



IMPACT REPORT

2022



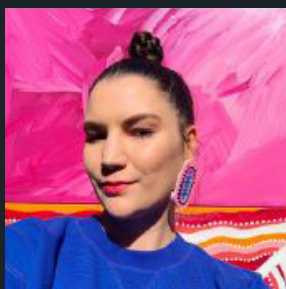
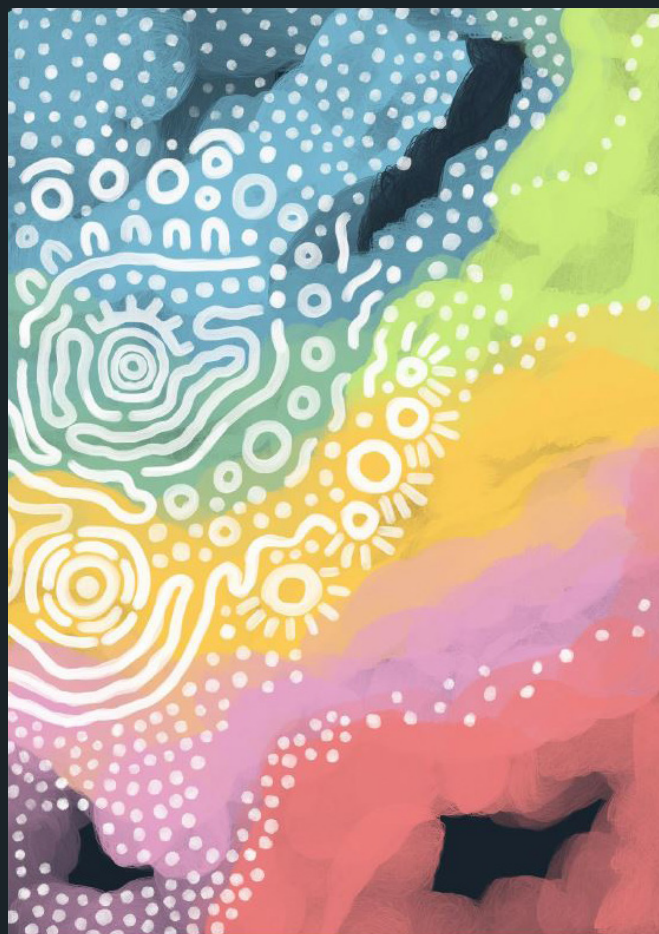
FIRST NATIONS FOUNDATION ARTWORK

RACHAEL SARRA

Rachael Sarra is an artist and designer whose work is an extension of her being and experiences. As a contemporary Aboriginal artist from Goreng Goreng Country, Rachael uses art as a powerful tool in storytelling to educate and share Aboriginal culture and its evolution.

Rachel was commissioned to create this piece for First Nations Foundation. This application should be used in both digital and print formats.

For the FNF brand, only the white (or reversed white) linework of the artwork is to be used. The colour parts of the artwork are reserved for the sub-brand, My Money Dream.



"This artwork is aligning to the idea that knowledge is power. In this sense money knowledge is empowerment and empowerment is also decolonising and resisting the control we have had placed on us. I've consciously used the colour to establish a conscious shift. An idea of coming from darkness. While the white elements use visual metaphors of coins through a contemporary cultural context in a way that it feels like it's bubbling and overflowing so that the users feel culturally safe and empowered and can see that light that they may not have been exposed to from the generations that have come before us."

TABLE OF CONTENTS

FIRST NATIONS FOUNDATION ARTWORK.....	Page 1
ACKNOWLEDGEMENT.....	Page 3
MESSAGE FROM OUR CEO.....	Page 4
THEORY OF CHANGE.....	Page 5
HOW WE MEASURE IMPACT.....	Page 7
MESSAGES FROM MOB.....	Page 8
MY MONEY DREAM.....	Page 9
INDIGENOUS WOMEN'S FINANCIAL WELLNESS PROJECT.....	Page 10
TOMORROW MONEY.....	Page 11
ON COUNTRY.....	Page 12
WHERE WE'VE DELIVERED TRAINING.....	Page 13
SURVEY DATA.....	Page 14
YARNING UP WITH OUR DEADLY LEARNERS.....	Page 21





ACKNOWLEDGEMENT

First Nations Foundation acknowledges Aboriginal and Torres Strait Islanders as traditional custodians of the land. We pay our respects to Elders past and present for their strength and resilience to pave the way for a better future for Aboriginal and Torres Strait Islander people. In particular, we'd like to acknowledge the Wurundjeri Woi Wurrung people of the Kulin Nation, who are the traditional owners and custodians of the land in which our head office is based in Melbourne.





MESSAGE FROM THE CEO



As the CEO of a First Nations organisation, I have an innate responsibility to our elders, community and family to ensure that we are improving the lives of our people. This report reflects the incredible work that the team are doing to work towards our vision of Financial Prosperity for Indigenous Australians.

Through the stories and numbers of our 2022 Impact Report, we aim to give you insights of the money healing and empowerment that First Nations Foundation provides. The stories show the enormous impact that we can have on an individual in a short period of time. And as our research shows, our learners will share their knowledge with up to 6 family and community members meaning we have greater impact than what is shared on the following pages.

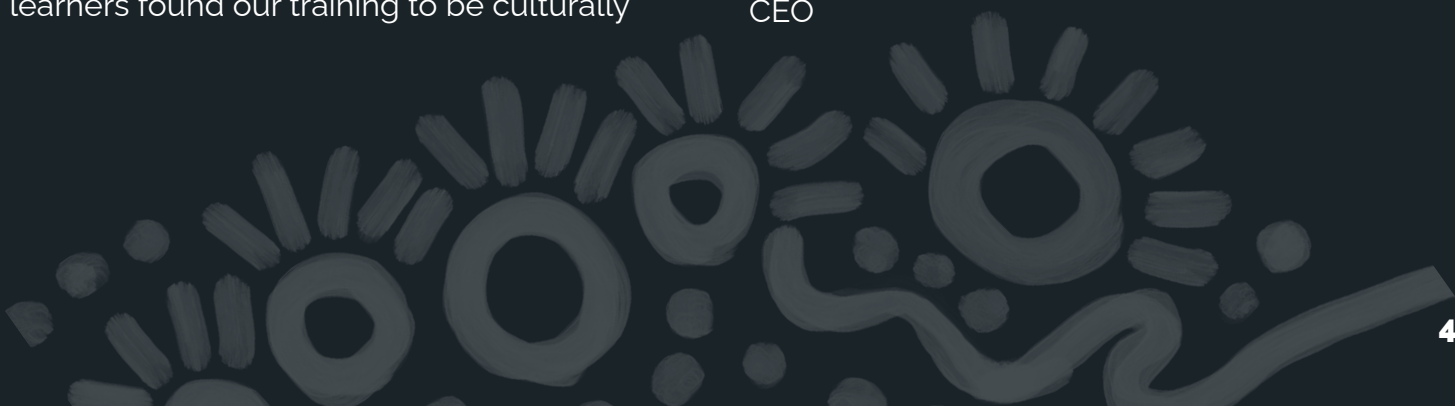
I'm pleased to say that over 90% of our learners found our training to be culturally

safe and appropriate. Culture is at the heart of everything we do, so it's truly gratifying seeing our efforts recognised through these responses. Understanding the Indigenous perception of money and family responsibilities can only be gained through lived experiences. All our training and content is written and delivered by Mob, for Mob. This is a non-negotiable, core part of how we do business.

Lastly, this report is also for our supporters and donors. We are grateful to have you support our vision, particularly in the current economic climate. We hope you are as moved by our impact as much as we are.



Phil Usher, CEO
CEO





THEORY OF CHANGE

Impetus for change

Due to past legislation and policies, First Nations communities have had very little opportunity to manage their own money. Being paid in rations, experiencing stolen wages, low levels of income and cashless debit cards have contributed significantly to low levels of financial wellbeing.

