

# Facilitator's Guide

Talking Money: Financial Capacity  
Building Workshops

Young People from CALD  
backgrounds



Good Shepherd  
**Microfinance**

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# Contents

<b>Introduction</b> .....	<b>4</b>
Background.....	4
Who is this Guide for? .....	4
<b>Things to consider</b> .....	<b>5</b>
Tailored content .....	5
Time available.....	5
Individual Support .....	5
Topic sensitivity .....	5
Learning needs .....	6
CALD youth specific learning needs.....	6
Intergenerational learning.....	6
Sending money overseas.....	6
Community representation .....	6
Early Career and youth .....	7
Focus on engagement .....	7
Question Box .....	7
Post Workshop Support.....	7
Evaluation and Reflections .....	7
<b>Course Content</b> .....	<b>8</b>
Learning Outcomes .....	8
Workshop Overview (2 hours) .....	9
Knowledge Checks .....	10
<b>Facilitator's Notes</b> .....	<b>13</b>
Getting to know you .....	13
Playing to your strengths .....	13
Smart spending.....	14
Build a savings habit.....	16
Looking out for future you .....	17
Mobile Phones.....	18
Fines.....	19
Who you gonna call? .....	19
Setting a goal.....	20
<b>Additional Resources</b> .....	<b>21</b>

## Introduction

### Background

This Facilitator's Guide has been developed following a 12 month pilot program which saw Good Shepherd Microfinance (GSM), funded by the Victorian Government, facilitate 25 financial capability workshops to specific cohorts across different geographic areas of Victoria.

Of the 25 workshops, three were delivered to young groups of young people from CALD backgrounds. In each location the workshop was delivered in partnership with a trusted local organisation who was already working closely with the target group. The pilot's overall objective was to strengthen the financial resilience of identified cohorts so that they are able to make enabling financial decisions. An evaluation of the project has shown that participants showed both an immediate knowledge shift, as well as a change in behaviour and attitude when interviewed one month after the workshop.

Workshop facilitators drew on the knowledge of the local partner to tailor the content for the specific location and target cohort so that the materials, case studies and resources provided were highly relevant.

The following Guide brings together our learnings to assist local communities to deliver their own financial capability building programs.

### Who is this Guide for?

This Guide is intended for use by individuals or groups who wish to deliver financial capability building workshops within their organisation or community. The course outline can be used as it is presented, or in part; the Facilitator's Notes present some variations on activities and topics, or the facilitator may wish to incorporate their own ideas depending on the needs and interests of their particular participants.

## Things to consider

### Tailored content

The initial course content was developed following a consultative design process with stakeholders familiar with the issues experienced by this target group. As such it represents topic areas aligned to those that design partners identified as important. It is intended that the content be further developed and/or adjusted according to the local community to whom it is being delivered. A range of activities that were used for the workshop sessions during the pilot program are provided in this document however facilitators are encouraged to develop their own activities as appropriate.

Other specific information that will need tailoring and updating include local services and available concessions.

### Time available

During the pilot program, the workshops were delivered as a two hour session, usually accompanied by a meal. In some instances the session was incorporated into an existing activity (e.g. regular gathering of a Multicultural Friendship Group or a Mums 'n' Bubs session), and sometimes it was offered as a standalone event. Facilitators should take into account time of day, how long targeted participants will be able to stay engaged on particular topics and ensure extra time for discussion is included.

### Individual Support

It is useful to have someone with specific knowledge and experience attend the workshop, (e.g. financial counsellor, financial capability or NILS worker, local Centrelink Officer) to address issues or questions raised throughout the workshop and individual concerns following the session. Attendance of these local service providers at the session also provides a valuable opportunity for participants to meet service providers face to face so that they might feel more comfortable to use the service if required. You may also wish to have other services attend depending on the specific cohort (e.g. housing support, emergency relief providers).

