programs will incorporate contemporary issues in financial literacy and include a range of teaching and learning strategies. Strategies include research-based learning from websites, use of financial planning simulations and up to date materials from financial and statistical sources such as the Australian Bureau of Statistics.

**Kaurna Plains School  
Elizabeth SA**

***Working for ourselves - Aboriginal students and small business***

With a predominant Indigenous population, Kaurna Plains School received a Financial Literacy Grant for its program 'Working for ourselves - Aboriginal students and small business'. Utilising their current horticulture program, the initiative will see students plan, prepare and run a small business, as well as evaluate their business activities. Students will develop skills in pricing and comparing payment methods, calculating the costs of purchasing, exploring methods of depositing money and preparing a budget and business plan. The program will also recognise the students' cultural background and involve the whole community in school activities.

**Lock Area School  
Lock SA**

***Establishing the LAS Olive Grove and marketing the oil produced***

Lock Area School received a Financial Literacy Grant for its initiative 'Establishing the LAS Olive Grove and marketing the oil produced'. Lock secondary students will establish an olive grove to educate them about the costs of building a business from the ground up. They will also be introduced to the concept of sourcing and packaging a bulk product for profit, which they will in turn market to the wider community. The aim of the program is to teach students the basic financial skills involved in running and maintaining a small business.

**Norwood Morialta High School  
West Rostrevor SA**

***Investing In Your Life***

Norwood Morialta High School has been awarded a Financial Literacy Grant for its initiative 'Investing In Your Life'. The program is an aspect of the school's Small Business Management subject and involves students building and running their own business throughout the course. The aim of the program is to educate students on the many financial aspects of a small business, allowing them to then apply these skills to a real life situation.

**Nuriootpa High School  
Nuriootpa SA**

***Money Matters***

Situated in the Barossa Valley, Nuriootpa High School has been awarded a Financial Literacy Grant for their initiative 'Money Matters'. As teenagers, students are faced with important financial decisions, such as earning an income, spending and saving, buying a car, managing finances and personal investment. 'Money Matters' aims to educate students in the areas of financial literacy which are particularly relevant to their stage of life.

**Portside Christian School**  
**Port Adelaide SA**  
***Money for Life: Mobile Phones***

Portside Christian School has been awarded a Financial Literacy Grant for its program 'Money for Life: Mobile Phones'. The program teaches students the skills required for making important financial decisions, using the purchase of a mobile phone as a case study. Students budget and select a mobile phone option, investigate the effect of advertising, learn to read contracts, make a decision based on an individual budget and assess financial risk. 'Money for Life: Mobile Phones' aims to give students a head start in developing their financial literacy skills.

**The Thebarton Senior College**  
**Torrensville SA**  
***Trial community collaboration to help students in financial crisis***

The Thebarton Senior 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. With a mixture of migrants, refugees, international and Australian students, the College received a Financial Literacy Grant for its program 'Trial community collaboration to help students in financial crisis'. The program will involve collaboration with Uniting Care Wesley Bowden to fund the services of a financial counsellor through an outreach service to the College. The aim is to provide a practical framework for supporting the development of student financial independence in the real world.

**Woomera Area School**  
**Woomera SA**  
***The Logistics of a Self Sustaining Food Supply for Woomera***

Situated in the isolated far north region of South Australia, Woomera Area School received a Financial Literacy Grant for its initiative 'The Logistics of a Self Sustaining Food Supply for Woomera'. The school will use their existing Aquaculture project to develop the financial literacy skills needed for the running of a real life small business. Skills will be developed in managing cost production, raising product for sale and applying supply and demand principles. This program will teach skills that can be used by students well into their future.

## **ACT**

**Caroline Chisholm High**  
**Canberra ACT**  
***Financial Literacy for all Chisholm Students***

Caroline Chisholm High School, situated in the Tuggeranong Valley ACT, received a Financial Literacy Grant for their program 'Financial Literacy for all Chisholm Students'. Students from Year 7 to Year 10 will have Financial Literacy modules embedded into the curriculum which will be taught by Maths teachers. Financial literacy workbooks will be developed and each year group will have to complete competencies from the workbooks. Using the skills they acquire in the Financial Literacy Unit, Year 10 students will be given the opportunity to run their own business as they fundraise for the end of year formal.

**Erindale College**  
**Canberra ACT**  
***So you want to leave home***

'So you want to leave home' at Erindale College has been developed for students who move away from home to complete their secondary education. The outcome of this unit will be the production of a DVD that will be made available to every Year 12 student exiting or graduating from Erindale College. The program will introduce students to personal budgeting and prioritising commitments, the legal aspects of leasing, as well as the interpersonal and communication skills required to successfully access rental

accommodation. The production of the DVD will involve the development of skills required to make and present a media product and the use of state-of-the-art technology.

**Melrose High School**  
**Pearce ACT**  
***Learning about Earning***

Melrose High School received a Financial Literacy Grant for their program, 'Learning about Earning'. The program aims to develop Year 9 students' understanding about earning money. The program will be based on an interactive webpage which will look like a pay slip. Students will learn how to interpret the information on the payslip by clicking on various sections of the webpage. Links will help them find information on how their pay is calculated, the period for which the payslip is current, the deductions that have been made and superannuation contributions.

## **TAS**

**Launceston Church Grammar School**  
**Launceston TAS**  
***Grade 9 Financial Literacy Program***

Launceston Church Grammar School has been awarded a Financial Literacy Grant for its 'Grade 9 Financial Literacy program'. The program will introduce a relevant, fun and engaging learning experience and will start with three days of financial literacy challenges and activities to create interest and excitement amongst students. It will then be followed by a financial literacy module that reinforces the initial activities.

**Newstead College**  
**Launceston TAS**  
***Budget Busting***

Newstead College's Financial Literacy program is to develop a 'Budget Busting' package, which will support students in making financially secure decisions for their futures. This project will support the entire school population and will be developed by students, for students. The package will highlight the importance of budgeting to achieve financial goals and aims to ensure students establish basic financial literacy and responsibility for their financial choices.

**Parklands High School**  
**Burnie TAS**  
***Literacy, Numeracy and Finance for Life***

Parklands High School has received a Financial Literacy Grant for its program 'Literacy, Numeracy and Finance for Life'. The program will focus on the needs of participating students, most of whom have an intellectual disability. Through a simulated bank account, students will be taught how to use a bank account, including accessing accounts via the phone or on the internet. They will also learn about interest, budgeting and loans.