For the first time in history, we are seeing more Aboriginal and Torres Strait Islander people employed and having higher paid jobs than ever before. However, most First Nations people don't have a trusted source of financial information or simply feel too much shame to engage with the financial services sector. Thus, diminishing their opportunity to create intergenerational wealth.

Our strategic response

We are committed to helping First Nations peoples achieve financial prosperity by providing holistic, Indigenous-centric education services which recognise the value of culture and First Nations perspectives. We empower First Nations peoples to build their own capacity to address the financial issues or priorities that are most important to them as well as a building the capabilities of the financial sector to better support all First Nations peoples.

Those involved

- 🎯 First Nations peoples and their communities
- 🎯 Community organisations (incl. First Nations service providers and employers)
- 🎯 Sector partners (incl. financial institutions)

Our activities

- 🎯 **Programs and Initiatives**
(My Money Dream, Tomorrow Money, Indigenous Women's Financial Wellness, Indigenous Super Website, On Country Mentors training program)
- 🎯 **Community Outreach**
(Big Super Day Out)
- 🎯 **Partnerships and Collaborations**
- 🎯 **Research and Thought Leadership**
(Beyond the Gap Podcast)
- 🎯 **Policy and Advocacy**

Impact

Supporting Aboriginal and Torres Strait Islander people to build wealth whilst staying connected to culture. Understanding that financial prosperity is defined by the individual in light of family and community needs. Being empowered to understand and take action in the core areas of financial wellbeing whilst having confidence to engage with the financial services sector when needed.

IMMEDIATE RESULT

SHORT TERM

MEDIUM TERM

LONG TERM



Individuals recognise they are not alone in their experience of dealing with money, and find a judgement-free source of support.

Individuals are open to learning more about money management within personal and cultural contexts

Feel better about money

- Understand the historical context behind lack of financial experience and confidence
- Decreased shame/guilt
- Understand that saving money and caring for community are not mutually exclusive

Are more in control

- Can fit money into their own unique story and identity
- Feel confident saying no to family or community/offering other non-financial support
- Can explain elements of finance to family and friends

Working towards prosperity

- Unite financial identity with First Nations cultural identity
- Have the ability to educate their community on financial management skills
- Can provide financial support to community/cultural matters that are important to them



People have opportunities to share their lived experiences and support others in their community.

Community members support each other with money management

Communities collaboratively engage with financial matters

- Family and community members feel confident and motivated to have financial conversations
- Community members reach out to a network of support following a crisis

Cultural/discourse shift in community

- Reduced taboo regarding a prosperous financial position
- Beginning the 'pass-down' of generational financial knowledge within families and communities
- Increased number of First Nations financial professionals



First Nations peoples have access to a culturally safe environment for information & education (whether online or face to face)

First Nations peoples build capacity around money management

- Increased confidence, optimism and motivation
- Increased knowledge and skills around budgeting
- Able to recognise practices and services that aren't in their best interests

- Can devise and action a plan based on unique priorities
- Willing to seek help
- Know where to go for financial support beyond FNF
- Can identify safe places to borrow from

- Proactive planning for unexpected expenses
- Pay down debts
- Develop savings
- Developing 'healthy' super
- Accumulating wealth and assets



Community partners and others in the financial sector have access to a trusted source of information and resources.

Sector provides better products and services to First Nations peoples

Community partners have the tools and resources needed to support their Indigenous communities

- Increased confidence and support to deliver culturally appropriate, and trauma informed, financial literacy
- Increased utilisation and distribution of FNF resources

Sector partners implement positive actions within their business

- Better understandings of First Nations perspectives and better equipped to engage appropriately
- Continued improvement in the design of products and services to better suit First Nations customers

FNF is seen as a thought leader on Indigenous financial wellbeing

- Stakeholders across the sector are engaged in conversations which continually increase depth of understanding of the issues and opportunities related to working with First Nations peoples



HOW WE MEASURE IMPACT

At First Nations Foundation, we use a combination of online tools and physical surveys to measure our impact. We provide learners with the opportunity to give immediate feedback on how they are feeling about money and how that has changed after completing our training. A core part of this is ensuring that the training is culturally safe and gives learners a sense of empowerment when learning about the relationship First Nations people have with money. We then follow up every 3 and 6 months to measure behavioural change. This is to identify if, and to what level, learners have implemented the lessons from the training.



The Impact Measurement Framework provides data that gives us a deeper understanding around the impact our education initiatives.

From here, we can make evidence-based decisions about our programs and strategies to ensure they are making a difference.



MESSAGES FROM MOB

I work at a Bank and wanted to try out the program. I thought it did a great job of introducing financial concepts and gave a great pathway to learn more.

Thank you for making me think about money as I have started a little savings the first time ever!

Keep the great work up! Absolutely loved it.

I'm just really grateful for all the new learnings that I have gained through the program. My confidence is much stronger now to ask for more clarification about things on my bank statement that I don't understand.

WE ALL NEED THIS PROGRAM. BOUNDARIES NEED BE SET WITH SOME FAMILY MEMBERS.

Thank you for a deadly workshop!

A fantastic financial literacy program that is tailored for Aboriginal and Torres Strait Islander people. Well done :)

I think it is a much needed program and hope to see more of our mob accessing these types of programs & gaining more knowledge surrounding all aspects of money.

I have just started my training as a Financial Counsellor and found this tool to be just what I've been looking for. I am currently working through the modules.

It was an awesome training!

I had recently separated from my partner of 26 years. I felt a sense of powerless and overwhelm because my husband always did the finances. The key outcome of the course was that I developed a budget (my first ever) and now have a better understanding of my financial position. This has eased my anxiety and empowered me as I move into the next chapter of my abundant life.

I loved everything about the course, the way it was presented was simple and clear but the information was thorough.

JUST A GOOD WAY TO TEACH ABOUT MONEY THAT WASN'T BORING AND STRAIGHTFORWARD.

Thanks for creating such a deadly program. I thoroughly enjoyed the speaker and everyone was very open to conversations and learning. Felt safe and supported. Organisers were all very helpful. Need more of these empowerment sessions for women.

Thanks Jordy! Training was fantastic and we learned lots about how to deliver in a culturally safe and respectful way. Can't wait to hear how everyone goes supporting financial well-being in community with these awesome resources.

Thanks for creating such a deadly program.



MY MONEY DREAM

is FNF's award-winning online financial literacy training program. It has been created by Mob, for Mob to help teach the skills for financial security and future prosperity.

The topics covered are:

- Introduction to First Nations Foundation, the My Money Dream program and financial wellness
- Culture and the economy
- Where are you at now financially?
- Reducing expenses and eliminating debt
- Smart savings
- Automating your finances

Key Figures:

- **658** individuals trained through the self-paced, online My Money Dream platform
- **98** Individuals trained face-to-face in My Money Dream workshops
- **135** Individuals attended online My Money Dream webinars
- **891** individuals trained in total
- **12** organisations trained/partnered with for delivery (eg Layna Homelands Aboriginal Corp, Ngarmili, CareerTrackers, Indigenous Business Australia, Tamworth High School).





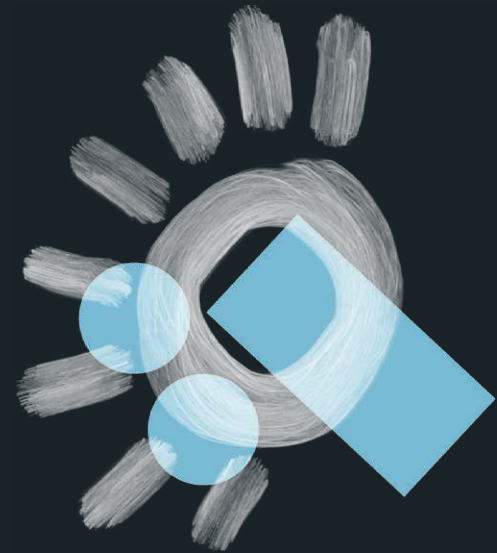
INDIGENOUS WOMEN'S FINANCIAL WELLNESS PROJECT



Financial education, events, and resources for Aboriginal and Torres Strait Islander women.