### Topic sensitivity

It is important to be aware that the topic of money and financial stress can bring up a range of emotions for workshop participants. During the pilot program, an effective strategy used by facilitators was to share their own stories and experiences to build trust in the room. Participants may not have been asked to share their money experiences before, or spoken in a group of times of financial difficulty; this process can be confronting for those sharing and those listening. Therefore facilitators are encouraged to include:

- Rapport building/ice breaking activities to create a safe and supportive space;
- Offer and provision of support/option to talk about any issues raised afterwards;
- Acknowledgement that what is shared in the room in terms of individual stories should be kept confidential.

## Learning needs

In group learning situations it is important to be aware that there will be participants with different learning styles and needs in the room. There will also be different levels of knowledge and capability amongst your participants. Therefore a facilitator will need to ensure the session involves:

- Multi-sense learning
- Active learning activities- learning by doing, exploring, calculating, problem solving
- Visual aids and auditory teaching methods- to meet needs of those who may not be literate
- Reflection- chance to chat and think about what is being learnt
- Meaningful material – relevant examples and useful, practical resources
- Having multiple facilitators in the room to assist when broken into smaller groups
- Using online resources and short clips to engage participants.

## CALD youth specific learning needs

The pilot program offered a “try, test, and learn” environment through which to develop ideas and learning materials; the following elements were used with success in some or all of the workshops delivered to young people from a culturally and linguistically diverse background:

## Intergenerational learning

In some workshops it was useful to allow all age ranges from a household to attend a workshop. Providing room to discuss the different experiences of older and younger people in a household can help to bridge the gap of understanding the different expectations and obligations each experience, as well as where both may be coming from in their experiences with money and settling into the Australian context.

## Sending money overseas

The topic of remittances and sending money overseas can be covered in practical terms (i.e. security/international transfer fees) and in terms of budget priorities (see further discussion on this in Facilitator’s Notes).

## Community representation

Inviting a member of the specific CALD community to whom you are working with or a young person themselves to be co-facilitator for the session. Alternatively, invite a young leader from the community to share their own story/experience. Materials/examples/icons used throughout the session should reflect local community. Change session titles to reflect cohort understanding of money concepts/language.

### Early Career and youth

Early career Individuals and young people (perhaps still at school) face distinct challenges, content should be relevant to the circumstances of participants in the room. Overview of Fair Work, their role, and when to seek help from them (possibly link into the Support Services section) may assist them. Consider bringing in some information about Superannuation and Tax File Number setup if fitting. Provide information about what to do with your first pay check, if deemed an important area to focus on.

### Focus on engagement

Use online resources and short clips to engage participants. Ensuring that activities are interactive and engaging.

### Question Box

It is a good idea to have a Question Box available in case participants have questions they don't want to ask in front of the group. The questions can be placed in the box at any stage during the session and be anonymously read out at the end.

### Post Workshop Support

Facilitators are encouraged to think about options to include post workshop support or activities to further embed knowledge and skills learned at the workshop(s). This could include:

- Asking participants to write themselves a note or goal and have the facilitator post it to them in a month's time;
- Exploring the desire for participants to stay in touch after the workshop to discuss money strategies and share information (e.g. Facebook group, future workshops);
- Notification system where participants are sent texts/emails with tips such as savings strategies

### Evaluation and Reflections

It is recommended that facilitators carry out a pre and post-workshop knowledge check with participants to assess any knowledge gained via the workshop. To assess behaviour change over time, you can include questions around attitudes towards and use of money, and then ask those questions of participants again one month after the workshop.

## Course Content

This course content is designed to transfer knowledge and build skills for people from culturally and linguistically diverse backgrounds to manage money wisely and make informed financial decisions.

### Learning Outcomes

The following Learning Outcomes are based off the session topics identified as important by the stakeholders involved in the initial design process.

