

# First Nations Foundation

Evaluation of the My Moola program  
(EY Sweeney Ref No. 26335)

30 August 2018

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30 August, 2018

Ms Amanda Young  
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## Evaluation of the My Moola program

Dear Amanda,

Enclosed is the report on the Evaluation of the My Moola program. This report has been prepared in accordance with the terms and conditions of the proposal dated 7 September, 2016.

We acknowledge and appreciate the assistance that you have provided in the performance of our work with regards to this project.

Please contact Dr Peta Odgers on 0407 388 772 if you have any questions regarding this report.

Yours sincerely,



**Lewis Jones**  
Managing Director - EY Sweeney



**Dr Peta Odgers**  
Senior Manager – EY Sweeney

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## Report disclaimer

Our Report may be relied upon by the First Nations Foundation for the purpose set out in the scope section/proposal only pursuant to the terms of our engagement letter dated 16 September, 2016. We disclaim all responsibility to any other party for any loss or liability that the other party may suffer or incur arising from or relating to or in any way connected with the contents of our report, the provision of our report to the other party or the reliance upon our report by the other party.

# 1. Management summary

## 1.1 Program overview

My Moola is the First Nations Foundation's (FNF) unique Indigenous financial literacy, capability and wellness training program developed by Indigenous people for Indigenous people. It uses a cultural framework to make financial skills relevant and to drive positive behaviours such as saving, budgeting, and using money to achieve life goals in order to support families and communities.

The program is designed to develop the capacity of the local Indigenous community to own and control the program and actively lead the change-management process within the community. The training is delivered by Indigenous facilitators. The one day program teaches budgeting, goal-setting, insurance, superannuation, loans, and investments in a culturally appropriate way.

FNF partnered with AFL SportsReady (AFLS), a national not-for-profit organisation which facilitates employment and education for young Australians, to pilot the use of the My Moola Indigenous financial literacy program. The target audience for the pilot are the AFLS workforce and AFLS job placement participants; both audiences are Indigenous Australians.

This pilot has the following aims:

- ▶ To build the financial literacy of the AFLS Indigenous workforce, and
- ▶ To improve the financial literacy and work readiness of the AFLS 2016 intake of Indigenous job placement participants.

## 1.2 Evaluation overview

The evaluation focused on assessing the program's impact in the following areas:

<b>Impact on skills and capabilities</b>	<ul style="list-style-type: none"> <li>▶ To understand the impact that the My Moola program will have on improving the financial literacy skills of participating Indigenous workers and placement workers</li> </ul>
<b>Broader program impacts</b>	<ul style="list-style-type: none"> <li>▶ To determine what impact the program had on workforce engagement, productivity and retention and achievement of life money goals</li> </ul>

Additionally, the program's short- and medium-term outcomes were identified in a program logic model (Appendix A) developed collaboratively with staff from EY<sup>1</sup>, First Nations Foundation staff and Financial Literacy Australia.

### 1.2.1 Evaluation methodology

A mixed methods approach was employed for the collection of primary data for this evaluation, which was complemented by the analysis of secondary data. The methodology thus comprised:

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<sup>1</sup> The EY evaluators of this report were not involved in creating the Program Logic model; it was created by staff members in another section of EY.

Methodology by activity type	
<b>Secondary data analysis</b>	<ul style="list-style-type: none"> <li>▶ Brief analysis of financial data to determine the cost-per-person to participate in the program</li> </ul>
<b>Qualitative research</b>	<ul style="list-style-type: none"> <li>▶ 2 face-to-face depth interviews were conducted with FNF and AFLS management and administration staff, and a mix of 5 face-to-face and phone interviews were conducted with AFLS mentors and 10 program participants.</li> </ul>
<b>Quantitative research</b>	<ul style="list-style-type: none"> <li>▶ Pre-training, post-training and follow-up surveys were conducted using a hardcopy questionnaire. Pre-training and post-training surveys were conducted in session with facilitators supervising. Follow-up survey distribution was conducted by FNF facilitators and calls by the EY Sweeney telephone interviewer team. A total of 83 pre-training, 76 post-training, and 30 follow-up surveys were completed.</li> </ul>

## 1.3 Key findings

### 1.3.1 Program relevance and appropriateness

Overall, the evaluation found that there is a strong need for the program among the Indigenous job placement workers to which it was delivered. The foundational money management aspects of the program (for example, saving and budgeting) were viewed as relevant and useful to participants, whereas the more advanced topic areas (for example, mortgages and credit cards) varied in relevance based on characteristics of the participant cohort. More specifically, it was found that:

- ▶ Many Indigenous people entering the workforce face challenges managing their money effectively
- ▶ The majority of participants interviewed believed that money management education is important and will help improve their financial position.
- ▶ Prior to undertaking the program, most participants who were interviewed experienced challenges managing their money in the following areas:
  - Difficulty saving money
  - Spending a large portion of their income on the day it was received
  - Difficulty distinguishing between discretionary and essential purchases
  - Giving away money to immediate and extended family, and to friends
  - Believing low trainee wages precluded them from improving their financial position
- ▶ Foundational program content areas focusing on money management strategies addressing saving, budgeting and spending were viewed as relevant and helpful by most participants. Participants interviewed had differing attitudes towards the relevance of more advanced topics including mortgages and loans based on their region, location, age and employment industry.
- ▶ Given that the program was created and delivered by and for an Indigenous cohort, it was expected that participants would feel culturally safe, which is what they reported.

### 1.3.2 Program effectiveness

The findings of the evaluation indicate that participants found the program engaging and that it had a range of positive impacts on participants' money management behaviours. Specific findings include the following:

- ▶ Participants found the program engaging overall. They reported that the trainer was highly effective at explaining concepts, and that the practical exercises and story-telling inspired participation.
- ▶ Since completing the course:
  - 83% of participants were able to manage their money more effectively
  - 90% of participants were more confident to manage their money
  - 70% were more confident about their financial future
  - Most participants reported positive changes to money management behaviours in the areas of saving, developing saving goals, budgeting, reduced spending on unnecessary items, reduced giving away of money, and making their money last beyond payday.
- ▶ The program had no direct observed impacts on the workforce engagement, productivity and retention of participants.

### 1.3.3 Program efficiency

While findings indicate the program appeared to be effective in improving participants' financial literacy behaviours and attitudes, it did not achieve the reach of 236 participants that was initially intended. This lower than expected reach increased the cost per person to deliver the program, reducing its overall efficiency.

The program's low reach appeared to relate to, at least in part, scheduling issues and the challenges of delivering face-to-face training, which can be difficult for some participants to access due to distance and transport issues or because of other competing priorities. AFLS management and mentors indicated that a more solid delivery schedule occurring outside of peak periods (such as school exams and business peak periods) may have reduced the rate of non-attendance.

The cost per person to attend the program was \$817.34 (including the 7 train the trainer participants), with the total delivery cost being \$75,196. If training had been delivered to the full 236 potential participants, the costs would have reduced to \$318.63 per participant (ignoring any additional staff and materials costs). It is important to note that these figures do not include the costs to develop the program.

## 1.4 Conclusion

Findings indicate that the strength of the My Moola program is in its ability to engage and motivate participants to make positive behavioural changes in the foundational money management areas of saving, spending and budgeting. Other key strengths of the program include the capacity of the trainer to engage participants with the material through personal storytelling to effect changes in the way they manage their money, as well as the tailoring of the program to an Indigenous audience.

Opportunities to improve the program include the appropriate tailoring of content which is relevant to different subgroups of Indigenous job placement workers and extending the program's capacity to reach broader Indigenous audiences.

# THE DETAILED REPORT



## 2. Introduction

This section provides an overview of the background and policy context of the My Moola program and the rationale for the evaluation of this program.

### 2.1 Policy context

The Australian Government has been developing targeted policies and initiatives on financial literacy for almost two decades. It established the Australian Government Financial Literacy Board in 2005 and appointed the Australian Security and Investments Commission (ASIC) as Australia's Government lead agency for the development of financial literacy initiatives in 2008<sup>2</sup>. Accordingly, ASIC has developed financial literacy resources for schools and for the broader public, including ASIC's MoneySmart Teaching program<sup>3</sup> and ASIC MoneySmart website which aim to improve the financial literacy of Australians.

Indigenous Australians continue to demonstrate significantly lower levels of financial literacy compared to non-Indigenous Australians. This discrepancy was highlighted by the 2015 Programme for International Student Assessment (PISA) study which examined global financial literacy levels of students in Organisation for Economic Development (OECD) countries. While non-Indigenous Australians students achieved 508 points, outperforming the OECD member average of 489 points, Indigenous Australians only scored 411 points – 97 points less than non-Indigenous students.<sup>4</sup>

Indigenous Australian cultural approaches to money tend to differ from Western cultural approaches to finances: Indigenous Australians view, manage and control money differently to non-Indigenous Australians.<sup>5</sup> In Indigenous Australian culture, money tends to be marked by relationships, flowing between households and being shared between individuals, rather than belonging exclusively to one particular individual. Indigenous Australians therefore favour a collective, rather than an individual, approach to money, preferring "sharing money over saving it"<sup>6</sup>. Further, among Indigenous Australians, saving money can be seen as a self-interested act that can strain relationships.<sup>7</sup>

Research highlights the need to develop financial literacy programs tailored to Indigenous Australians which address these socio-cultural perspectives and differences.<sup>8</sup> While ASIC has developed resources for Indigenous Australians, this research highlights the need for comprehensive money management programs targeted at all Indigenous Australians. The My Moola program was specifically developed to provide culturally relevant and accessible financial literacy training tailored to the different needs of Indigenous communities, with a specific focus on providing financial literacy training to Indigenous adults.

### 2.2 The My Moola program

My Moola is the First Nations Foundation's (FNF) unique Indigenous financial literacy, capability and wellness training program developed by Indigenous people for Indigenous people. It uses a cultural

<sup>2</sup>[http://www.curriculum.edu.au/verve/\\_resources/National\\_Consumer\\_Financial\\_Literacy\\_Framework\\_FINAL.pdf](http://www.curriculum.edu.au/verve/_resources/National_Consumer_Financial_Literacy_Framework_FINAL.pdf)

<sup>3</sup> ASIC 2018. Money Smart. Available at: <https://www.moneysmart.gov.au/> (Accessed 08/04/18)

<sup>4</sup> Thompson, S. and L. DeBortoli 2017. PISA 2015: Financial Literacy in Australia. Australian Council for Educational Leadership.

<sup>5</sup> Godhino, V. 2014. PhD Thesis: 'Money, Financial Capability and Well-being in Indigenous Australia'. RMIT University

<sup>6</sup> Godhino, V. 2014. PhD Thesis: 'Money, Financial Capability and Well-being in Indigenous Australia'. RMIT University, p.iv

<sup>7</sup> Demosthenous, C, Robertson, B., Cabraal, A. and S. Singh 2006. Cultural Identity and Financial Literacy: Australian Aboriginal Experiences of Money and Money Management. Paper presented to the Financial Literacy, Banking and Identity Conference. P.9

<sup>8</sup>Demosthenous, C, Robertson, B., Cabraal, A. and S. Singh 2006. Cultural Identity and Financial Literacy: Australian Aboriginal Experiences of Money and Money Management. Paper presented to the Financial Literacy, Banking and Identity Conference; Godhino, V. 2014. PhD Thesis: 'Money, Financial Capability and Well-being in Indigenous Australia'. RMIT University.

framework to make financial skills relevant and to drive positive behaviours such as saving, budgeting, and using money to achieve life goals in order to support families and communities.

The program is designed to develop the capacity of the local Indigenous community to own and control the program and actively lead the change-management process within the community. The training is delivered by Indigenous facilitators, employed by local organisations. The one day program teaches budgeting, goal-setting, insurance, superannuation, loans, and investments in a culturally appropriate way.

FNF have partnered with AFL SportsReady (AFLS), a national not-for-profit organisation which facilitates employment and education for young Australians, to pilot the use of the My Moola Indigenous financial literacy program. The target audience for the pilot are the AFLS workforce and AFLS job placement participants; both audiences are Indigenous Australians.

This pilot has the following aims:

- ▶ To build the financial literacy of the AFLS Indigenous workforce, and
- ▶ To improve the work readiness skills of the AFLS 2016 intake of Indigenous job placement participants.

## 2.3 Evaluation objectives

The My Moola program was the subject of an independent evaluation in 2014. The present evaluation will build upon this emerging evidence base.

In line with Financial Literacy Australia’s evaluation agenda, the goals of the evaluation of this pilot are:

- ▶ To objectively assess the program’s outcomes
- ▶ To understand the key factors that lead to those outcomes
- ▶ To identify and share lessons learned from the program.