Key Figures:

- **9** Organisations trained/partnered with
- **239** Individuals attended monthly webinars and online special events
- **72** Individuals attended in-person Financial Self-Care workshops
- **156** Individuals trained in the My Money Dream program through the IWWF project
- **40** resources created (including articles, first person stories, fact sheets and videos)
- **1894** page visits to Women's pages on Tomorrow Money
- **2851** joined socials community (FB Group: 1,575 members, Rich Blak Women podcast Instagram: 317 followers, IWWF Mailing List: 959)
- **691** Rich Blak Women podcast listens





TOMORROW MONEY

Tomorrow Money is a website created by Indigenous Australians for Indigenous Australians as a trusted source of general information and lived experience around money.

Key Figures:

- **8992** number of unique visitors
- **21,185** page visits
- **1:19** average time spent on webpage
- Most popular articles:
 - IWWF Women's page
 - Rich Blak Women podcast
 - What happens if you miss buy-now-pay-later payments
 - How we started a business that is now worth \$10M
 - Financial Wellness article page





ON COUNTRY

Our On Country program is designed for professionals working in community organisations and/or financial wellbeing roles to provide culturally appropriate financial literacy resources for First Nations communities and clients.



Key figures:

- **8** organisations trained
- **40** facilitators trained to deliver workshops
- **Over 200** community members attended mentor-led training
- **174** mentors registered for On Country financial wellness resource hub
- **21** resources created (6 workshop tools for training delivery, 15 printable resources for specific financial topics)
- **209** resources downloaded from On Country financial wellness resource hub
- **8** in-person mentors and facilitators training sessions

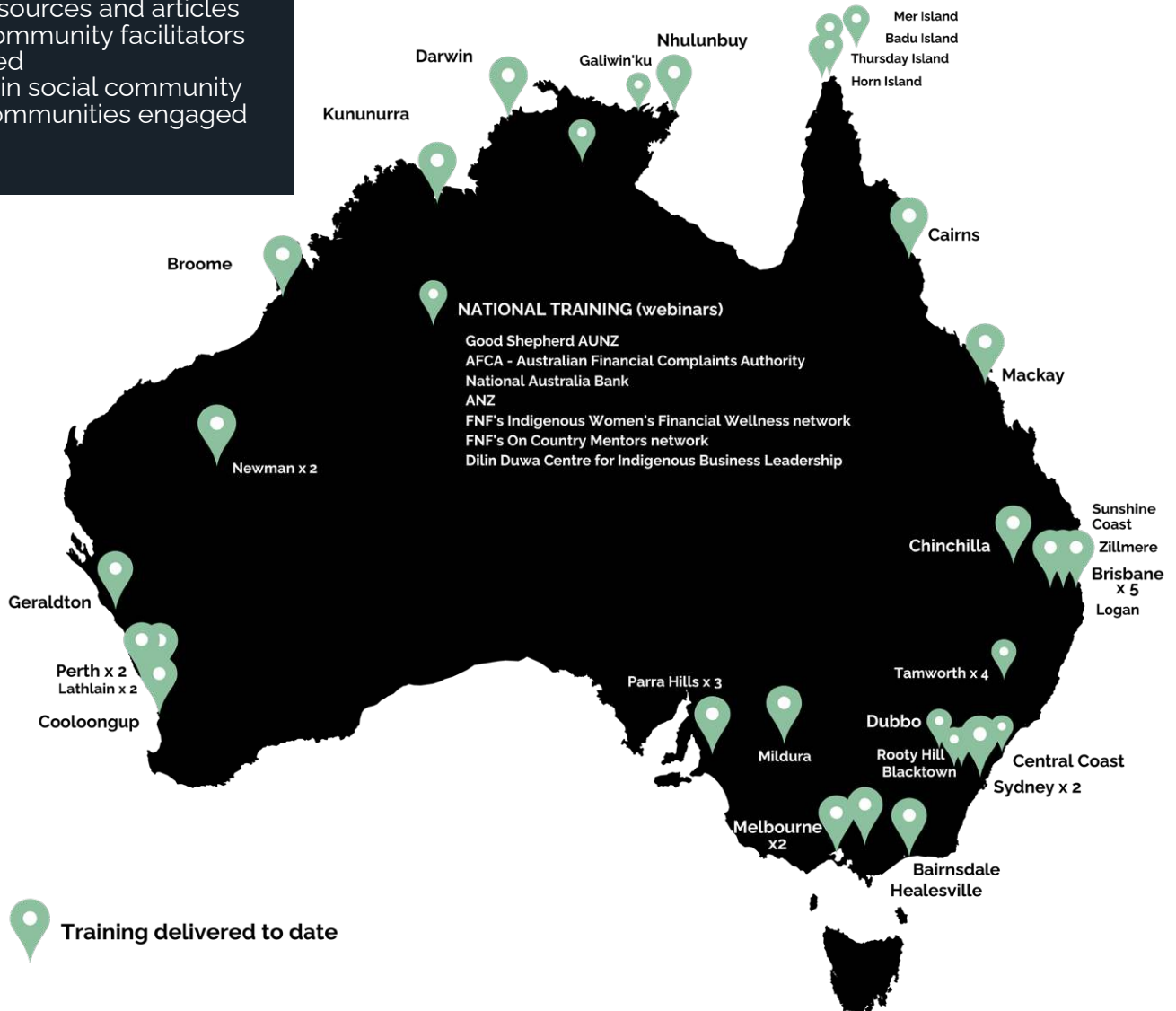




WHERE WE HAVE DELIVERED TRAINING

Community Impact:

- 1616 people trained
- 30 face-to-face workshops
- 8,900 web visits
- 61 resources and articles
- 40 community facilitators trained
- 2851 in social community
- 33 communities engaged