Learning Outcome	Description	Participants will be able to:	Knowledge Check
LO 01	Understanding why tracking spending is important and how to do it	Track their spending habits using an app or spending diary	KC 01 KC 02
LO 02	Creating and understanding your budget	Create a budget and know how to adjust expenses to create a healthier bottom line	KC 03 KC 04
LO 03	Knowing the difference between good and bad credit, and where you can access safe and affordable money	Identify the dangers of fast money and where they can access affordable credit	KC 05 KC 06
LO 04	Knowing local Support Services available	Identify the Support Services available and describe how they assist people	KC 07 KC 08
LO 05	Goal setting for a realistic money goal	Identify a money goal and the steps to achieve this	KC 09



## Workshop Overview (two hours)

The following workshop overview is an example of one that was delivered as part of the pilot program. As already mentioned, each workshop was adapted following consultation with the partner organisation and their community. The sessions can be broken up and assembled according to cohort need and time available. It is recommended that any stand-alone workshop, or multiple workshop course include an activity where participants are invited to discuss their feelings towards money and the Playing to Your Strengths topic as introductory exercises. The example activities are further detailed in the Facilitator’s Notes section of this Guide, along with some variations on activity ideas.

The corresponding PowerPoint slides include more topics and case studies in the Looking out For Future You section than can be covered in a two hour workshop. Facilitators will need to choose the most relevant examples for their cohort (or find their own case studies/stories).

Session Title	Session Topic	Activity	Options for Assessment	LO	Timing
Introduction and Acknowledgement of Country	Welcome, session overview and getting to know you	Group introductions: “What is your name and what do you want in life that money can enable?”	N/A	N/A	15 mins
Playing to your strengths	Knowing your strengths and using them to overcome challenges	Animal profile activity - What’s your money style?	Participants fill in Learner Guide with their money style, a personal strength and something to work on	N/A	15 mins
Smart spending	Needs versus Wants, tracking your spend and creating a money plan	Interactive Needs Vs Wants game  Discussion of pros and cons of different spending tracking methods including mobile phone apps.	True or False game around identifying needs/wants and benefits of budgeting	LO 01 LO 02	30 mins
<b>BREAK – 5 minutes</b>					
Build a Savings Habit	Importance of having an Emergency Fund and strategies to build one	Explain the coke bottle challenge and 52 week savings challenge, both of which are tangible and practical savings activities	Participants identify a savings challenge/strategy to try	LO 02	10 mins

Looking out for future you	The types of credit available to young people.	The hidden costs of fast money and the potential consequences for your future (credit cards/personal loans/Buy Now Pay Later) Case study- personal loan for car Where to access safe credit (NILS)	Participants reflect on credit case studies	LO 03	25 mins
Who you gonna call?	Support services that can help you	Guest Speaker: local service provider speaks about the service they can offer	N/A	LO 04	10 mins
Goal setting	Make your goals specific so you have more chance of achieving them	Set a SMART money goal with steps to achieve it. Facilitator to post out in 1 month as a motivator.  Group discussion where participants reflect on things learned in the workshop.	Participants complete Learner Guide with something they will do as a result of session and something they learned that they will share	LO 05	10 mins

### Knowledge Checks

The following are examples of questions that could be used to assess participants understanding of the course content.

Knowledge Check	Learning Outcome	Topic Area	Question	Responses
KC 01	LO 01	Track your spend	Which of the following is NOT a benefit of tracking your spending? a) you spend less b) you pay off your debts c) you control your finances d) you get to buy whatever you want	d) you get to buy whatever you want

KC 02	LO 01	Track your spend	<p>True or False</p> <p>Tracking your spending only requires you to note down your large expenses for two weeks</p>	<p>False. To get the most out of tracking your spending, it is best to note down ALL your expenses for at least two weeks to start to see where the majority of your money is going. It is often the little things that end up costing the most!</p>
KC 03	LO 02	Budgeting 101	<p>What is the purpose of keeping a budget?</p> <p>a. Figure out how much you have saved for unplanned expenses or emergencies.</p> <p>b. Make a plan to organise and manage your money.</p> <p>c. Have a record of all of your income.</p> <p>d. All of the above.</p>	<p>b. Make a plan to organise and manage your money</p>
KC 04	LO 02	Budgeting 101	<p>True or False</p> <p>Financial management is only for those that have a lot of money.</p>	<p>False. Everyone can do financial or money management. The less money you have the more important it is to stay on top of your finances.</p>
KC 05	LO 03	Being credit smart	<p>Asha is 20 and has a \$50 monthly cap on his phone bill. However, he has been making a lot more calls than his plan allows and now has a \$720 bill to pay. What should Asha do?</p> <p>a) Change mobile providers and get a credit card to cover the debt</p> <p>b) Reduce his phone use and pay off the debt as soon as possible</p> <p>c) See how Zip Pay can assist in this instance</p>	<p>b) Asha should reduce his phone usage and contact his phone provider to get on a payment plan to reduce his debt.</p>