The purpose of this impact evaluation is therefore:

<b>Impact on skills and capabilities</b>	<ul style="list-style-type: none"> <li>▶ To understand the impact that the My Moola program will have on improving the financial literacy skills of participating Indigenous workers and placement workers</li> </ul>
<b>Broader program impacts</b>	<ul style="list-style-type: none"> <li>▶ To determine what impact the program had on workforce engagement, productivity and retention and achievement of life money goals</li> </ul>

All components of the program will be evaluated to determine their impact including training and workshops.

**Program activities:** the program was delivered as a five hour workshop by an Indigenous facilitator in several metropolitan and regional locations across Australia during the months of August 2017 and January 2018. **Appendix A** lists the dates and locations of the workshops. The program includes a mix of theoretical content and associated practical exercises, and participants are provided with program paraphernalia such as a moneybox to encourage and sustain learnings.

**Program resourcing:** the program utilises resources from FNF and AFLS. FNF engages a facilitator to deliver the program and employs one part-time staff member to share its management and administration. AFLS engages several Indigenous mentors who were trained to the deliver the program

and who recruit AFLS clients into the program. The program is funded by a grant provided from Financial Literacy Australia. Further details on financial resourcing are outlined in Section 5.

### 2.3.1 Scope of the evaluation

The evaluation focused on measuring the performance of the My Moola program and its short- and medium-term intended outcomes.

The program's short- and medium-term outcomes were identified in a program logic model (**Appendix B**) developed collaboratively with staff from EY<sup>9</sup>, First Nations Foundation staff and Financial Literacy Australia.

### 2.4 Key evaluation questions

The key evaluation questions for the My Moola program evaluation were as follows:

Issue	Key Evaluation Questions
<b>Appropriateness</b>	<ul style="list-style-type: none"> <li>▶ What was the need (or justification) for the program?</li> <li>▶ To what extent does the situation remain?</li> <li>▶ To what extent was the My Moola program delivered as planned during the research?</li> <li>▶ How appropriate is the My Moola training model in improving financial literacy capabilities?</li> </ul>
<b>Effectiveness</b>	<ul style="list-style-type: none"> <li>▶ Overall, how effectively has the program been in achieving its objectives?</li> <li>▶ Which elements of the program were most helpful? Least helpful?</li> <li>▶ What do stakeholders value most about the program?</li> <li>▶ Were there any other (intended or unintended) effects of the program on program participants, trainers, workplaces, participants and their families and communities?</li> <li>▶ Are there any gaps or areas where the current program could be improved or enhanced to better target job placement participants?</li> </ul>
<b>Efficiency</b>	<ul style="list-style-type: none"> <li>▶ To what extent was the program delivered on time and budget?</li> <li>▶ What is the per-person cost of delivering the program?</li> <li>▶ To what extent does the program represent value for money?</li> </ul>
<b>Lessons learned</b>	<ul style="list-style-type: none"> <li>▶ Overall what lessons have been learnt to guide future implementation of the My Moola training?</li> </ul>

### 2.5 Structure of this report

The findings of this evaluation have been presented using the following structure:

- ▶ Section 3 presents the findings in relation to the program's relevance and appropriateness

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<sup>9</sup> The EY evaluators of this report were not involved in creating the Program Logic model; it was created by staff members in another section of EY.

- ▶ Section 4 presents findings in relation to the program’s effectiveness
- ▶ Section 5 presents findings in relation to the program’s efficiency
- ▶ Section 6 presents concluding comments.

The Appendices include the research instruments (discussion guides and questionnaires).

## 2.6 Methodology

This section presents the evaluation design, the target audience and recruitment process, a profile of the evaluation participants, the approach to analysis and reporting, and data considerations and limitations.

EY Sweeney employed a mixed methods approach to the collection of primary data for this evaluation, which was complemented by the analysis of secondary data. The methodology thus comprised:

Methodology by activity type	
<b>Secondary data analysis</b>	<ul style="list-style-type: none"> <li>▶ Brief analysis of financial data to determine the cost-per-person to participate in the program</li> </ul>
<b>Qualitative research</b>	<ul style="list-style-type: none"> <li>▶ 2 face-to-face depth interviews were conducted with FNF and AFLS management and administration staff, and a mix of 5 face-to-face and phone interviews were conducted with AFLS mentors and 11 program participants.</li> </ul>
<b>Quantitative research</b>	<ul style="list-style-type: none"> <li>▶ Pre-training, post-training and follow-up surveys were conducted using a hardcopy questionnaire. Pre-training and post-training surveys were conducted in session with facilitators supervising. Follow-up survey distribution was conducted by FNF facilitators and calls by the EY Sweeney telephone interviewer team. A total of 83 pre-training, 76 post-training, and 30 follow-up surveys were completed.</li> </ul>

## 2.7 Secondary data analysis

### Secondary data analysis

A brief analysis of program data related to efficiency was conducted and was based on financial expenditure data provided by FNF. Findings of this secondary data analysis are reflected in Section 5 on efficiency.

## 2.8 Qualitative research

**Target audience:** Qualitative research was conducted with the following audiences:

- ▶ **Program administration stakeholders (FNF and AFLS):** The Chief Executive Officer of FNF, as well as the Acting Executive Manager of Recruitment Services, Contracts, Programs and Corporate Relations who oversees the delivery of the My Moola program at ALFS were interviewed separately.
- ▶ **AFLS mentors:** Indigenous mentors who assist Indigenous job placement workers to find and maintain traineeships and employment who were also trained to deliver the My Moola program to their group of placement workers they manage.
- ▶ **Job placement participants:** Indigenous job placement workers who were seeking traineeships or employment through AFLS.

- ▶ **FNF trainer:** It was initially intended that the trainer who delivered the program be interviewed for the evaluation, but FNF informed the evaluators in December, 2016 that she would no longer be delivering the program and was unavailable for an interview.

**Sample structure:** The sample structure by audience and research method is shown in Table 1.

Table 1: Depth interviews sample frame				
Stakeholder type by interview method	Face-to-face interview (1 hour)	Telephone interview (1 hour)	Telephone interview (45 minutes)	Total
Program administration stakeholders (FNF and AFLS)	2		-	2
AFLS mentors	1	2	2	5
Job placement participants	-	5	6	11
<b>Total</b>	<b>3</b>	<b>7</b>	<b>8</b>	<b>19</b>

**Sample frame changes:** While it was initially intended that 6 AFLS mentors would be interviewed, one of the mentors was not available to be interviewed. Additionally, it was only possible to interview one AFLS mentor face-to-face as others were not available to be interviewed at the scheduled time or were located in a different state to the evaluators.

It was also initially intended that 5 interviews with participants would be conducted face-to-face, however, where it was inconvenient for participants to attend interviews in person, telephone interviews were arranged. All interviews with participants were therefore conducted over the phone. Further, due to difficulties in recruiting participants for the evaluation, despite repeated efforts, it was not possible to recruit the final (12<sup>th</sup>) job placement participant to this evaluation.

**Recruitment:** participants were recruited by EY Sweeney’s specialist recruitment team with assistance from AFLS and its network of mentors.

**Fieldwork:** was conducted between February and March 2018. All fieldwork was conducted in Melbourne using face-to-face and telephone interviews.

**Incentives:** A \$25 Coles-Myer gift voucher was provided to My Moola program participants for participation in the interviews.

**Discussion guides:** were developed based on the evaluation objectives, and were approved by FNF

- ▶ Separate guides were developed for each audience type.
- ▶ Copies of these discussion guides are available in **Appendix C**.

**Interviews were recorded:** with the consent of participants, and used for analysis purposes.

**Analysis and reporting:** The key issues and themes were identified through a review of the qualitative data and a series of analysis sessions involving the evaluation team members.

- ▶ Verbatim quotes have been provided throughout the report to illustrate the main findings. To protect participants’ anonymity, quotes have not been attributed to any individual. Quotes have instead been

attributed to participants by their audience type and segmentation, ie, “AFLS trainers”, “Program administration stakeholders (FNF and AFLS)” and “Job placement participants”.

- ▶ Words are shown in square brackets to indicate words added [like this] to make the meaning of the quote clearer. Ellipses (such as ...) have been used to denote when words have been omitted to make the quote easier to read.

## 2.9 Quantitative research

The measurement framework commissioned by FNF was used as the basis for the development of the pre- and post-training surveys. A number of additional items were added to both of these surveys in consultation with FNF to ensure a full coverage of key issues. The initial surveys were timed to take approximately 10 minutes to complete, however, once in field it was identified that the surveys were taking participants longer. The three surveys were subsequently reduced in length to ensure completion in approximately 10 minutes.

Surveys were developed for participants aged between 16 to 48 years.

**Pre-training survey:** a 10 minute hardcopy survey was developed to be conducted at the start of a My Moola training session. The survey period was between July, 2017 and March, 2018. Survey distribution and collection was coordinated by FNF facilitators and AFLS mentors, who were also present to assist participants with questions.

**Post-training survey:** a 10 minute hard copy survey was delivered at the end of training by FNF facilitators and AFLS mentors. The slightly lower response rate for this survey suggests that there were several instances where participants in the training had to leave before they could complete the survey.

**Follow-up survey:** the 10 minute follow up survey was conducted between 3 to 6 months after training. The follow-up survey was designed to be completed in hardcopy format when a participant met with their mentor. Not all participants, however, met with their mentors following the program. These participants were followed up by telephone interview wherever possible. Of the 33 completed forms, 25 were completed in hardcopy and 8 were completed via telephone. During the data cleaning process, 3 participants were found to have completed the survey as both a hardcopy and via telephone. These individuals were identified by searching for duplicate mobile phone numbers and birth months within the dataset. The duplicate entries were excluded from the final dataset with only the first completed survey by the participant retained. The final sample size for the follow up group used in the analysis was 30.

Due to the initially low response rates from the cohort, additional telephone interviews were conducted with participants. They were further offered incentives for participation in the follow-up survey, which included either a double pass to the movies or, alternatively, a \$25 Cole-Myer gift voucher for participants who did not live near a cinema.

A copy of the shortened surveys are included in **Appendix D**.

**Survey matching:** Surveys were matched on participants' state and the last 6 digits of participants' mobile phone number. Of the 83 pre-training surveys 66 were able to be matched to a post-training survey and 27 could be matched to a follow up survey.

**Sample size and structure:** A total of 83 pre-training, 76 post-training, and 30 follow-up surveys were completed. As program administrators have not been able to provide firm numbers of participants for the MyMoola program, it has been assumed that all participants in the program completed the pre-training survey. This results in a 100% response rate for the pre-training survey, a 92% response rate for the post-training survey, and a 36% response rate for the follow-up survey.

Table 2: Quantitative sample structure	
Survey responses by survey type	Total
Pre-training	83
Post-training	76
Follow-up	30
<b>TOTAL</b>	<b>187</b>

The final achieved sample structure is shown in Table 3.