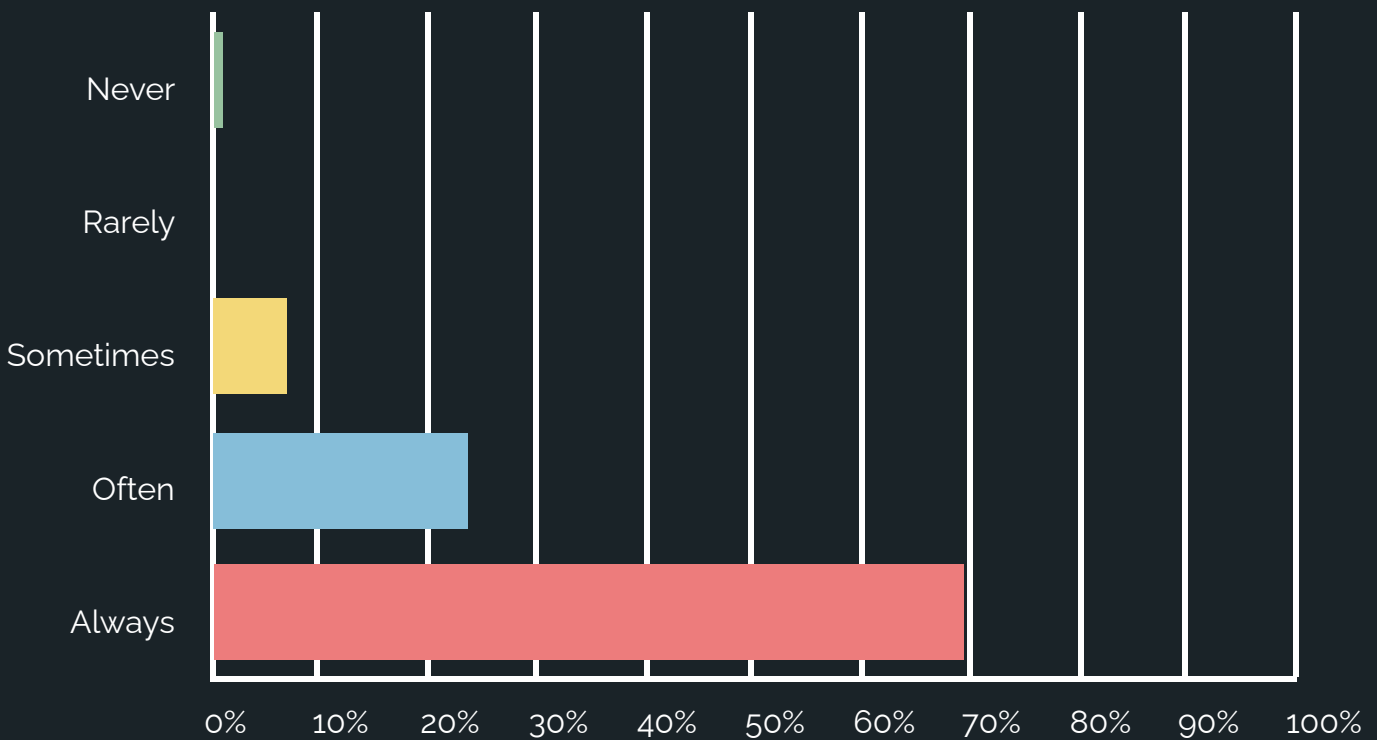


IMPACT MEASUREMENT SURVEY DATA



WOULD YOU SAY THAT FIRST NATIONS FOUNDATION PROVIDED YOU WITH A CULTURALLY SAFE ENVIRONMENT FOR INFORMATION AND SUPPORT?

91.96% of learners felt that FNF often or always provides a culturally safe learning environment and experience.



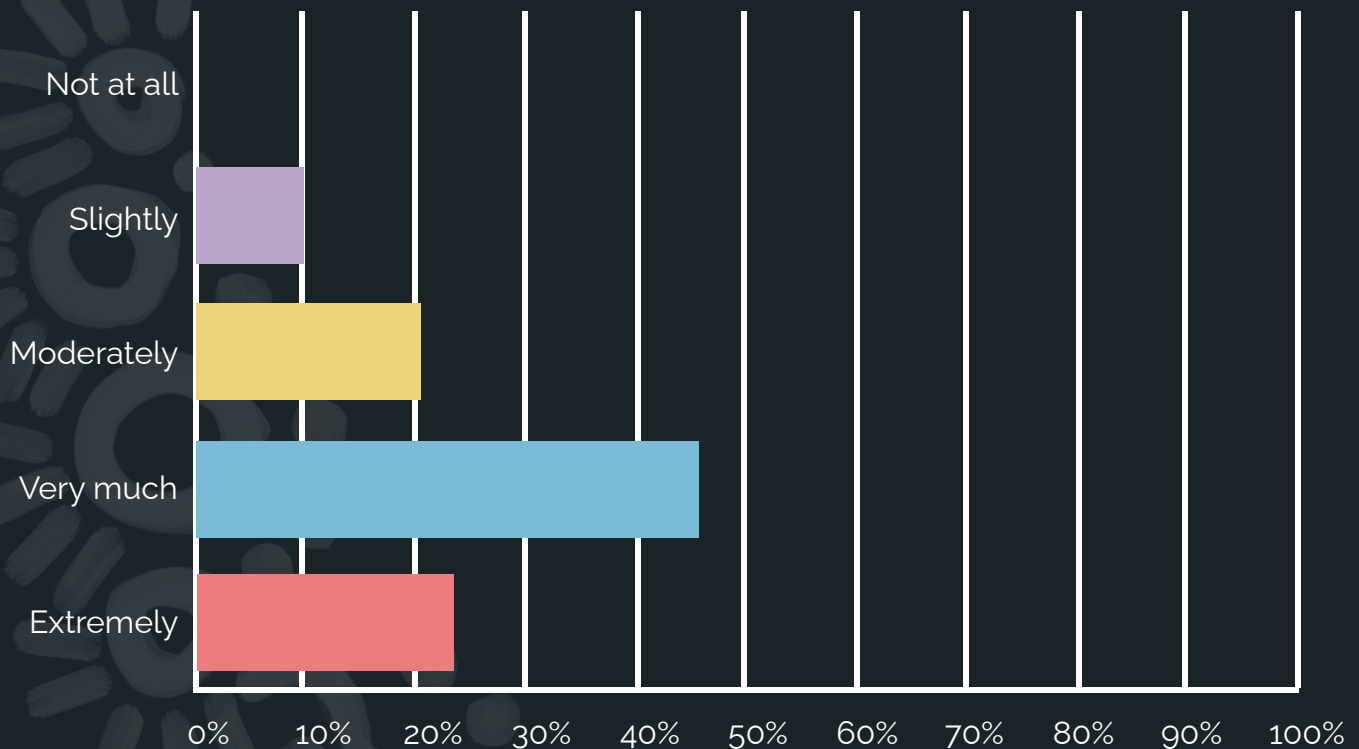
ANSWER CHOICES	RESPONSES
Never	0.89%
Rarely	0.14%
Sometimes	7.89%
Often	23.21%
Always	68.75%



DID THE TRAINING HELP TO INCREASE YOUR KNOWLEDGE OF THE HISTORICAL EVENTS THAT HAVE AFFECTED FINANCIAL KNOWLEDGE FOR FIRST NATIONS PEOPLE?

Historically, First Nations people haven't been able to earn or manage their own money. It's important for learners to understand the impact policies such as stolen wages have on them in today's context.

Over **67%** of learners say that their knowledge of historical events that affected the financial knowledge of First Nations people increased very much – extremely.

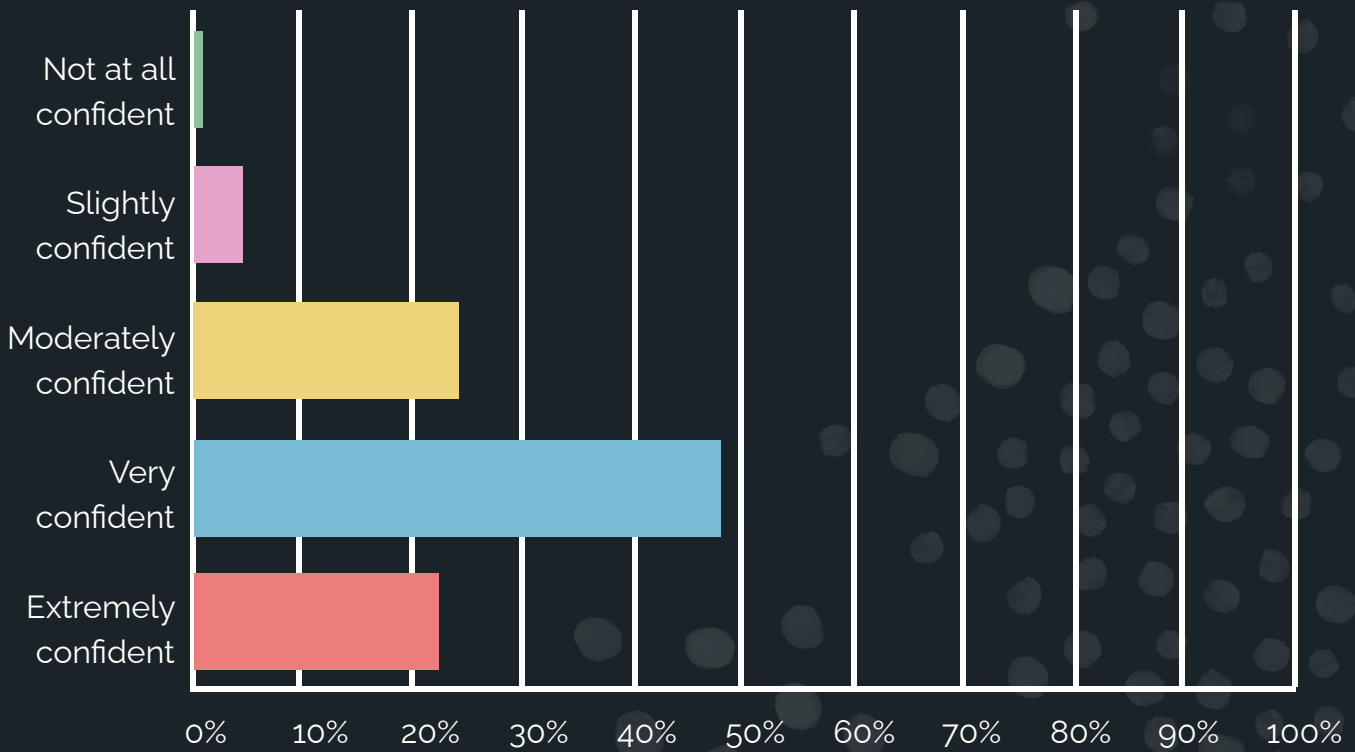


ANSWER CHOICES	RESPONSES
Not at all	0.00%
Slightly	9.91%
Moderate	20.72%
Very much	45.95%
Extremely	23.42%