KC 06	LO 04	Support services that can help you	Fill in the blank: _____ provide free, independent, and confidential information to assist people in financial difficulty.	Financial Counsellors
KC 07	LO 04	Support services that can help you	Which of the following provides a free and confidential service? a. 1800RESPECT b. Gambling Helpline c. Lifeline d. National Debt Helpline e. All of the above	d. All of the above
KC 8	LO 05	Goal setting	True or False Fast food is cheaper than cooking at home, so eating McDonalds can help save for a money goal.	False. Fast food is marketed at being cheaper, but actually costs more than cooking a home cooked meal.

## Facilitator's Notes

The next section includes key messages, notes for the facilitator and instructions for the various activities used throughout the pilot program. The topics match the two hour workshop outline above and the slides in the attached PowerPoint. If there are no facilities to display the PowerPoint, or the facilitator prefers a more informal approach, the slides can be made into handouts instead. Facilitators should adjust activities and topics to meet the need, learning levels and time available for their group.

### Getting to know you

There are a range of ice-breaker games and what you choose will depend on who is in the room (i.e. do the participants know each other already, how many people are in the room?) Some options include:

- Tell us your name and something you buy regularly starting with the same letter as your name
- Tell us your name and the last thing you bought
- Tell us your name and what you would like to get out of today's workshop
- You can also hand out pipe cleaners or play dough and ask participants to create something they want to buy (e.g. house, car, holiday) or something that they have recently bought. They can be doing this as you give an overview of the workshop

It can also be helpful to have an activity that is not related at all to money, especially for young people, so they have an opportunity to warm up:

- Tell us your name and your favourite food, favourite TV show, who you would like to play you in the movie of your life.

### Playing to your strengths

Key Messages:

- Everyone has their strengths, even when it comes to money.
- Understanding your strengths means you know how to build on what you are good at and know the areas to work on.
- What you learn about money when you are young can shape your attitudes and behaviours around money in the future

Activity suggestions:

Young people, who may have no income, or be receiving only a small amount of pocket money may find it difficult to identify a money strength. During the pilot, facilitators matched animal personalities to money profiles and this was successful in enabling the young people to identify as one of the animals. The money profiles can be matched to many different animals so facilitators should feel free to use animals that their participants will be familiar with. Examples can include:

Activity #1	Duration	Resources Needed
What's your animal money style?	15 mins	Animal profiles (enlarged on the wall or smaller handouts) Laminated animal profile cards (if possible)

Hang the enlarged animal profiles around the room separately and ask participants which animal personality they identify with. This gives the young people a chance to stand up and move around and depending what animal images you use, you can usually get a laugh and have a bit of fun. Ask participants to identify a strength they share with the animal and choose one of the tips they can use in their own lives. If you are using the worksheet, participants can write down at least one strength and one strategy they are going to work on. If possible, you can have the animal profiles and money tips laminated, so participants can take theirs home with them.

## Smart spending

### Key Messages:

- Everyone’s needs and wants will vary depending on their values and priorities; it is important to make sure your needs are accounted for first.
- Tracking your spending allows you to identify your spending habits; there are apps and online resources to assist with this.
- By working out where your money is going, you can make any adjustments in your spending that could help to make your money stretch further.

### Activity suggestions:

Depending on knowledge level and life stage of participants, and of course time available, facilitators may choose to focus on the needs and wants discussion, or go through a budgeting step by step activity. For young people with jobs or who are engaged in career pathway programs, the budgeting activity will be more useful than for those who do not yet have an income, as it will be hard for them to relate to. That being said, many young people from CALD backgrounds do take on at least some of the money management responsibility in their households; this can be due to their enhanced English literacy skills.

It can be useful to talk about a money plan instead of a budget (particularly with young people), as “budgeting” evokes thoughts of restriction and limiting ourselves, where a “money plan” is more empowering and enables participants to feel they have some choice in where their money goes.