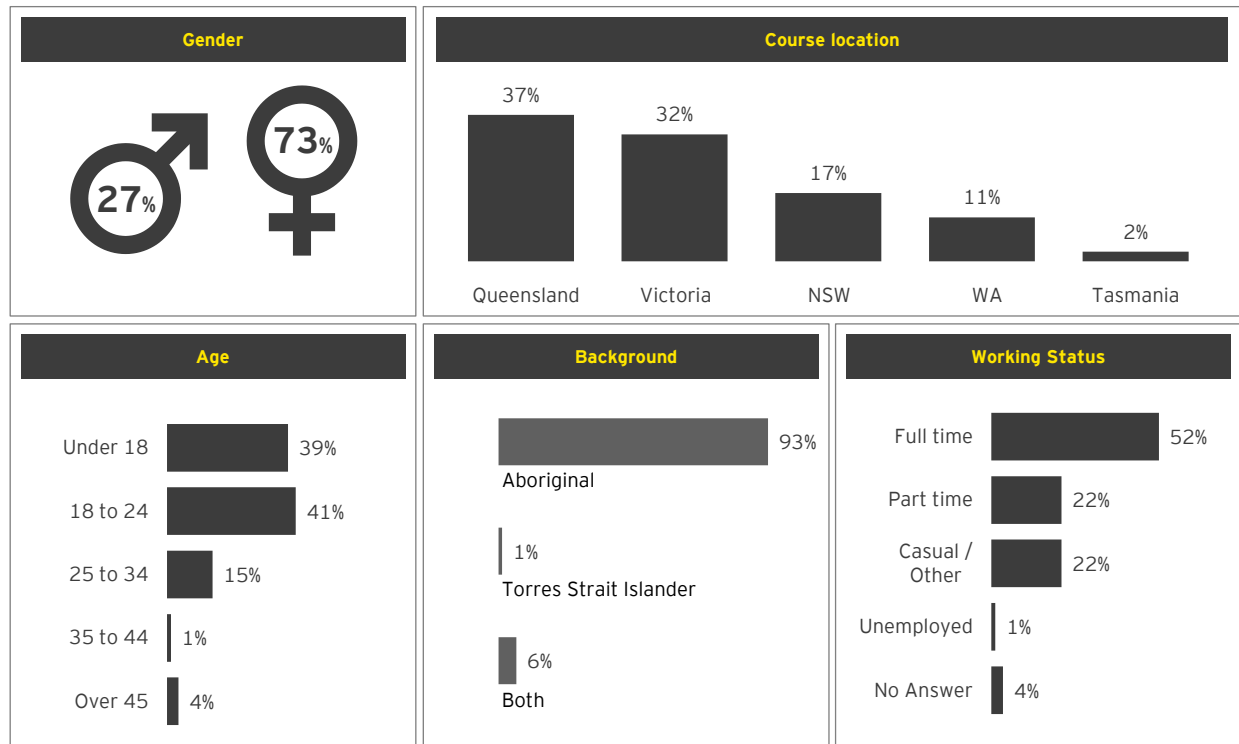
Table 3: Sample structure						
	Pre-training		Post-training		Follow-up	
TOTAL	83	100%	76	100%	30	100%
<b>Gender</b>						
Female	60	73%	53	70%	22	73%
Male	22	27%	19	25%	8	27%
Prefer not to say			4	5%		
<b>Age</b>						
Under 18	32	39%	30	39%	8	27%
18 to 24	34	41%	28	37%	16	53%
25 to 34	12	15%	13	17%	4	13%
35 to 44	1	1%	1	1%	2	7%
Over 45	3	4%	2	3%		
No Answer			2	3%		
<b>State (of training)^</b>						
Queensland	30	37%	26	34%	12	40%
Victoria	26	32%	21	28%	7	23%
New South Wales / ACT	14	17%	8	11%	3	10%
Western Australia	9	11%	8	11%	3	10%
Tasmania	2	2%	2	2%	2	7%
No Answer			11	14%	3	10%
<b>Employment status</b>						
Full time	43	52%	36	47%	14	47%
Part time	18	22%	16	21%	27	27%
Casual/Other	18	22%	21	28%	17	17%
Unemployed	1	1%	1	1%	3	10%
No Answer	3	4%	2	3%		
<b>Background</b>						
Aboriginal	76	93%	70	92%	25	83%
Torres Strait Islander	1	1%	1	1%	1	3%
Both	5	6%	5	7%	4	13%

^State data gathered in Pre-training survey only, numbers for post-training and follow-up surveys attained from matched surveys

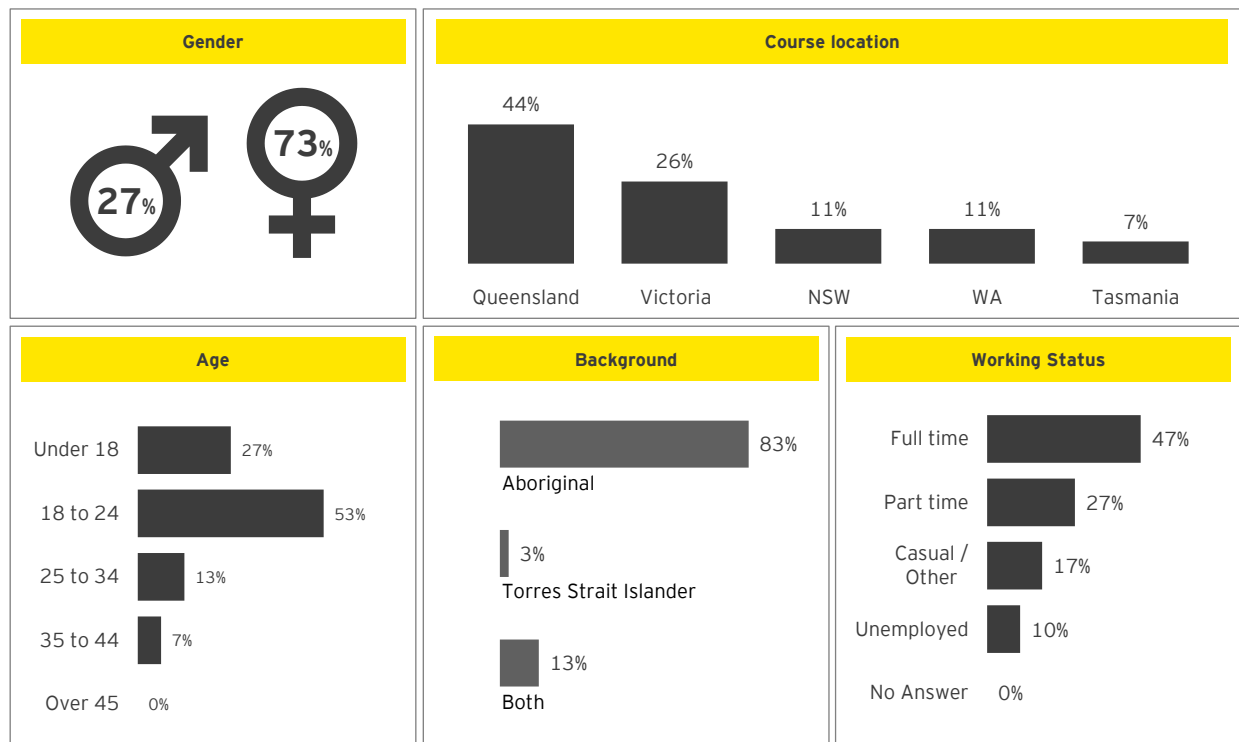
## Profile of respondents

The demographic profile of respondents for both pre- and post-training surveys is provided in Figures 1 and 2.

**Figure 1: Pre-training survey demographics**



**Figure 2: Follow-up survey demographics**





It is important to note that the majority of respondents were between the ages of 18 and 24 years of age. The expected target audience for the program was initially 16 to 48 years, with content of the My Moola program developed to meet the wider suite of needs of this broader age range.

### **Validation**

Validation of the survey responses employed several measures...

- ▶ Evaluation of responses to open-ended questions to ensure that surveys had been completed diligently
- ▶ Checking of each respondent's responses for logical consistency

### **Incentives**

Challenges were encountered in recruiting participants to complete the follow-up survey. To encourage greater participation, towards the end of the data collection period and to increase completion rates, respondents were given incentives for participation. These incentives included a double pass to the cinema or a \$25 Coles-Myer gift voucher in the instance that a respondent did not live near a cinema.

### **Analysis**

In comparing pre-training, post-training and follow-up responses we have conducted analyses at both the full cohort level and among matched participants only, at all three survey waves. In the majority of cases the variances between the full cohort and matched participant comparisons across waves were small, with exceptions noted in pre-training superannuation knowledge and aspects of self-reported pre-training saving experience and pre-training budgeting experience. Therefore, the positive changes in behaviour and attitudes that have reported in the survey can be considered real.

Notwithstanding the above, It is important to note that the sample size for the follow-up survey (30 respondents) was considerably reduced from the pre-training (83 respondents) and post-training (76 respondents) surveys. The analysis exploring the impact of the training on participants' financial literacy behaviours, attitudes and knowledge draws inferences from the comparison of results from the follow-up survey to those in the pre- and post-training surveys. As a substantially reduced number of respondents completed the follow-up surveys, inferences could only be drawn from this smaller cohorts' responses, rather than from the original cohort of 83 participants who completed the pre-training questionnaire. This needs to be taken into account when reviewing the findings of this evaluation.

### **Methodology issues**

Accessing participants to partake in the survey several months after they completed the My Moola program was more difficult than expected and there was a substantial reduction in participation rates from the pre- and post-training surveys to the follow-up survey.

### **Secondary data**

In analysing the secondary data, EY Sweeney has relied upon information provided by FNF. FNF has advised that this data is only approximate.

## The detailed findings

### **Constraint**

Depth interviews evolve creative ideas and generate hypotheses. They are not intended to be a precise and definitive index of what happens in the marketplace. This report should be interpreted with that constraint in mind.

### 3. Relevance and appropriateness

This section examines the extent to which the program was relevant and appropriate, and addressed the needs of the target audience.

#### At a glance

Overall, there is a strong need for the program among the Indigenous job placement workers to which it was delivered. The foundational money management aspects of the program (eg. saving and budgeting) were viewed as relevant and useful to participants, whereas the more advanced topic areas (e.g. mortgages and credit cards) varied in relevance based on characteristics of the participant cohort.

Many Indigenous people entering the workforce face challenges managing their money effectively

- ▶ The majority of participants interviewed believed that money management education is important and will help improve their financial position.
- ▶ Prior to undertaking the program, most participants who were interviewed experienced challenges managing their money in the following areas:
  - Difficulty saving money
  - Spending a large portion of their income on the day it was received
  - Difficulty distinguishing between discretionary and essential purchases
  - Giving away money to immediate and extended family, and to friends
  - Believing low trainee wages precluded them from improving their financial position
- ▶ Foundational program content areas focusing on money management strategies addressing saving, budgeting and spending were viewed as relevant and helpful by most participants. Participants interviewed had differing attitudes towards the relevance of more advanced topics including mortgages and loans based on their region, location, age and employment industry.
- ▶ Overall, the tailoring of the program to an Indigenous cohort enhanced engagement and made participants feel culturally safe.

#### 3.1 Need for the program

All cohorts interviewed – management teams, AFLS mentors and participants – believed there was a strong need for the program to be delivered to Indigenous people entering the workforce.

- ▶ **There is strong need for the program:** Indigenous people entering or engaged in the workforce were viewed as a group that had low to variable financial literacy, consistent with research findings<sup>10</sup>. Most interviewees believed young people were especially in need of financial literacy education due to their general lack of experience with handling money and managing income. Program participants viewed money management as extremely “important” and said they needed assistance with it.

*[Learning about money] is very important. I don't think a lot of people my age know how to save and I think that we just spend it on stuff that we don't really need, whereas we could be saving like for our cars or you know, stuff that will help us. - Participant, female, 20 years*

<sup>10</sup> Thompson, S. and L. DeBortoli 2017. PISA 2015: Financial Literacy in Australia. Australian Council for Educational Leadership.

- ▶ **Cultural differences in money management increase the need for the program:** Management teams and AFLS mentors believed the program was especially important as Indigenous cultures regard and engage with money differently to Western cultures. Mentors outlined differences in the historical relationship Indigenous people have to money in comparison to Westerners, having had only a limited history of family generations who have engaged with Western financial systems. This limited history of engaging with money was cited as a factor contributing to the need for tailored Indigenous financial literacy programs.

*Our people we don't value money, so we need to be taught how to value money, you know, in the modern day world and in order to move forward and maintain our own independence. - AFLS mentor*

*Awareness needs to be raised - hey, you know, you're earning money, why are you lending it to your family every day and you're not benefiting from it, you know? Why don't you put a proper plan in place for your life? It's your life and you're getting up every day and working for this money, why don't you put a plan in place and really think about what you're spending money ... Maybe try and save some of the money or do something that you really want to do with your money, you know? - AFLS mentor*

- ▶ **Trainees need assistance to manage financially on low wages:** As trainee wages are generally low, mentors and participants felt financial literacy education was necessary to help trainees manage on limited income.
- ▶ **The increasing invisibility of money:** Several trainees found it difficult to manage their finances because many transactions occur invisibly through electronic and digital mediums, making it hard for them to visualise their transactions or financial position.

### 3.2 Pre-training money management behaviours

Interviews revealed a number of key money management challenges participants encountered prior to commencing the course.

- ▶ **Difficulty saving money:** Most participants struggled to save before starting the program. For those who did save, they typically did so sporadically or only committed a small amount of their income to savings.
- ▶ **Difficulty distinguishing between discretionary and essential purchases:** Most participants struggled to identify items they needed to purchase (essential items) from items they wanted to purchase (discretionary items), with many spending a large portion of their income on items they did not need.
- ▶ **Spending a majority of income on 'payday':** Some participants spent most or all of their income as soon as they received it, placing them in a precarious financial position until they received their next pay.
- ▶ **Giving away money to family and friends:** Almost all interviewees regularly gave money away to family (parents, siblings or extended family) or to friends either when asked or voluntarily. They also often purchased items - such as gifts - for family and friends and said this sharing of money was a cultural expectation they either wanted or felt obliged to meet.