HAVING COMPLETED THIS PROGRAM HOW CONFIDENT DO YOU FEEL ABOUT MANAGING YOUR MONEY IN THE FUTURE?

Over **70%** of learners said they feel very confident to extremely confident in managing their money in the future after completing the training.



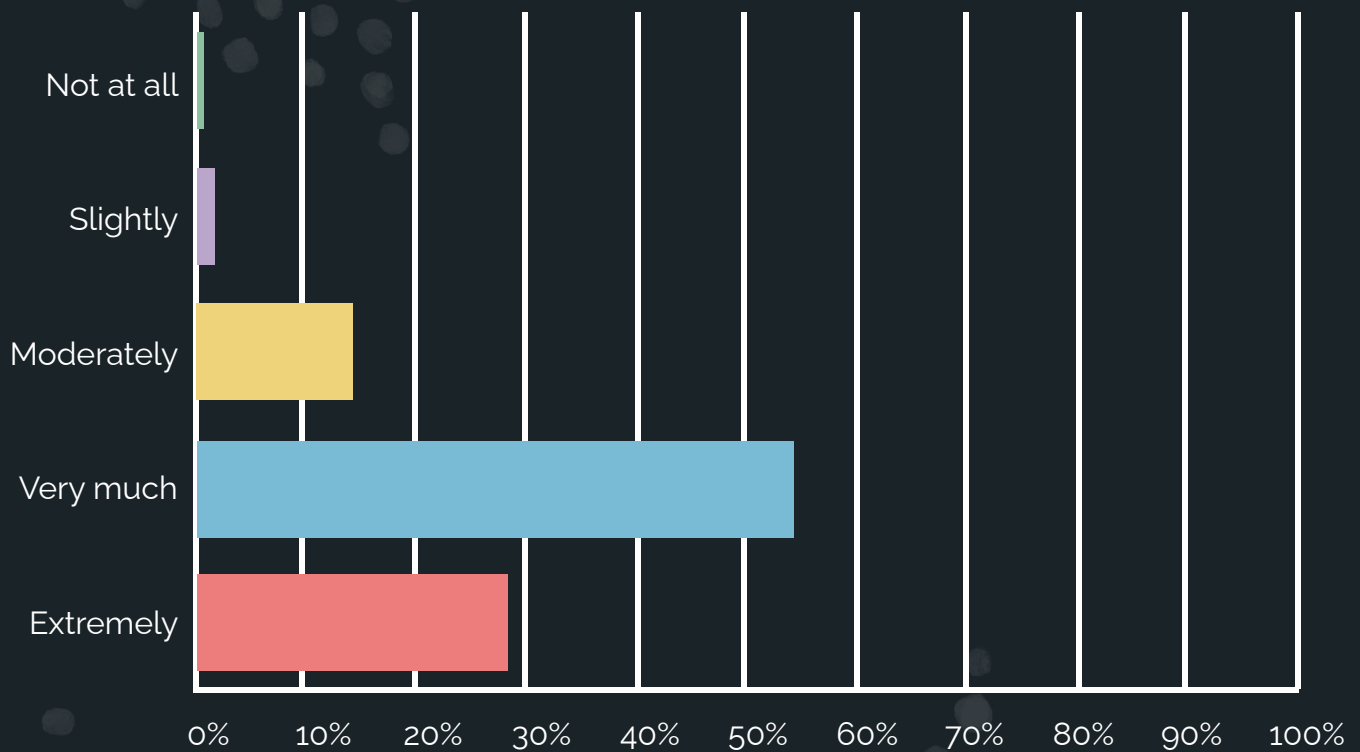
ANSWER CHOICES	RESPONSES
Not at all confident	0.89%
Slightly confident	4.46%
Moderately confident	24.11%
Very confident	48.21%
Extremely confident	22.32%



DID THE STORIES AND LEARNINGS SHARED IN THE TRAINING HELP YOU TO FEEL THAT YOU CAN STILL HAVE A CONNECTION TO CULTURE AND BE GOOD WITH MONEY?

For a lot of First Nations people, being financially savvy can lead to a loss of connection to culture as money is something brought here during invasion. We want learners to know that you can be financially savvy and connected to culture.

Over **82%** of learners said that the training helped them understand that they can still have a strong connection to culture and be good with money.



ANSWER CHOICES	RESPONSES
Not at all confident	0.89%
Slightly confident	1.79%
Moderately confident	14.29%
Very confident	54.46%
Extremely confident	28.57%

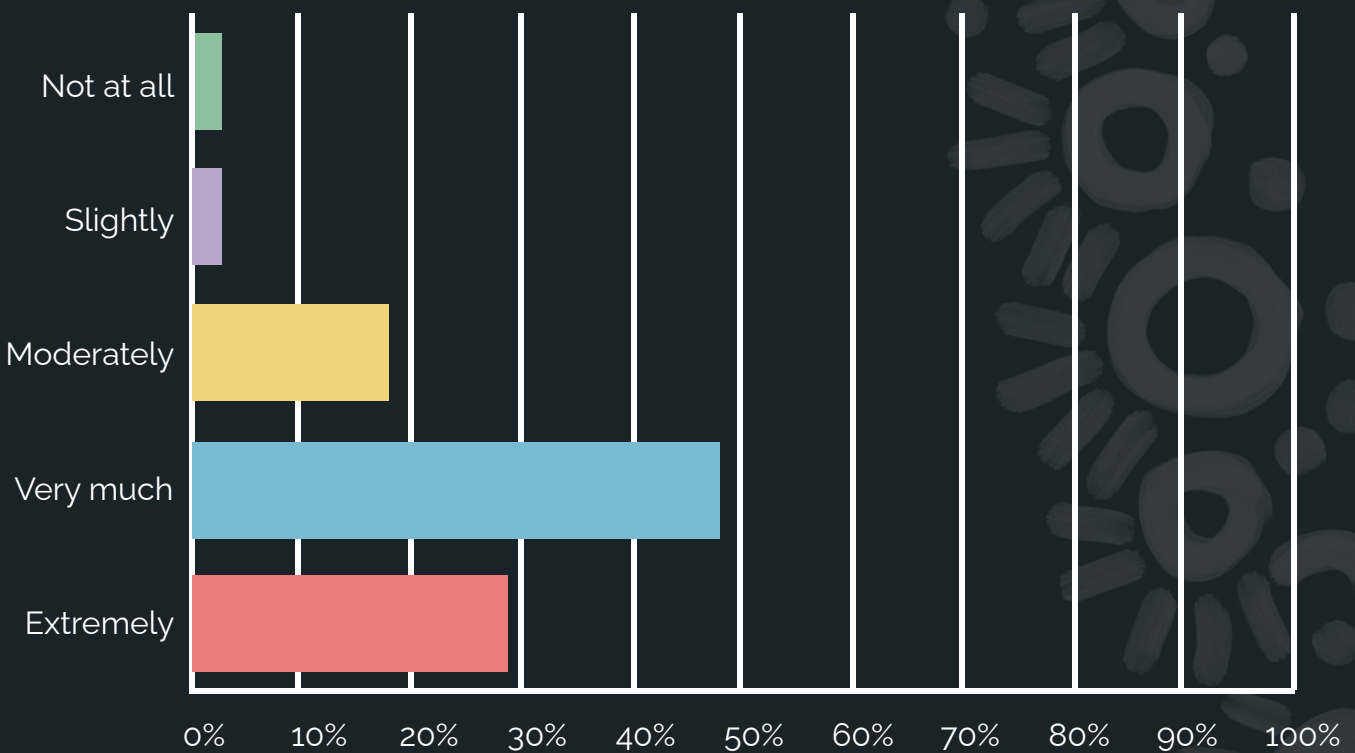


DO YOU FEEL MORE CONFIDENT TO ESTABLISH HEALTHY BOUNDARIES FOR FAMILY MEMBERS THAT OFTEN ASK FOR MONEY?