Often when working with CALD communities, there is a focus on sending money to family in their country of origin, or cultural obligations to contribute to expenses such as funerals of distant relatives. Even young people may have some experience with these elements of money management in their households so it is useful to explore these cultural factors. Facilitators should point out that there are no “one size fits all” rules, and that if a particular cultural obligation is important to them, then the household’s money plan should include a regular amount put aside so it is there when needed.

Activity #2	Duration	Resources Needed
Needs and Wants game	15 mins	Needs and Wants game cards

The needs and wants game is particularly effective with young people and intergenerational groups, as it leads to useful discussions about differing values and the importance of prioritising.

Break the participants up into groups. Each group gets a set of “needs” cards (cards can be added to or taken away depending on cohort and location (e.g. Uber/Uber Eats may not be relevant in some locations.) Ask the groups to look at the cards and decide what they would choose if they could only have 20 things for their household. Ask the groups to reflect – How did they feel about leaving some things out?

Now ask the groups to get rid of 10 things, as something has happened financially and they can only afford to keep 10. Ask the groups to reflect – How did they feel about it? What did they have to remove?

Facilitate discussion:

What is different about the answers the groups came up with?

Why did you choose the things you chose?

Did your group disagree on whether something was a need or a want?

Activity #3	Duration	Resources Needed
What app is that?	10 mins	Internet access and computer Handouts with app explanation/instructions (not provided)

Let participants know of spend tracking apps and online budgeting tools available. Participants can look on their own phones or if technology allows, the facilitator can demonstrate how an app or online template is used to the group. The Track My Spend and Money Brilliant apps are both free and easy to use.

Activity #4	Duration	Resources Needed
Interactive budgeting exercise	15 mins	Internet access and computer <a href="http://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner">www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner</a> First Nations My Money Plan

The Money Smart budget planning template is very detailed and can be saved online; First Nations provide a template which is less involved and can be printed and handed out.

Whether using the online or printed version, the facilitator can take participants through the template. The group can suggest amounts based on their knowledge of their own/their household’s spending and you can create a group budget together. Don’t give an exact income amount at the start, perhaps give a profession or government benefit type; once the expenses are completed, calculate the total amount and then see if things need to be adjusted based on the income given.

Activity #5	Duration	Resources Needed
Make a money plan	15 mins	Example Payslips Chosen money plan template (blank and partly pre-filled)

In smaller groups, invite each group to guess the cost of five key items on budget (e.g. rent/mortgage, electricity, groceries, mobile phone and take away food). Go around the room and give a reward (e.g. lolly) to the group who gets the closest to the prefigured cost.

Give out the partly completed budget to each group and give each group a different payslip. Ask each group to work out how much income they will have and how much they will have after the pre-filled expenses are paid.

Facilitate a discussion with the whole group based on this activity.

- Were you surprised about the cost of things?
- Did you have enough money for other budget items such as entertainment or savings?
- Reflecting on our previous discussion on needs and wants, were your needs able to be covered?

This is a good activity to enable reflection and discussion about the future, and about what sort of job and income the young people will need in order to pay for the things they want to do and buy.

### Build a savings habit

Key messages:

- Having an “emergency fund” helps pay for life’s unexpected expenses
- Savings challenges are a good way to engage kids in a positive way about money
- Start slowly and you may have more chance of long term successful saving

Activity suggestions:

Activity #5	Duration	Resources Needed
Plug a spending leak	15 mins	Calculators/participant phones Examples on slides or as a handouts Paper/pens for recording spending leaks

This activity will only be relevant if participants are already receiving some sort of income. Facilitator to explain what spending leaks are:

*You might think that most of your money goes on big expenses. But really, it’s often the small things you buy each day that can add up and cost you more over time. These small amounts of money that you spend without noticing are called spending leaks.*

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

Use examples that are relevant to the cohort. Some examples are:

Take away coffee	Bank fees (overdraft/ATM/account)	Snacks
Gym membership you don’t use	Chocolate bar while shopping	Fast food
Phone credit	Buying appliances/gadgets you don’t use	Phone data
*		

\*Add your own and your participants examples to use in the future.