*When family ask you for money, it's very hard to say no and I think that that's something that's a big thing in Aboriginal culture. - Participant, female, 28 years*

*I have younger brothers and sisters. The money that I would get, I'd spend it on them and I'd get them things that they wanted .... So when I got this traineeship and I started getting the money from it, I used to spend stuff on them. And most of it would go towards them and then I really wouldn't have much left for myself. - Participant, female, 17 years*

- ▶ **Believing their income was too low to improve their financial position:** Many interviewees believed their income was too low to allow them to save or to improve their financial position.

### 3.3 Content relevance

Overall, the content of the My Moola program was considered relevant and applicable to the majority of participants who completed it. Specifically, the foundational money management content was viewed as extremely useful by most participants, whereas more advanced topic areas varied in relevance based on characteristics of the participant cohort.

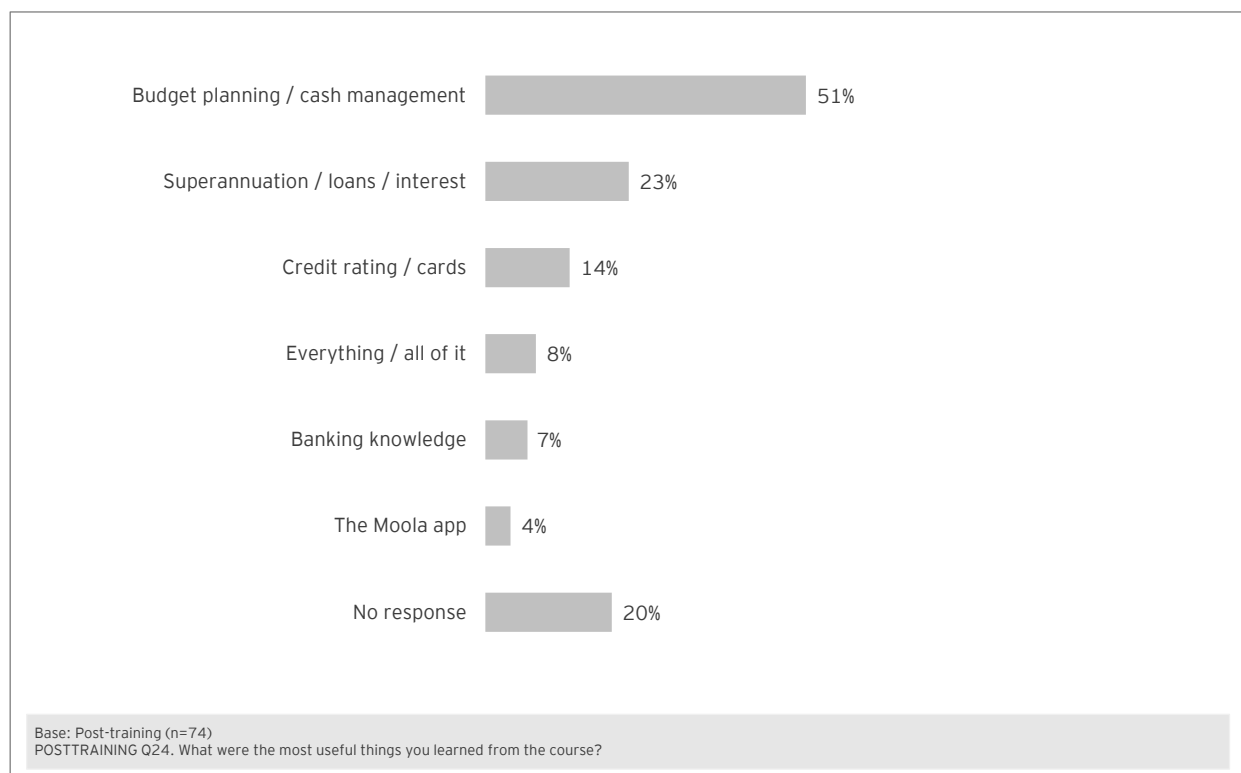
- ▶ **High relevance of foundational money management content:** Participants found the foundational content on money management (saving, budgeting and spending) to be the most useful, a finding reinforced in interviews. Even knowledgeable participants required assistance and reinforcement to implement these learnings into their daily lives and believed that making adjustments in these areas would significantly improve their financial positions. Learnings on credit ratings were also viewed as highly beneficial (refer to Figure 3).

*I think prior to the training, we're all a bit, spending money, buying lunch, buying coffee and then we were there and we were like, oh so you know, that's working out about \$60 a week, we need to cut down on that and looking at how we could then save our money. - Participant, female, 28 years*

- ▶ **Reduced overall relevance of more advanced topics:** Advanced topics – including credit cards, loans, superannuation, mortgages – were considered to be less useful to most participants than foundational money management topic areas, a finding supported by quantitative data presented in Figure 3. More advanced topics varied in relevance to differing subgroups of participants according to the factors outlined below.

*[Referring to foundational content] I think that would be enough for the time being because you are going to lose them otherwise. It was like half a morning and already they just wanted to go home. Once we had lunch they were gone. - AFLS mentor*

**Figure 3: Most useful aspects of the My Moola program**



- ▶ **Participant age range:** It was initially expected that the target audience of trainees would be aged 16 to 48 years of age and the program was tailored to meet the needs of this audience. Accordingly, a range of content areas covering financial themes relevant to differing life stages was developed. Most trainees, however, were aged 16 to 24 years of age. This disparity between the expected and actual age of participants resulted in reduced perceived relevance of certain topic areas to the young cohort by some interviewees and AFLS mentors.

Topic areas perceived to be less relevant included mortgages, loans and superannuation. It is important to note, however, that the small number of participants who believed this content was relevant and engaging (despite few of them being able to recall it) were either employed in the financial industry or were older and had more life experience.

*With credit cards, it became a bit harder to understand ... like I've never really used credit cards or, even thought of it. - Participant, female, 20 years*

*I probably needed a bit more depth but yeah. ... there was a bit of gap there where you know, you've got a lot of people still living at home, they don't have the concept of bills and expenses. - Participant, female, 28 years*

- ▶ **Participant employment industry:** For the small cohort of participants interviewed, it was found that the extent of their pre-existing financial literacy knowledge was related to the type of industry they worked in. Specifically, bank employees had more advanced financial literacy than those employed in other industries and found the content to be too simple.
- ▶ **Need for regular revision of content in line with the evolving financial landscape:** Some AFLS mentors mentioned the emergence of new trends in the financial landscape, such as AfterPay<sup>11</sup>, which they stated is being heavily used by some cohorts of Indigenous young people, resulting in them accruing debts. They expressed the need for the program's content to be revised regularly to address this and other emerging trends, especially those that have the potential to impact adversely on those with low financial literacy. AFLS mentors also believed the program would benefit by addressing areas of concern, such as online gambling.

*We need to move with the times as well and be delivering something that's modern and it is appropriate to our modern day lifestyle. For example, they've got this new thing called Afterpay, you know you can buy stuff and pay for it later. - AFLS mentor*

*Online gambling. We've got online gambling now. We didn't hear anything about that in My Moola. - AFLS mentor*

- ▶ **Indigenous-specific content:** Participants and AFLS mentors valued that the program was an Indigenous program, developed specifically for an Indigenous audience. This helped participants engage with the material more deeply, making them feel it was relevant to their lives and their communities. Some interviewees said the program engendered a sense of "cultural safety". Participants and AFLS mentors also valued that an Indigenous trainer delivered the program, as they felt the trainer was able to understand the unique cultural challenges they experienced (eg. family members asking for money) and to present the program from a position of shared understanding.

*I think that she could speak to everyone as somebody who's been there, walked that life, yeah, you know you could get an instant rapport. - Participant, female, 28 years*

*It's good to have like Aboriginal people there to talk cause you know, you know the same thing. ... If it was somebody else talking that wasn't Aboriginal, you know, it would be harder to understand it. And I guess it was good in that way, 'cause they know like how we are. ... We're a same people.*

<sup>11</sup> AfterPay is similar to lay-buying products, allowing users to purchase online products and pay for them later, over four fortnightly payments.

*We know each other. We know our differences ... just to have that person there ... and just as an example, to help you to understand.* - Participant, female, 17 years

- ▶ **Indigenous cohort/community:** AFLS mentors varied in their perception of the program's appropriateness based on the Indigenous cohort and region (i.e. metropolitan, regional and remote) in which it was delivered.

While all AFLS mentors believed the foundational content was appropriate (savings, budgeting and spending), AFLS mentors in Queensland believed the more advanced content was not suited to participants in regional Queensland (eg. Townsville) and even in parts of metropolitan Queensland (eg. Brisbane) as it was too advanced for their level of financial literacy or not yet relevant for this group. For example, they believed that discussing expenditure ('spending leaks') in relation to coffee to a cohort who typically did not drink coffee or teaching about mortgages to a cohort whose families had never owned homes was inappropriate. Queensland AFLS mentors also said that the literacy and numeracy levels of Indigenous audience need to be taken into account when delivery the program.

*There was an example given, you know, where does your money go about if you buy a cup of coffee every day for the next six months you know that's so many thousands of dollars like - none of them drank coffee. There was only one person that drank coffee.* - AFLS mentor

*So how you're delivering it in Melbourne to the urban Aboriginal people there that might not necessarily work when you're coming into Townsville because you know we have low literacy and numeracy amongst our people as well. You know they're coming from a different background and culture - they're in the country, they're not in the city, you know that kind of thing? What are the issues in their community and how do they see money there? Like, you know, for example someone - an Aboriginal person in Melbourne might need to - they might use their money on public transport whereas someone in Townsville will get family to drive them around, you know, and use their money in other areas. So it's different in every community.* - AFLS mentor

These mentors emphasised the cultural complexity and breadth of Indigenous communities in Australia, highlighting the importance of liaising with and understanding the specific needs of these different communities before delivering learning programs to them, something which was understood and embraced by FNF during the initial development of the program.

*Wherever you're taking it develop the basic structure but then again ... tailor it to that specific community where you're taking the program. Getting the local people on board and involved in it as well.* - AFLS mentor

*What we know from community development in indigenous communities is the most successful programmes or projects are those that have consulted the communities themselves and got them engaged and with their help delivered it.* - AFLS mentor

*I think it would be very valuable that data collection and asking those questions. Do you do online gambling? Do you have Afterpay? And you know all these little trends that we're seeing these days.* - AFLS mentor

### 3.3.1 Balance of theory and practice

Most participants found the balance of theoretical and practical material to be appropriate. Most reported enjoying the practical exercises more, however, and found them to be integral to applying key learnings to their daily lives.

- ▶ **Budgeting exercise:** Most interviewees found the budgeting exercise to be extremely helpful, with almost all creating budgets outside of the course, using either a hand-written budgeting spreadsheet or the My Moola app. Several interviewees used the My Moola budgeting app regularly and found it very useful.
- ▶ **Practical exercises:** Several interviewees found the practical exercises so helpful that they wanted more to be included and applied to other topic areas. For example, one interviewee said he would have liked an exercise included that helped him to select bank and superannuation accounts appropriate to his needs.
- ▶ **My Moola paraphernalia:** The money management paraphernalia (eg. the moneybox) helped some participants implement the strategies learned during the program.
- ▶ **Videos and visual content:** Videos showing real people discussing their financial issues were helpful in contextualising and delivering learnings. Visual content – such as the picture cards depicting financial situations – were also extremely helpful in conveying concepts.



## 4. Effectiveness

This section brings together findings from qualitative and quantitative data sources to determine the extent to which the My Moola program has achieved its objectives to:

- ▶ Build the financial literacy of the AFLS Indigenous workforce, and
- ▶ Improve the work readiness skills of the AFLS Indigenous job placement participants.

### At a glance

Participants and AFLS mentors reported that the program was engaging and had a range of positive impacts on participants' money management behaviours.

- ▶ Participants found the program engaging overall. They reported that the trainer was highly effective at explaining concepts, and that the practical exercises and story-telling inspired participation.
- ▶ Since completing the course:
  - 83% of participants were able to manage their money more effectively
  - 90% of participants were more confident to manage their money
  - 70% were more confident about their financial future
  - Most participants reported positive changes to money management behaviours in the areas of saving, developing saving goals, budgeting, reduced spending on unnecessary items, reduced giving away of money, and making their money last beyond payday.
- ▶ Findings from both the survey and interviews suggested that the program had helped participants to identify, develop and start working towards their savings and life money goals.
- ▶ Program participants recognised that gaining and maintaining employment was a key to saving, which in turn appears to have positively influenced their level of engagement with employment.
- ▶ The program does not appear, however, to have had any direct observable impact on productivity at this time, although, it may also be too early to determine this type of programmatic impact.

### 4.1 Program engagement

Interviews found that participants were highly engaged with the program's foundational money management topics, but that overall engagement with more advanced content was reduced or variable based on characteristics of the participant cohort.