Continually supporting family with money even at one's own detriment is a common experience amongst First Nations people.

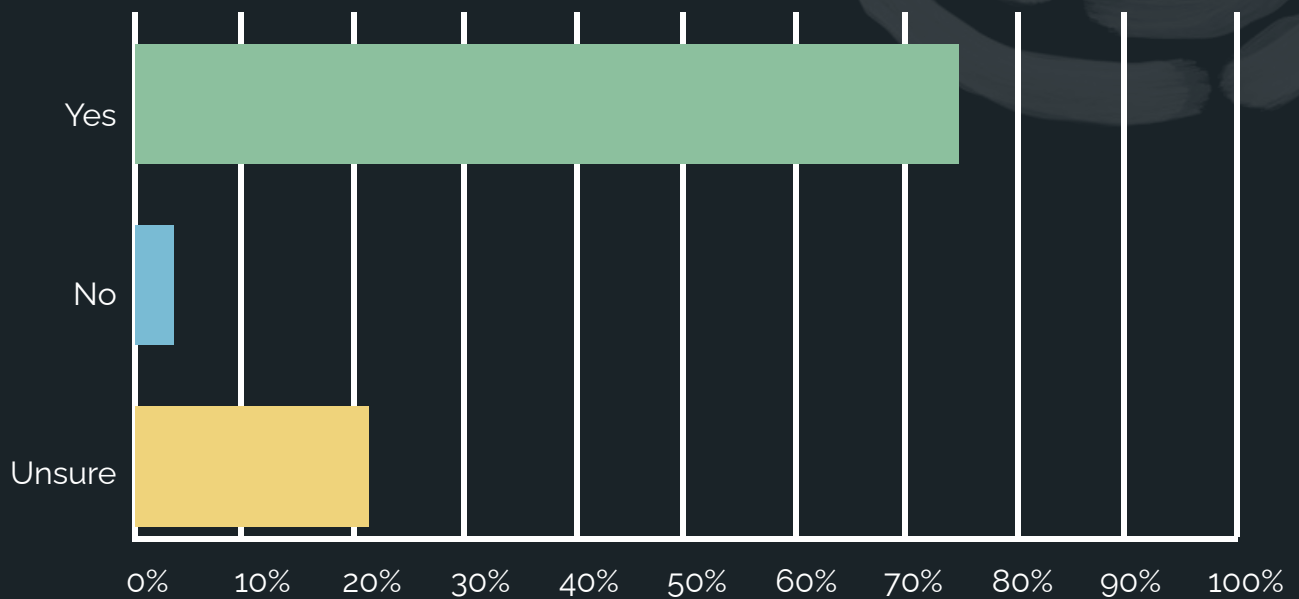
Over **76%** of learners said they felt very to extremely confident in establishing healthy boundaries for family members that often ask for money.



ANSWER CHOICES	RESPONSES
Not at all confident	2.68%
Slightly confident	2.68%
Moderately confident	17.86%
Very confident	48.21%
Extremely confident	28.57%



HAS THE PROGRAM HELPED YOU IDENTIFY SAFE PLACES TO BORROW MONEY FROM?



ANSWER CHOICES	RESPONSES
Yes	75.00%
No	3.57%
Unsure	21.43%

75% of learners said that the training helped them identify safe places to borrow money from.





BEFORE AND AFTER THE TRAINING

THIS EXPLORES HOW CONFIDENT PEOPLE WERE BEFORE AND AFTER COMPLETING THE TRAINING.

BEFORE TRAINING					
	VERY POOR	POOR	FAIR	GOOD	EXCELLENT
Your overall knowledge and understanding of money?	6.31%	9.91%	45.05%	32.43%	6.31%
Setting up free bank accounts	13.51%	16.22%	26.13%	29.73%	14.41%
Importance of having a good credit score	9.09%	15.45%	24.55%	33.64%	17.27%
How to use online banking and set up direct debits	5.41%	11.71%	22.52%	35.14%	25.23%

AFTER TRAINING					
	VERY POOR	POOR	FAIR	GOOD	EXCELLENT
Your overall knowledge and understanding of money?	0.00%	0.00%	8.11%	56.76%	35.14%
Setting up free bank accounts	13.51%	0.00%	10.91%	46.36%	41.82%
Importance of having a good credit score	0.00%	0.00%	5.45%	40.00%	54.55%
How to use online banking and set up direct debits	0.00%	0.00%	4.55%	45.45%	50.00%

After completing the training there was only one person who felt they were very poor or poor at the above measurements.

After the training, each category had at least **87%** of learners feeling they were good or excellent on the specified money subject.

YARNING UP WITH OUR DEADLY LEARNERS

Tatum Moore, 35 years old.
Chief Executive Officer of the Dubbo Local Aboriginal Land Council.

My Money Dream workshop, 2022.



Q: Has First Nations Foundation's Financial Wellness training helped you start good money habits? If yes, are you comfortable in sharing what these are?

A: Yes, it definitely made me realise that all the small things I pay for regularly such as subscription fees for like Netflix etc, or the daily cuppa adds up. I have always been so focused on the bigger bills that all the small fees can so easily go undetected, and they quickly add up. I remember when Jordy listed all the different subscriptions, and I couldn't believe I had nearly everything on that list. I also feel a bit more in control of my finances, I have two savings accounts, one is for my dream home & the other is an emergency (just in case) fund.

Q: What was your understanding of money prior to undergoing the training?

A: I didn't have a real understanding of my own financial situation. I would keep track of my income and what I need to pay for bills etc, but I never really took the time to work out how much I could save each week.

Q: What is your understanding today of money?