Invite participants to reflect on their own spending and see if they can identify their own spending leak. Hand out calculators or have participants use their phones to calculate the cost of their spending leak.

- What is your leak?
- How much does it cost?



- How often do you buy/spend it?
- How much could you save in one year?

Ask participants to think of a way they could stop, swap or save on their spending leak.

It is effective to have some examples of what that money may be better spent on. (E.g. \$4 coffee every day for a year (\$4 x 365 days = \$1460) is the same amount as an average family of four spends on a year of power bills in Victoria. Or it could be a return flight to LA from Melbourne.

Activity #6	Duration	Resources Needed
How much could you save?	10 mins	Calculators/participant phones Paper/pens for recording potential savings

Calculating how much you could save. Using calculators, ask participants to calculate how much they could save if they put aside \$5/\$10 per week. Ask them to reflect on what they could spend their savings on. Or flip this activity and ask participants to identify something they want to buy and then use the calculator to work out how much they need to put aside each week/fortnight/year.

Activity #7	Duration	Resources Needed
Coke bottle challenge	10 mins	1 x 1L, 1 x 600ml and 1 x 250ml empty coke bottles

Using props (empty coke bottle), ask participants to guess how many dollars' worth of \$2 coins could fit inside the empty bottle. Participants' guesses are usually below the amount (1L = \$1510, 600ml = \$880, 250ml = \$350). The person with the closest guess gets to keep the bottle and try to prove you wrong!

Activity #8	Duration	Resources Needed
52 Week Savings challenge	10 mins	52 Week Challenge handout

Facilitator to explain the 52 week savings challenge. This challenge is a useful way to start a savings habit if someone has never saved before. In the first week, the saver only needs to put aside \$1. Each week thereafter, they increase that amount (the amount they put aside) by only \$1, and after 52 weeks they will have \$1378. Suggest participants think about saving in the same way you would think about doing 100 push-ups or running a marathon. You wouldn't attempt 20 push ups in the first day if you had never done push ups before. Similarly, you wouldn't try to run 10kms if you hadn't trained at all; you would probably injure your body! Saving for something or building an emergency fund is the same; you don't want to shock your budget straight away so it feels unsustainable and you give up. Start slowly and build up your savings strength over time.

- More tips and resources are available at [www.moneysmart.gov.au/managing-your-money/saving](http://www.moneysmart.gov.au/managing-your-money/saving)

## Looking out for future you

Key messages:

- The money decisions you make when you are young can impact on your future.
- Using credit can be expensive but there are some safe, affordable and reliable credit options for when the unexpected happens.

- Remember the borrowing basics: Can I afford the repayments? Why am I borrowing? Is borrowing my best option?
- If you don't understand a financial product, service or contract, don't sign it! Ask someone you trust (or a financial counsellor) to help you understand if it is suitable for you.

Again, the knowledge level and life stage and circumstances of participants will shape how the section on the risks of credit is developed and delivered. Younger participants throughout the pilot program were not necessarily using payday loans, credit cards and buy now pay later services themselves, but many were aware of these products/services as their family members were using them.

Activity suggestions:

Activity #10	Duration	Resources Needed
Credit case studies and what are my other options?	20 mins	Case studies as slides or handouts Butchers paper or paper/pens for group answers

Use the slides/handouts as prompts to facilitate a discussion on credit cards, small loans and buy now pay later. Direct young people to Money Smart if they want/need further information: <https://www.moneysmart.gov.au/borrowing-and-credit>

It is recommended to have a case study or story through which to explain the consequences of expensive credit choices. In all of the workshops delivered with young people, a person from their community was approached earlier and agreed to share their story. This was quite effective in enabling the young people to see the potential consequences of uninformed money decisions. There are case studies and personal stories in the resources section. The story about the car loan was a personal story shared by a co-facilitator who has agreed to allow the story to be shared and used again.

When discussing the risks of credit, do include a discussion about alternate options to risky and expensive credit (E.g. borrowing, saving, making, trading, using what you have).