- ▶ **Effectiveness of the trainer:** Participants and ALFS mentors found the trainer to be highly engaging (refer to Figure 4), especially in the early phases of the program in which foundational content was presented. Interviewees were engaged when the trainer shared her own personal money management stories, and by her use of real-life contexts to illuminate theoretical material, which made it accessible and easy to understand. Interviewees also found the trainer attentive and responsive to questions.

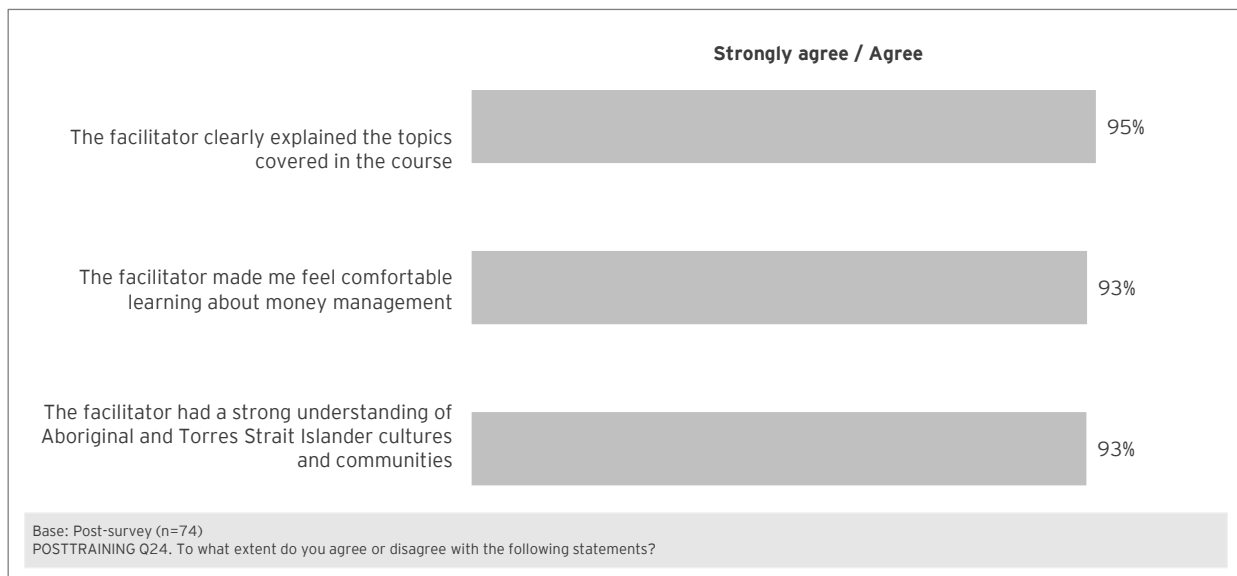
*The lady that did train us ... she was telling us about ... financial situations that she's been through personally they had affected her and have helped her. ... Just little things that could have really made an impact with her life that she wished she had have known about earlier that she wanted to teach us about*

*there. So I think you know relating that to her personal life really made us understand or made me personally that things happen and people make mistakes and that things can be fixed. - Participant, female, 19 years*

*Her sharing her personal experience really helped I think. Instead of saying like oh yeah, I knew this person that had this happen or you know this happens in life. I haven't had it happen to me personally but - you know talk about stuff that they haven't been through personally. But for her to share all that it was really good. - Participant, female, 19 years*

*The lady curator, she was like, she was awesome and very open minded to all the questions, even though I guess people were trying to throw some tricky ones at her, I felt bad at times, but she was open to everything and anything yeah. - Participant, male, 28 years*

**Figure 4: Facilitator effectiveness and engagement**



- **Face-to-face format supports behaviour change:** Most participants interviewed said the face-to-face delivery format and the influence of the trainer were instrumental in motivating them to develop and apply practical strategies to more effectively manage their money. Participants also valued being able to ask the trainer questions, saying this helped them develop tailored money management strategies that they could apply in their lives. Additionally, several participants said they enjoyed learning with other people facing similar financial challenges to their own.

*So I think you know relating that to her [the trainer's] personal life really made us understand - or made me personally - that things happen and people make mistakes and that things can be fixed and that you can start things. No matter how old you are - you can start saving, you can start having goals. You don't have to wait. - Participant, female, 19 years*

- **Personal storytelling:** The trainer invited participants to share their personal financial challenges, which they found engaging and effective in helping them address these challenges. In line with survey data presented in Figure 4, many participants revealed they initially felt uncomfortable about undertaking a course on a topic as personal as money management, but that the trainer quickly put them at ease by creating a safe environment for personal sharing. Some participants found this sharing was a highlight of the course and was essential to helping them improve their own financial situations.

*It definitely wasn't going to help on the day if you weren't honest about your financial position I guess and what struggles as well ... it's sometimes harder*

*to get them out in front of a group but it was just done in a nice environment.*  
 - Participant, male, 28 years

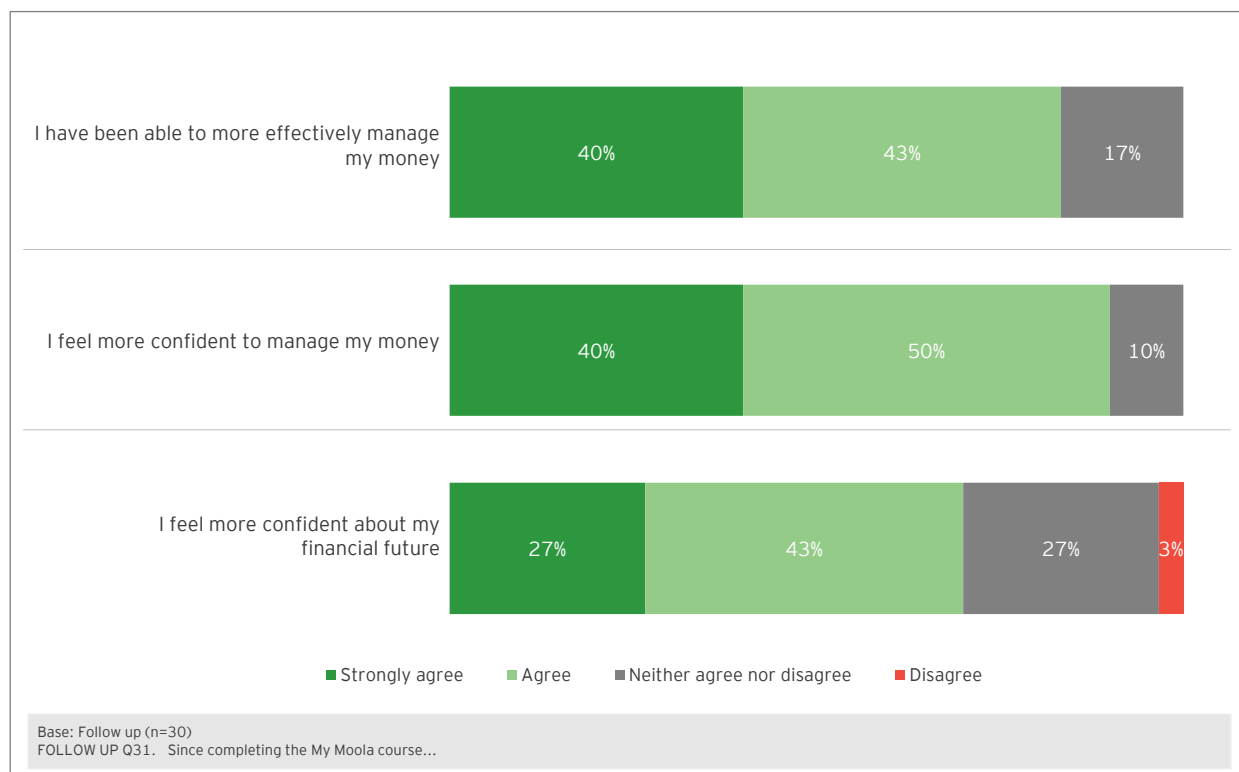
- ▶ **Reference to real-life scenarios:** Interviewees found the use of real-life stories and vignettes engaging and effective at conveying key learnings. They were able to relate to the stories presented, with several mentioning that the program’s videos vignettes captured their interest. Some participants suggested that more videos should be featured in the program.
- ▶ **Practical exercises:** Interviewees found the program’s practical exercises to be immersive and extremely helpful. Many referenced the budgeting exercise which helped them plan and manage their spending, with most saying they would have liked more practical exercises featured.
- ▶ **Level of participant knowledge:** As outlined in Section 3.3, participants interviewed who were employed in banks had more advanced financial literacy than those employed in other industries. Even though they found the content too simple for their level of understanding, they all valued the foundational content spanning saving, budgeting and spending and the associated practical strategies they learned.
- ▶ **Program information retention:** Participants for whom most content was largely new, said they were unable to retain or recall most of the advanced content, even if they found it engaging. Most interviewees, however, had a strong recall of the earlier, foundational phases of the program.

## 4.2 Overall program effectiveness

Overall, the My Moola program appears to have been effective in improving participants’ financial literacy, achieving the related short and medium term outcomes articulated in the program logic model (Appendix A). The program has had a strong positive impact in the domains of financial behaviour and attitudes, and a more steady impact in the domain of financial knowledge.

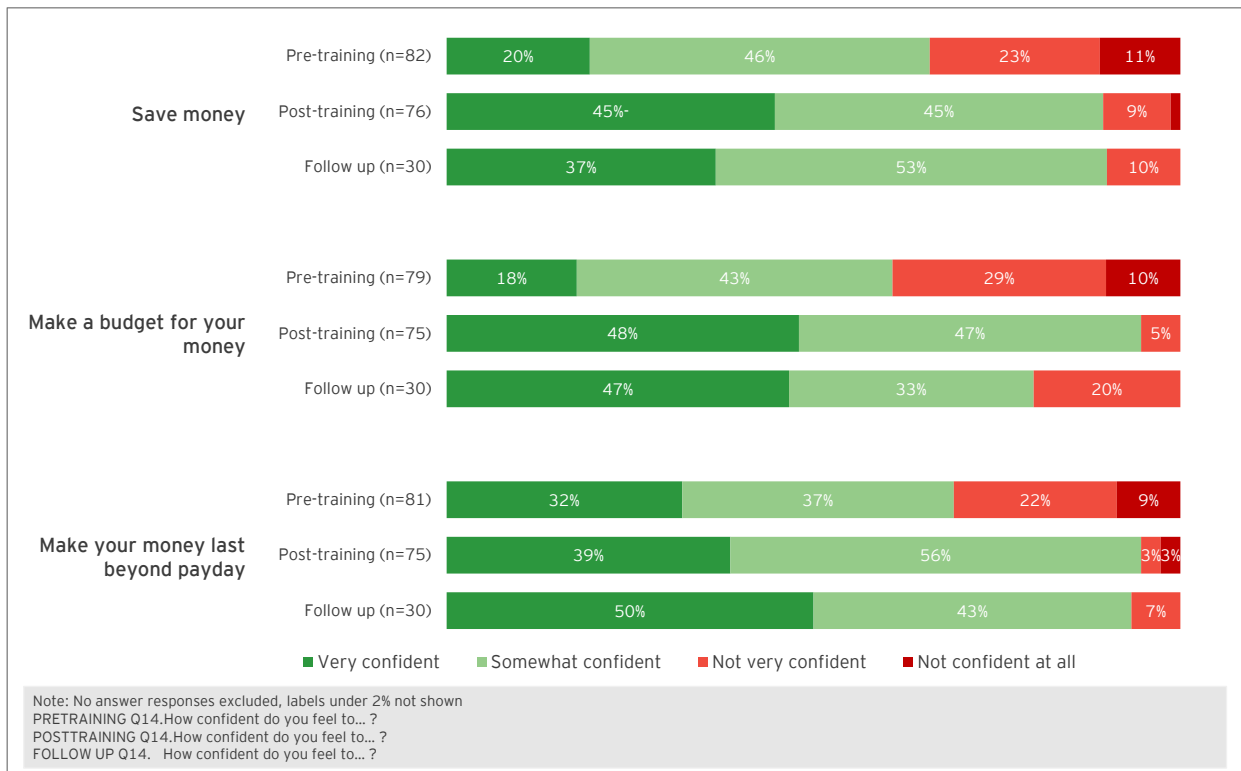
- ▶ **Increased ability to manage money effectively:** The program helped most participants more effectively and confidently manage their money. The program also made a large proportion of participants feel more confident about their financial futures (refer Figure 5).

**Figure 5: Effectiveness of program in improving money management**



- **Increased confidence to manage money across key program topics:** The program appears to have increased most participants' confidence to manage their money across several of its key topic areas. The most pronounced increases occurred in the areas of saving, budgeting and making money last beyond payday and was maintained for several months after the program. This provides strong support that the program has a sustained positive short and medium-term impact on participants' confidence to manage money (refer to Figure 6).