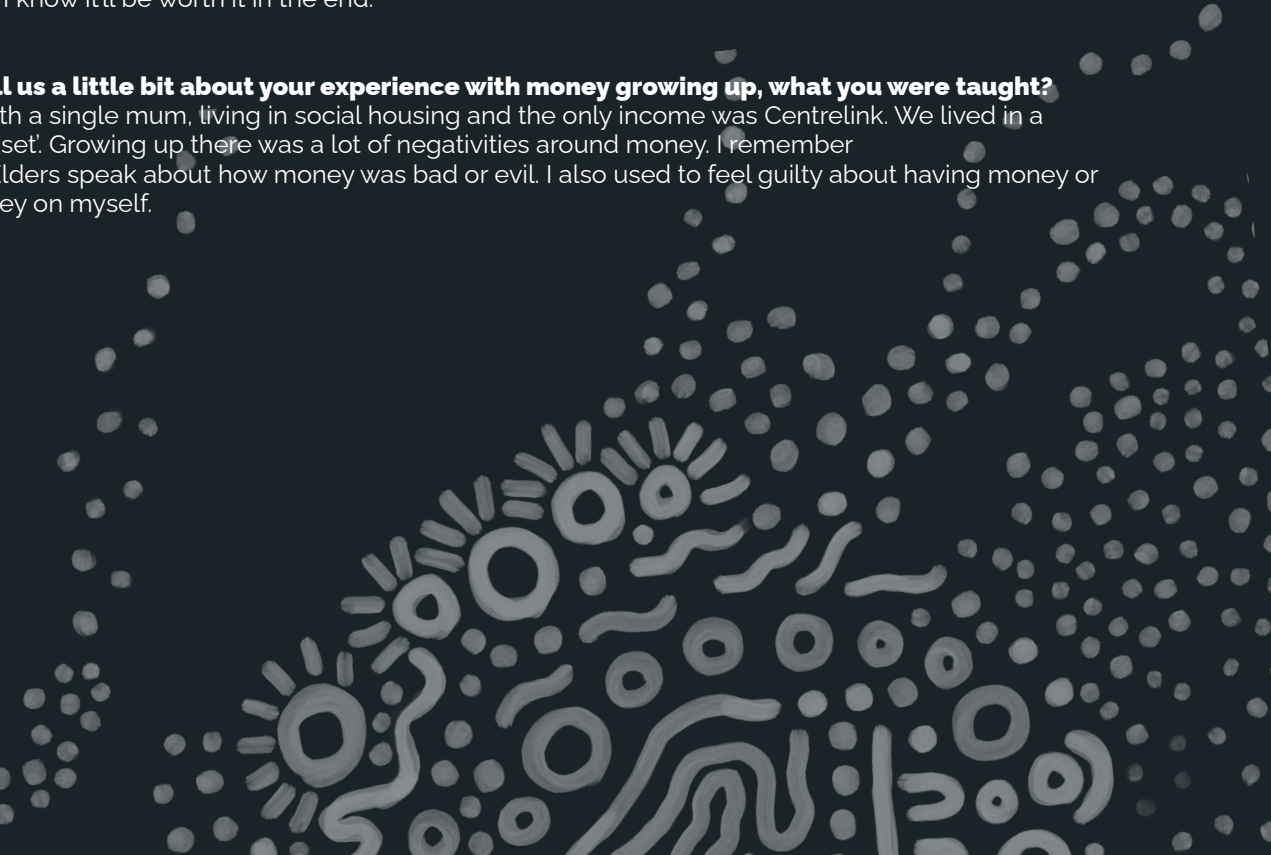
A: My relationship today with money is a lot more positive. I believe money gives us choices and opportunities, I believe it is merely a token to be exchanged for something we want and/or need. My mindset today is a lot more positive. I am grateful for money; I believe that money flows freely to me and often in unexpected ways.

Q: What was your biggest takeaway from the training?

A: My goal is to one day buy my family our dream home. Working out my budget & setting myself a financial goal made me realise how easily I can achieve my money dream. There are some small little sacrifices I need to make it, but I know it'll be worth it in the end.

Q: Can you tell us a little bit about your experience with money growing up, what you were taught?

A: I grew up with a single mum, living in social housing and the only income was Centrelink. We lived in a 'scarcity mind-set'. Growing up there was a lot of negativities around money. I remember over-hearing Elders speak about how money was bad or evil. I also used to feel guilty about having money or spending money on myself.





Anonymous, 30 years old. Fulltime worker and entrepreneur.

Indigenous Women's Financial Wellness Self-care session. Meanjin, 2022

Q: Did you engage with FNF program as an individual or as part of your work?

A: As an individual for the Meanjin Financial Self-Care day 27 August 2022.

Q: Has First Nations Foundation's Financial Wellness Training helped you start good money habits? If yes, are you comfortable in sharing what these are?

A: Absolutely – they definitely have. Since I did the session a couple of months ago, at the time I had a whole bunch of debt and had zero savings, and I had no money splits or anything like that. Since the session, I have saved just over \$1000 and I have all of my different accounts set up for like fun, savings and all of my rego and stuff like that. I bank with a bank that allows me to automatically split my pay by percentages and fixed amounts and put them into those accounts. So, that is probably the most beneficial things that's come from that. And to have savings for the first time in like 7 years has just been the coolest thing. Not only to see it there, but the financial security that comes with it as well. So good! You don't even have to think about it, it's amazing (the automation).

Q: What was your understanding of money prior to undergoing the training?

A: I very much, for a large portion of my adult life, was operating on a survival basis, and that really came from having poor money habits and a poor understanding of value for money. I viewed it more as a fluid currency rather than setting myself up for success. And I really was just so used to operating in a pay-to-pay schedule, and constantly 'robbing Peter to pay Paul'. That was my understanding before, but now it is very different.

Q: What is your understanding today of money?

A: While it's still obviously a currency, now the way I view it is; it is a currency for stability and freedom and success, rather than survival.

Q: What was your biggest takeaway from the training?

A: The importance of balance, and the importance of stability. Those were the biggest things that I learnt, and the impact of those learnings had on me really made my 'why' very different. Because my 'why' was so much stronger it became very clear to me that I needed to change the way that I was doing things financially is why I was able to implement things so quickly and have success with that. So, I think it really changed my thinking around money, it changed my purpose around money very well as well.

Q: Do you have an example of how you used the training in your life?

A: I created savings and automated banking. One of the other really good pieces from the session was about free financial counselling that's been insanely beneficial for me. I was in a domestic violence relationship where there was a lot of financial abuse, and my ex-partner has racked up over \$5000 in tolls, and even though I had had my name taken off the lease there was still some stuff that was following me from that as well. The financial counselling team basically gave me a script to go to the toll place and also Origin energy for my electricity, because everything was still under my name but I was not living in the house. And they waived everything. And they helped me with shady fees that my creditors were charging, so I got \$300 back from one creditor. Invaluable!

Q: Can you tell us a little bit about your experience with money growing up, what you were taught?

A: Between the ages of 12-18, my Mum managed my money ...even though Mum had the very best of intentions I never had to learn anything about money, so there was no value about money for me. I was just like "it comes, and it goes" and that is how my survival tactics started coming in because I was just living pay cheque to pay cheque.

Q: Anything else you'd like to add?

A: Just, thank you! I'm just, like, I'm blown away that these sorts of things exist. And I think that's probably one of the biggest gaps and misconceptions for our people is that they don't even know that these things exist. It absolutely changed how I think about, not even money, but it's the value of things. The value of materialistic things; if I buy this what effects is this going to have on my finances? Or if I spend all of my 'fun' money and then I start dipping into my savings what effect is that going to have on my goal for my savings in the next three months? That did not exist in my brain before I went to the session. My most, wholehearted gratitude and thanks! You guys do incredible work, so thank you!



Monica, 55 years old. Youth & Family Support Worker.

Indigenous Women's Financial Wellness Self-care session. Meanjin, 2022.

Q: Did you engage with FNF's program as an individual or as part of your work?

A: I was invited by a friend to attend the FNF event.

Q: Which program/event?

A: Indigenous Women's Financial Wellness Self-care session in Meanjin.

Q: Has First Nations Foundation's Financial Wellness training helped you start good money habits? If yes, are you comfortable in sharing what these are?

A: Yes. It helped me understand:

- My current financial situation
- Credit reporting
- Where to go for financial advice
- Savings tips

In one of the yarning circles, we got to share our stories and realise that financial struggles are real and is common amongst of all of us. In this space we were able to share, uplift and empower women of all ages.

Q: What was your understanding of money prior to undergoing the training?

A: I had limited understanding.

Q: What is your understanding today of money?

A: After attending the session it gave me more insight about money management.

Q: What was your biggest takeaway from the training?

A: I felt more empowered as a single working mum understanding money management and setting goals in the future for my children. The facilitators were down to earth, open, real, culturally appropriate and delivered the training so that we were all able to understand. It is very difficult to talk about money/your finances, but the facilitators were able to provide a safe space that was culturally appropriate. Another takeaway would be access to free financial literacy resources and the online training.

Q: Do you have an example of how you used the training in your life?

A: What I was taught in the session, I am trying to apply this to my everyday life.

Q: Can you tell us a little bit about your experience with money growing up, what you were taught?