Include an explanation of safe and affordable credit options such as NILS (slides provided) – it is a good idea to have a local NILS worker there to explain what is involved in a NILS application. Find your nearest provider: <https://nils.com.au/find>

## Mobile Phones

### Key messages

- Telecommunications companies don't check if a customer can afford a particular plan before selling it to them
- It is important to choose a phone product /deal that meets your needs
- Debt caused by unpaid phone bills can impact on credit score as the debt can be sold to a debt collector

Mobile phones are an important part of life for young people, but like credit, can lead to longer term money problems if not managed wisely. The handout provides information on different types of phone plans and deals, but the young participants will most likely have more knowledge and examples.

Activity #	Duration	Resources Needed
Comparing mobile phones	15 mins	Case study_mobile phone_youth

		Mobile Phone Comparison Butchers paper or paper/pens for group answers
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Each group takes a category (contract/pre-paid/pay monthly) and answers three questions, then reports back to the whole group:

1. What are the benefits of this type of phone deal?
2. What are the things you would need to be aware of?
3. Who would this deal be suitable for?

Go through the case study as a whole group, and discuss the following questions (all together or in smaller groups):

1. What will happen if John keeps ignoring the bills?
2. What could John have done to avoid this situation?
3. How could John's mobile phone decisions affect his future?

## Fines

### Key messages

- Ignored and unpaid fines do not go away!
- Unpaid fines will attract more fees and charges the longer they are unpaid
- Unpaid fines may impact your future capacity to apply for credit (eg. Home loan)
- You can request a review if you do not think you did the wrong thing

## Who you gonna call?

### Key messages:

- There are services who can help if you get into money troubles
- There are online resources you can access for information and support
- Some services have interpreters available and multilingual resources

### Activity suggestions:

Activity #	Duration	Resources Needed
Local service provider presentations	10-15 mins	Representatives from local services

Depending on the location there may be local service providers who can attend the session and explain how they can help. Otherwise facilitators can create a local guide using the template provided, or of course creating your own. It will be particularly useful to point out which services offer a youth specific service, interpreting service or multilingual resources.

Activity #	Duration	Resources Needed
Services Bingo	10 mins	Local service information Service & Resource Bingo

Give participants a Bingo handout, this can be done individually, in pairs or small groups. Describe something you may need help for, a service provided by a local organisation and without saying its name and ask participants to find it on

their bingo board. (E.g. this service provides food vouchers for people experiencing hardship; if I have a problem with a credit contract I can go to....) It is useful to provide logos on the bingo board so participants can begin to easily recognise the different services.

## Setting a goal

Key messages:

- Make your goals Specific, Measurable, Achievable, Realistic and Time-based for more chance of success

Activity #24	Duration	Resources Needed
Set a SMART goal	5 mins	SMART goal template Envelope/pens

Setting a SMART goal is a good way to achieve what you want and hold yourself accountable. And to offer some more accountability, so participants don't work out of the session and forget everything they've heard, facilitators can offer to take participants' written down goals and post them out to them in a month's time.

Facilitator to hand out goal template and envelope and invite participants to write their money goal, including the actions they need to take to achieve it, and place it in the self-addressed envelope so the facilitator can mail it out a month later.

Activity #	Duration	Resources Needed
What did you learn today	5 mins	Paper/pens Envelopes

Give participants 2 sheets of paper each and an envelope. Tell them on one piece of paper to write or draw 1 (or more!) things they want to change in their life from what they learned today. On the other piece they can draw or write something they want to tell their friends and family about what they learnt today. Tell them when they are finished to put it in the envelope provided so the facilitator can send it to them in the next few weeks as a reminder and incentive.

## Additional Resources

The following resources and templates are based on what was used in the pilot program and it is intended they be amended to meet cohort needs.

1. Youth Learner Guide
2. Animal Money Styles
3. Needs Vs Wants game cards
4. First Nations My Money Plan
5. Blank pay slip (examples available)
6. 52 week savings challenge
7. Credit case studies
  - a. Car Loan personal story
  - b. Payday loan
  - c. Mobile Phone
8. Mobile phone comparison
9. SMART goal template
10. Service & Resource Bingo template
11. Local Services guide template