**Figure 6: Post-program increased confidence to manage money**



Recurring themes emerging from interviews augmented findings from the survey data, showing some of the following key impacts:

- **Modified attitudes towards money management:** The program helped participants revise their attitudes towards improving their financial position, with many believing that regardless of their income or financial circumstances, it was possible to improve their financial positions.

*No matter how old you are - you can start saving, you can start having goals. You don't have to wait. Like no matter how much money you're on even if it's \$10 a week you can still save towards goals. So like whereas before that I was like - oh I'm not even earning enough money to save, I'm not earning enough money to you know have goals at the moment. ... And then after the My Moola training it kind of made me realise that no matter how much you earn, there is always ways to make things better like tracking everything you do. - Participant, female, 19 years*

- **Providing strategies to manage money effectively:** Participants valued the money management strategies and practical exercises they learned during the program. They were motivated to apply these strategies to successfully improve their financial positions and felt a sense of enhanced self-efficacy as a result of their achievements.
- **Making money more tangible:** Interviewees valued that the course assisted them to take a global view of their financial situation, and to visualise and document their income and expenditure.

## 4.3 Post-training money management outcomes

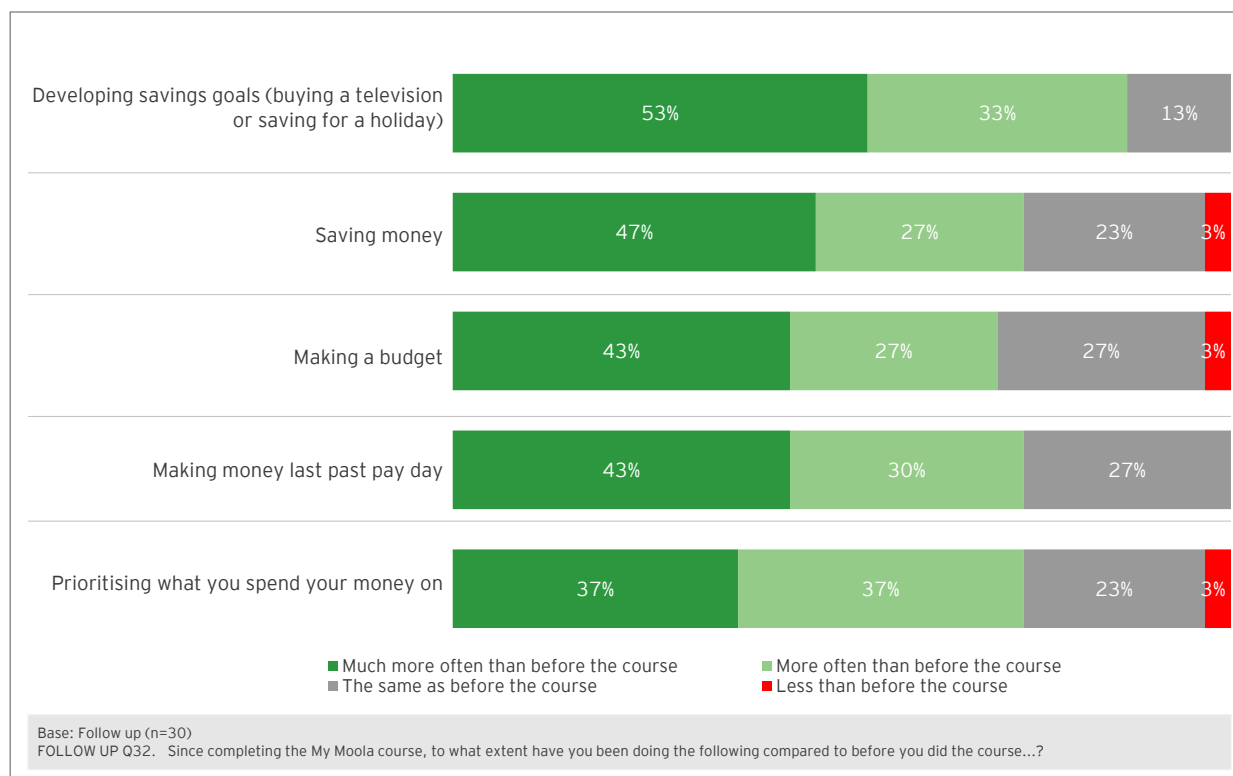
This section provides a more detailed exploration of the program’s impact in several of its key topic areas.

### 4.3.1 Behavioural change

The program appears to have substantially improved and motivated participants to engage in more of the following money management behaviours (refer Figure 7):

- ▶ Saving
- ▶ Developing savings goals
- ▶ Budgeting
- ▶ Prioritising spending
- ▶ Making money last past payday

**Figure 7: Post-training changes money management behaviours**



The impact of the program in relation to these and other topic areas covered are explored in further detail below.

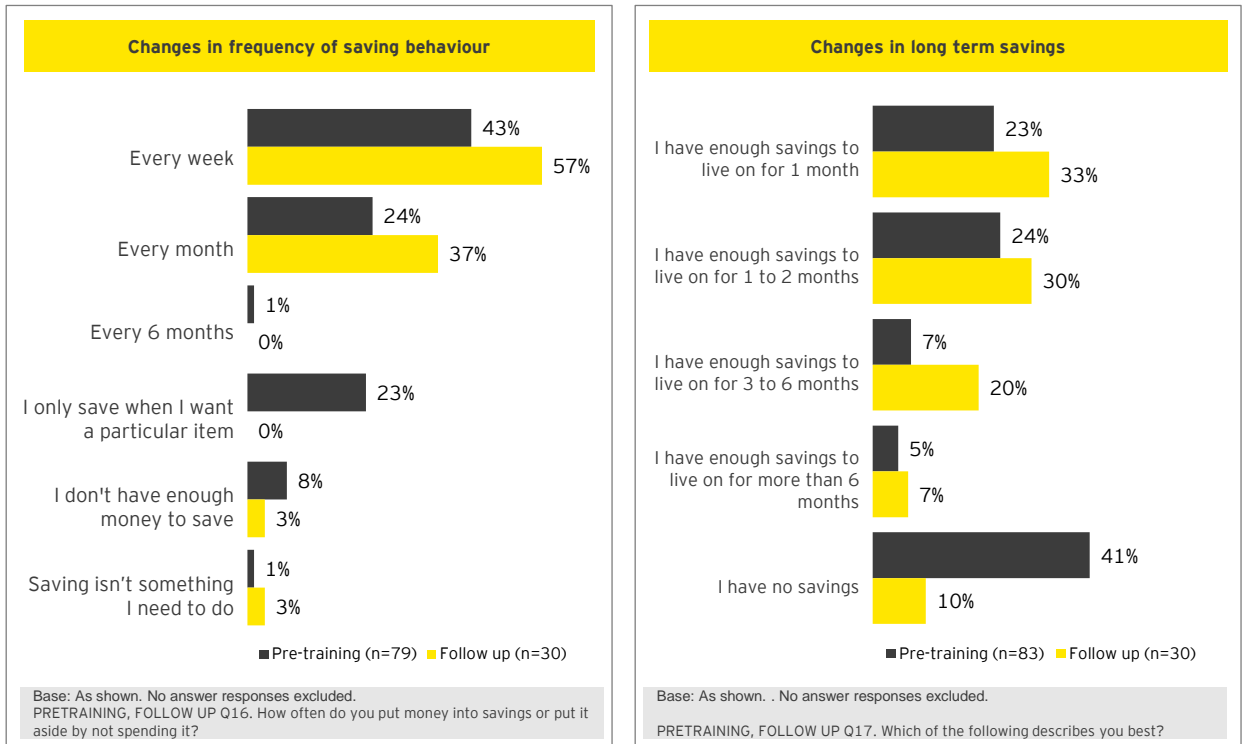
#### 4.3.1.1 Saving

The program appears to have improved participants’ capability to save money, with survey results showing that:

- ▶ **Saving money more frequently:** Participants saved money at more regular intervals after completing the program (refer Figure 9). Of note is the finding that, after completing the program, all respondents who only used to save money when they wanted a particular item shifted their behaviour to save money more generally (refer Figure 9).

- **Increasing long-term savings:** The program helped participants increase their pool of long term savings in the absence of regular income. It also appears to have motivated participants who never saved to develop savings, with a considerable reduction in the amount of those who had no savings before the program (41%) versus after the program (10%) (refer to Figure 9).

**Figure 8: Change in frequency and extent of savings**



This data strongly aligns with findings from the interviews, with participants feeling motivated to start saving their money or to save greater amounts of money as a result of the program. Most developed dedicated weekly savings plans, with some opening savings accounts specifically for this purpose (as reflected in Figure 16). Some interviewees who had been saving before the program, said that the program motivated them to save a substantially greater amount of money each week.

*[I'm] stretching it [money] and just putting, probably more away than I was previously.* - Participant, female, 28 years

*Just my knowledge of like knowing about like how to ... saving money and like putting it into a saving account and knowing that ... I can put \$150 away and ... like save \$50 to spend on myself.* - Participant, male, 17 years

- **Saving money generally:** The majority of participants who were interviewed said that the program either motivated them to start saving or – for those who were already saving - to increase the amount of money they save and the regularity with which they save, as outlined above.

Survey findings, however, provide a less conclusive picture: when the responses of those who completed the pre-training survey were matched to responses these same respondents provided on the follow-up survey, the comparison showed that 81% of these participants were saving before the program and that 85% were saving after the program. As well as showing only a small change amongst this matched group, this finding indicates that most of the individuals who could be tracked from before the training to several months after the training were already saving money. It is important to note, however, that this data does not indicate how often this group was saving or how

much they were saving<sup>12</sup>. Findings in relation to frequency of saving and amount of savings in reserve are presented above, with positive change found in both these areas. This seems to indicate that even though these participants were saving in some way before the program, the program seemed to encourage them save more frequently and to develop a bigger reserve of savings to live on in the absence of income.

The following findings in relation to savings goals also provides a clearer indication of the positive impact of the program on participants' saving behaviours.

#### 4.3.1.2 Savings goals

The program seems to have had a sustained positive impact on participants' development of saving and life money goals, with more participants reporting they have savings goals several months after the program (87%) than before the program (55%) (refer to Figure 9).

Most participants interviewed said they were saving for particular items in addition to saving in general. The most frequently cited items saved for included a car, a deposit for a house, moving out of home and, less frequently, a holiday. Several participants reported purchasing cars and others were underway with saving for a deposit for a house or for a holiday and attributed the achievement of their saving goals entirely to the program.

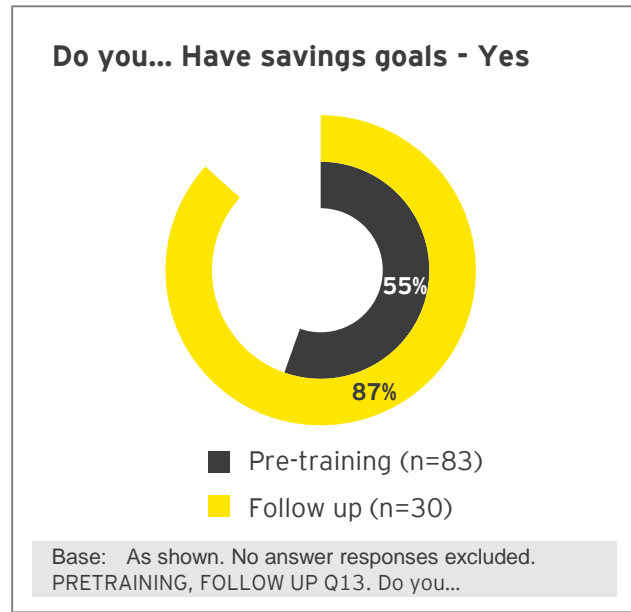
*So I ended up getting the savings goal app and it just ... so right now I'm saving to buy a house so every time I put money into a separate savings account, I'll just add that up, so I can keep track of how much I have. - Participant, female, 20 years*

*I'm definitely still doing it. I do still set time frames for goals and work towards them slowly. I look at redoing a budget every couple of weeks to you know make sure I'm on top of everything and I also use the App ... to make sure that I'm keeping everything up to date. - Participant, female, 19 years*