A: Growing up we were told to get a good education so that we were able to get a good job.



Ulani Lawton, 23, Crane Operator.

My Money Dream workshop, 2022.

Q: Did you engage with FNF program as an individual or as part of your work?

A: I engaged with FNF as an individual.

Q: Which program/event?

A: I took part in My Money Dream.

Q: Has First Nations Foundation's Financial Wellness Training helped you start good money habits? If yes, are you comfortable in sharing what these are?

A: I'd definitely say it has helped with money habits, particularly around automating my bank accounts and bills, as well as how to deal with lending money out to family members.

Q: What was your understanding of money prior to undergoing the training?

A: I saw money as my reward for working and kind of just treated myself to anything, handed it out to family members. I never thought I'd get anywhere with money so never put much thought into it.

Q: What is your understanding today of money?

A: Now I know that small steps can make a big difference, it doesn't have to be hard.

Q: What was your biggest takeaway from the training?

A: My biggest takeaway from the training was around setting boundaries for loaning money out.

Q: Do you have an example of how you used the training in your life?

A: I've automated my bank accounts and locked my savings accounts. That way the money is transferred into savings and locked away before I even wake up on pay day. Any money that I spend or loan out has to come out of my spending accounts.

Q: If you could give advice to others who are yet to experience the program, what would it be?

A: I'd definitely recommend this program to my family and friends. It's the first culturally specific one I could find and that's made a huge difference.

Q: Can you tell us a little bit about your experience with money growing up, what you were taught?

A: I wasn't really ever taught to save and definitely not anything about how to get ahead with investing or buying a home or anything like that. Money was just a tool to have fun.

Q: Where do you think the biggest gaps are for First Nations people and financial wellbeing?

A: I think the biggest gap is we don't see ourselves represented as financially successful. On tv, in the media, there's no one who looks like us that is succeeding financially. We aren't taught this in schools and neither were our parents and grandparents. Most of our grandparents weren't even allowed to finish school. There's an education gap that widens the financial gap I think.





VOLUNTEERS AND PARTNERS

THANK YOU TO OUR SUPPORTIVE PARTNERS AND DONORS

The success and impact of the Foundation goes beyond the input from our staff members. I wanted to say how grateful and privileged I feel that people volunteer their own time to support the financial wellbeing of Indigenous Australians.

The following is the list of partners who have contributed to the Foundation over the past 12 months and that I personally want to acknowledge.

Phil Usher
CEO

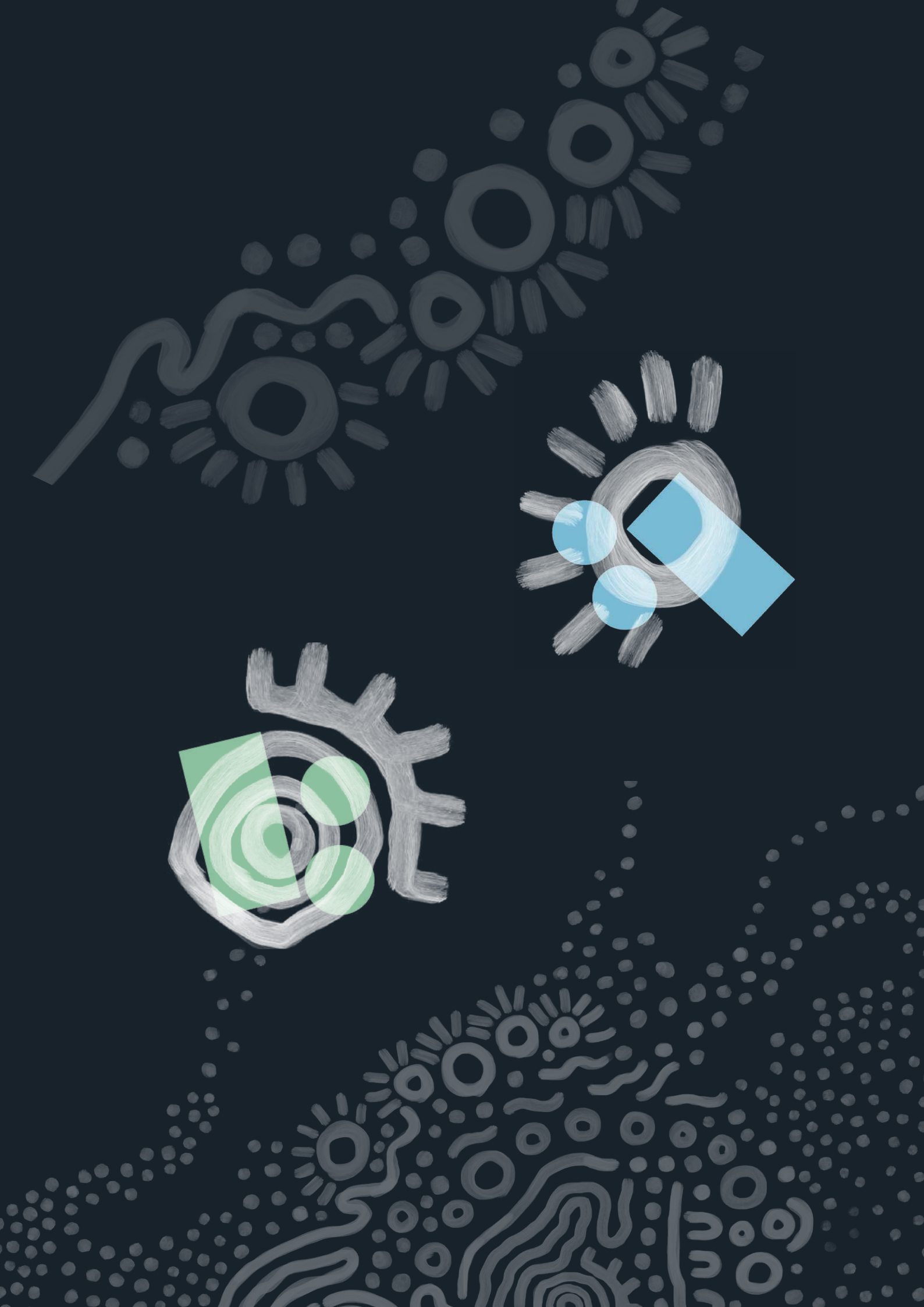
PURPOSE PARTNER

SUNCORP



Aberdeen Standard Investments	Beyond Bank	EY	Money101	Reverb Media
Allan & Gill Gray Philanthropy Australasia	BHP	Financial Counselling Australia	National Australia Bank	The Centre for Social Impact UNSW
AMP	BPAY	Flowers Across Australia	Natixis Investment Managers Australia	The Glen Centre NSW
ANZ Bank	Commonwealth Bank	Greenpoint Media	PayPal Giving Fund	The Killara Foundation
auDA Foundation	Customer Owned Banking Association	Indigenous Business Australia	Pearler	The RegTech Association
Australian Unity Foundation	Department of Prime Minister and Cabinet Office for Women	The Indigenous Consumer Assistance Network (ICAN)	Rachael Sarra	Westpac
AustralianSuper	Equity Trustees	Leo Wealth	Relative Creative	WIRE





1 IN 2 FIRST NATIONS PEOPLE ARE IN FINANCIAL DISTRESS, AND 75 PER CENT OF THE COMMUNITY STILL STRUGGLE TO ACCESS FINANCIAL SERVICES.

If you can, please consider supporting our important work building financial prosperity for First Nations people in Australia.

\$1,000

can fund a face-to-face money skills workshop in community

\$5,000

provides online financial literacy training for 50 First Nations mob

\$10,000

can fund a financial empowerment outreach event in remote Australia

Donating means we can reach more communities with our vital money skills training and resources.
Any contribution helps.

Please scan below to donate today,
or get in touch with our team to discuss partnership
and sponsorship opportunities: **operations@fnf.org.au**



3 Albert Coates Ln, QV, Melbourne VIC 3000

Email info@fnf.org.au

firstnationsfoundation.org.au