#### 4.3.1.3 Budgeting and planning

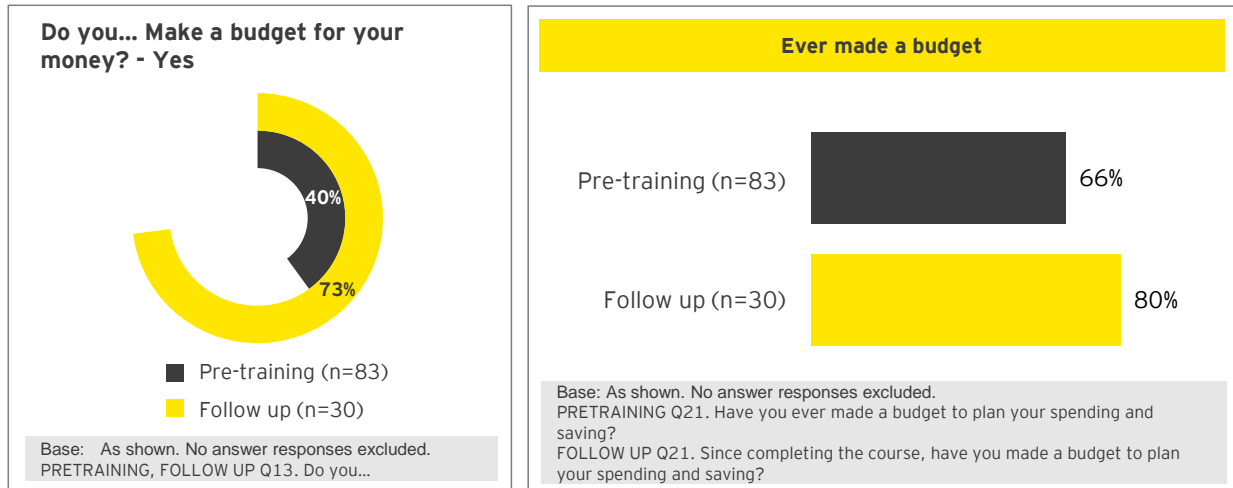
The program appears to have motivated a considerable proportion of participants to develop a budget. This behaviour was sustained, with 73% of participants continuing to make a budget several months after the program versus 40% before the program (refer to Figure 10).

Figure 9: Change in saving goals



<sup>12</sup> As stated in the analysis segment of the methodology section of this report (Section 2.9), this data represents one of the three instances in which the comparison of all pre-training responses to all follow-up responses was slightly different to the data showing the direct comparison of individuals who had participated in **both** the pre-training survey and the follow-up survey.

**Figure 10: Changes in budgeting**



Interviewees also said they continued to make a budget and plan their spending several months after completing the program, either documenting all planned purchases on a piece of paper or using the My Moola budgeting app. Those who used the app found it easy to use and helpful to categorise and plan their spending. Participants who budgeted found it assisted them to adhere to spending limits and more effectively manage their money.

*I learned mostly how to budget. But to plan ahead before pay day does come ... I go into my notes and I write down what I have and how much I'll have left over and how ... cause I'm saving up to go over to WA so I save, so much every week And as I go on, you know, I just keep preparing it for the weeks that come. - Participant, female, 17 years*

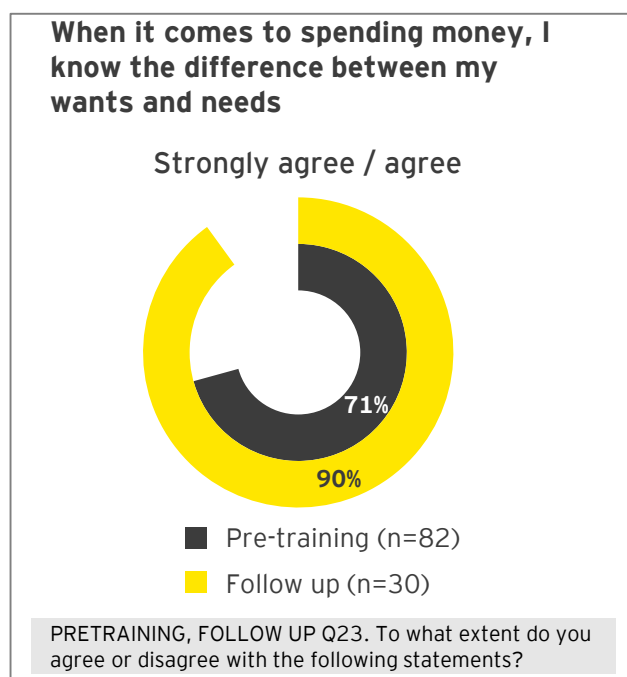
*[I feel] actually unstoppable. Like I want to do it [budgeting]. I know how to do it. So I do it every week. - Participant, female, 17 years*

#### 4.3.1.4 Distinguishing between discretionary and essential purchases

The program seems to have helped more participants distinguish between the items they needed and wanted to buy, with 90% being clearer on this distinction after the program than before the program (71%) (refer to Figure 11).

Interviewees said that this helped them to purchase fewer items that weren't essential and save more money. They also said the program had helped them identify 'spending leaks' – regular expenditure on unnecessary or discretionary items, or on repeat charges/fees they were unaware of or had forgotten about. For example, the program helped several participants reduce the frequency with which they purchased a lunch meal out, instead making lunch at home. Others checked their accounts for repeat transactions they no longer needed or used, such as charges for gym memberships and stopping these transactions where relevant.

**Figure 11: Change in spending**





*Making sure I actually want the stuff, like say I want to buy clothes or if I need to buy clothes, if I actually want to wear that, if I will wear it again or you know. - Participant, female, 20 years*

#### 4.3.1.5 Making money go beyond payday

The program appears to have increased more participants' confidence to make their money last beyond 'payday', with 93% feeling confident to make it last after completing the program versus 69% prior to undertaking the program (refer to Figure 12).

Interviewees said they made their income money last well beyond the day they received it. For those who used to spend most of it on payday, they said that the budgeting skills they developed enabled them to allocate their spending and encouraged them not to spend all their money at once.

*I now have money to last the week whereas when I was in Melbourne, I didn't have money to last. - Participant, female, 20 years*

*So I've been saving a little bit more and I've gone a bit further from pay day and I've been able to sit on money so it's helped me a lot. - Participant, female, 17 years*

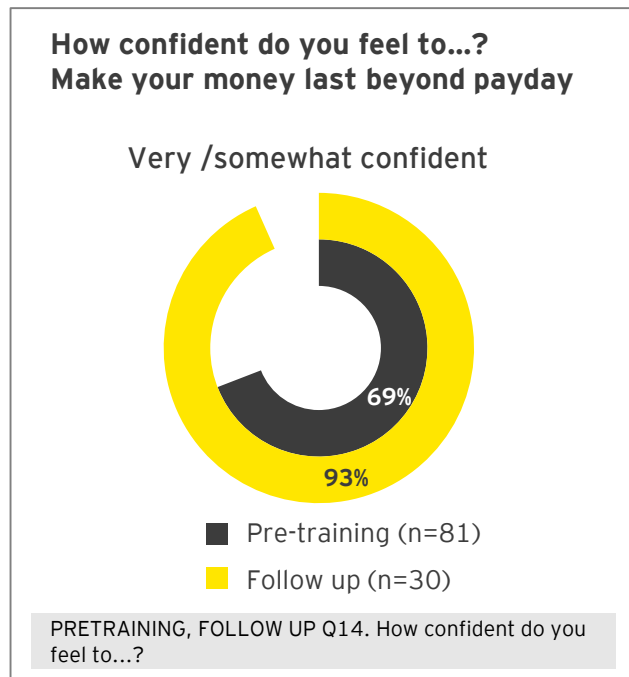
#### 4.3.1.6 Reduced giving away of money

The program seems to have helped more participants (80%) feel confident to refuse requests to give away money when they couldn't afford it than before they completed the program (68%) (refer to Figure 13).

This was supported by findings from interviewees, with participants saying the program had a marked impact on the cultural expectation to give money to family and friends. Most did not view the giving away of money as a burden, but rather a cultural expectation that they wanted to or felt comfortable obliging. Prior to the program, they gave significant amounts of money away to their parents or extended family members when asked. This amount could be as large as lump sums of \$100 or regular payments to family members.

Participants said the program helped them realise the negative impact giving away money had on their financial position, and that it helped them develop inoffensive strategies to decline giving away money or to give less away. They did not feel they were doing anything culturally inappropriate as a result of this reduced giving.

**Figure 12: Change in 'payday' spending**



**Figure 13: Change in giving away money**

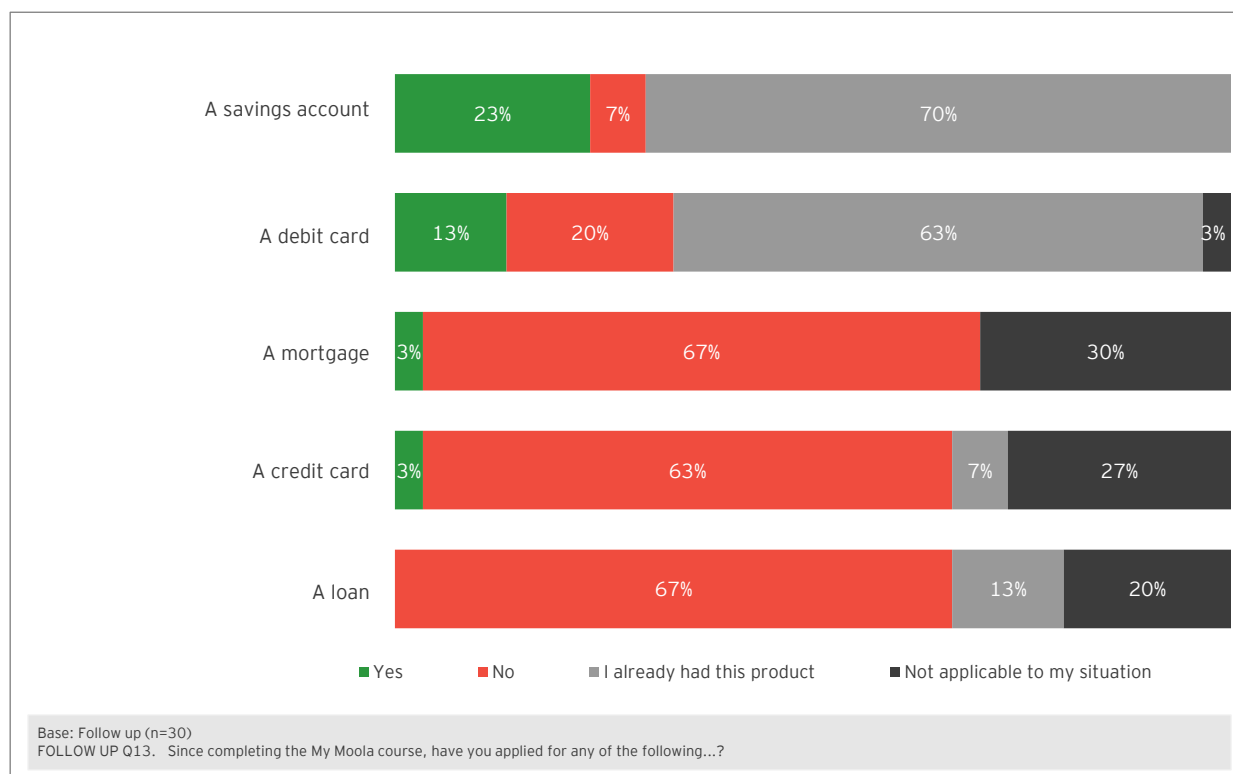


*They asked for it [money] ... and I just explained my situation and that like, I can't anymore. But I shouldn't have been before either. ... They were always like at the beginning, like the guilt trip a little bit but now ... it just ... like as much as it became a habit when I was giving them money, it becomes a habit again of not giving them money. - Participant, male, 28 years*

### 4.3.1.7 Engaging with financial products

The program appears to have motivated participants' to open savings accounts (refer to Figure 14) This is aligned with findings from interviews, with several participants opening savings accounts following the program to support their savings plans and goals.

**Figure 14: Applications for financial products**



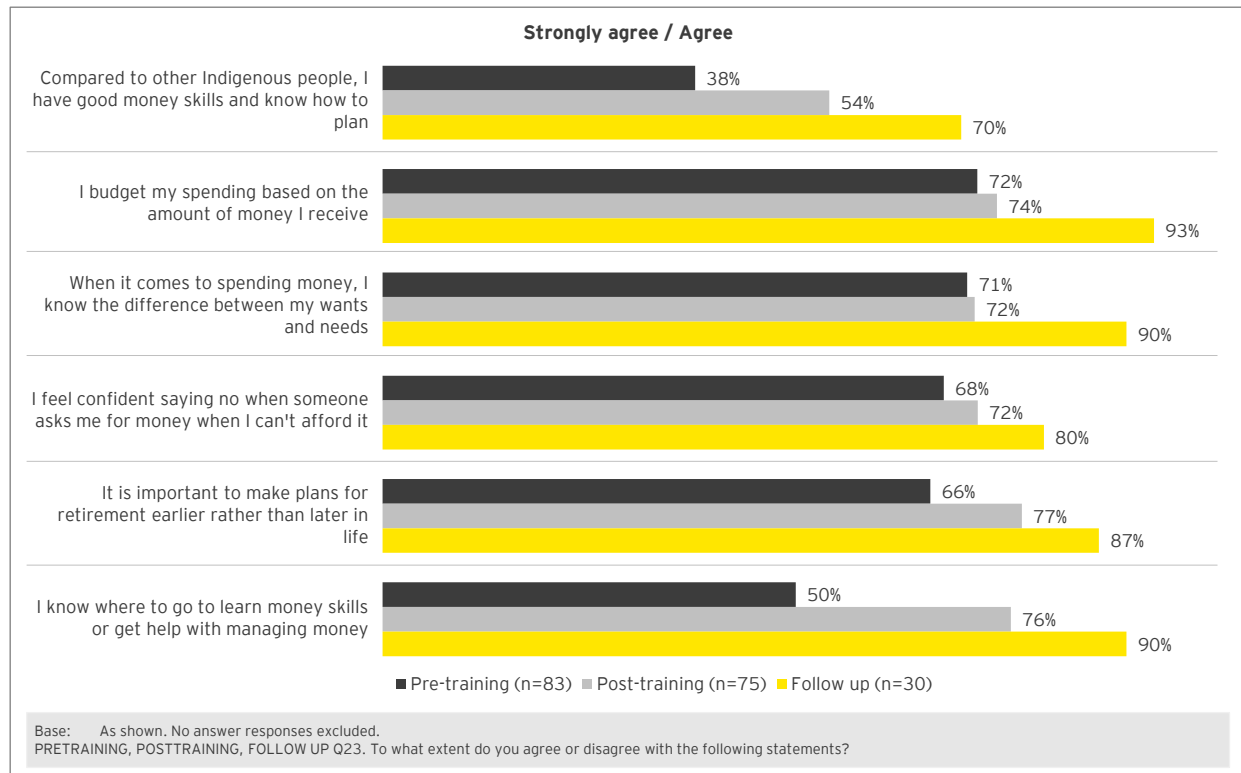
There was a small increase in applications for debit cards and there were minimal or no increases in applications for other financial products such as credit cards, loans or mortgages, a finding also supported by interview data.

### 4.3.2 Attitudinal change

Survey results indicate the program had an impact on participants' attitudes towards key money management areas.

- ▶ **Attitudinal changes occurring several months after program completion:** Positive changes in attitudes were found in the areas of budgeting, spending and declining requests to give away money several months after participants completed the program, but not on the day of completion of the program (refer to Figure 15). This may indicate that it took participants some time to shift their attitudes towards managing their money in these areas.
- ▶ **Progressive attitudinal changes:** Participants showed progressive positive attitude changes in the areas of the importance of planning for retirement, knowing where to get assistance with managing their money and having better money management skills than other Indigenous people (refer Figure 15). These attitudes changes may have occurred progressively as participants' new money management behaviours became more embedded as regular practices in their lives.

**Figure 15: Attitudes to money management**

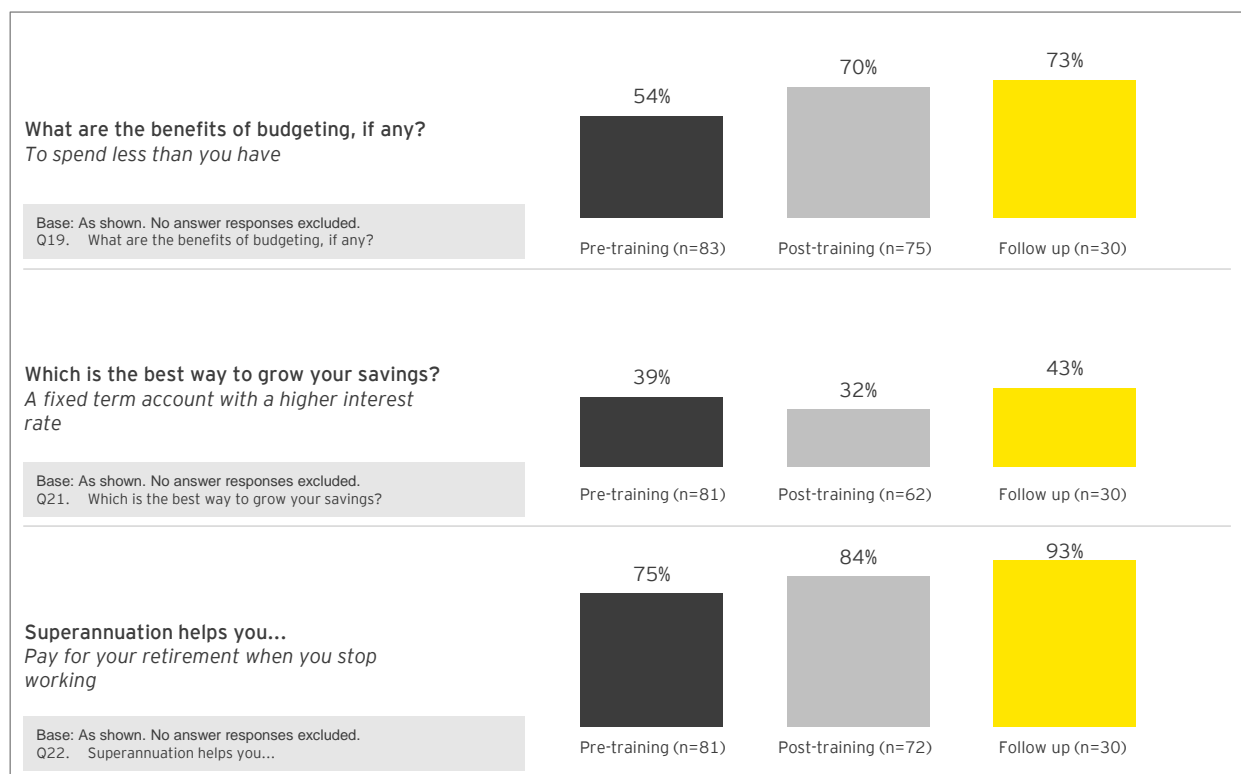


### 4.3.3 Knowledge change

The program appears to have improved financial literacy knowledge in foundational money management areas, but not in more advanced topic areas.

- Basic knowledge in the areas of budgeting, saving and superannuation improved after completing the program (refer to Figure 16).

**Figure 16: Changes in financial literacy knowledge**



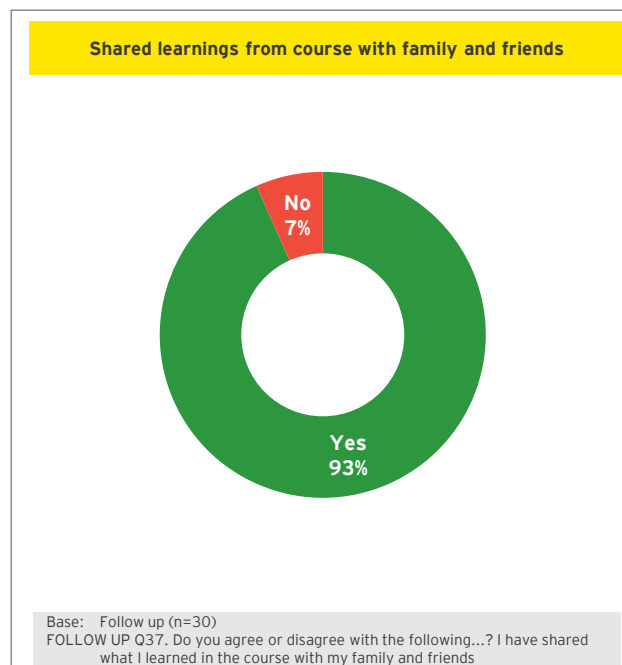
- ▶ Interviews revealed that while participants gained the knowledge to change and improve foundational money management behaviours (such as saving and budgeting), they did not retain or recollect knowledge in relation to more advanced topics including credit cards, loans, mortgages or superannuation. This may be related to these topics being too advanced, not relevant to participants' life stage or participants' attention waning towards the end of the program.

## 4.4 Knowledge sharing

One of the expected medium term outcomes of the program was to foster participants' knowledge sharing of program learnings to their extended family members. Findings were mixed in relation to this outcome, with interviewees stating that on the whole they did not share what they learnt, while survey respondents indicated that they did.

- ▶ Interview findings indicate that:
  - **Sharing only occurred with supportive, inquiring parents:** A small number of participants reported sharing their learnings with parents who were supportive and encouraging when they were prompted to do so.
  - **The opportunity to share was not available:** For most participants who did not share, they stated that the opportunity to share the program's learnings did not present itself in the course of their regular interactions with family.
  - **The learnings are inappropriate to the share with some family members...** a small number of participants stated that sharing the program's learnings with their family members was not appropriate as their family members did not have a job that would enable them to save or develop a money management plan.
- ▶ Survey data indicated that most participants from the follow-up survey shared learnings with family and friends (refer to Figure 17).

**Figure 17: Sharing of program learnings**



## 4.5 Continued money management challenges

While data indicates the program has had a positive effective on participants' money management, during qualitative interviews, some participants acknowledged the persistence of occasional challenges in the following two areas:

- ▶ **Unplanned spending:** Some participants occasionally indulged in unplanned spending on discretionary items, which they said only happened sporadically.
- ▶ **Giving money away:** Some participants occasionally still gave away money to extended family, though the frequency with which they did this had reduced since completing the program.

## 4.6 Broader program impacts

Two program impacts were anticipated to be associated with the My Moola program:

- ▶ To understand the impact that the My Moola program will have on improving the financial literacy skills of participating Indigenous workers and placement workers
- ▶ To determine what impact the program had on workforce engagement, productivity and retention and achievement of life money goals

As outlined in Section 4.3, the program appears to have improved the financial literacy skills of participants, and in doing so, has also helped them to develop, work towards and achieve their savings and life money goals. Specifically, in addition to the survey and interview findings showing that more participants had developed savings goals after completing the program, some participants also indicated that the program had empowered them to recognise that these goals were achievable, no matter what their level or income or how far they had progressed in their career. This was evidenced by many having bought cars, or indicating that they were actively saving towards a holiday, move out of home or even to get a deposit to buy their own home.

While survey data and interview findings suggested that the program helped participants to develop and work towards their savings and life money goals, interviews also indicated that the program had contributed to participants recognising that gaining and maintaining employment was the a primary avenue to saving the money they needed in order to attain their now tangible and achievable life money goals. This in turn appears to have resulted in increased engagement with their employment.

The impact of the program on participant workforce productivity was explored during interviews with both participants and AFLS mentors. Unfortunately, while improved workforce engagement was apparent, no direct link could be established between the program and productivity at this time. It should be noted, however, that this type of link is difficult to establish, and can usually only be considered as tenuous at best. Further, it may also be too early to determine whether this type of programmatic impact is achievable through the My Moola Program. It is therefore suggested that there may be merit in developing a strategy to specifically monitor this aspect of the program more closely over a longer period of time. This strategy may include engaging more closely with employers to better understand this concept from their perspective, including what their definition of productivity, and/or improved productivity may be.

During interviews, a number of unexpected program impacts were identified. These involved the application of learnings from the program to other contexts. For example, one participant used their new found understanding of financial challenges to better understand the financial challenges experienced by their employer's customers, while another participant talked about being able to better manage their own stress levels at work because their improved knowledge helped them to make fewer mistakes.

## 4.7 Train-the-trainer model

A train-the-trainer session was delivered to AFLS mentors in Melbourne with the aim of embedding financial literacy capacity in AFLS mentors. For this training, FNF developed a stepped co-facilitation train-the-trainer program with three key facets. First, AFLS mentors were exposed to the My Moola program itself to help them experience and understand the training. Second, AFLS mentors were to return for a second day in which they trained in general training delivery methods and were coached to deliver segments of the program. Third, the AFLS mentors were to co-facilitate segments of the program during a training session to build confidence for future delivery.

Interviews with AFLS mentors indicated that they felt only partially equipped to deliver the program after the training. While mentors were enthused and motivated to deliver the program, they indicated they had had limited opportunities since receiving the training, and that this had resulted in disappointment and decreased confidence. Findings from interviews in relation to the train-the-trainer model are presented below.

- ▶ **Further support for trainers might be useful:** AFLS mentors suggested that while the training was useful, they largely felt underprepared to deliver the training on their own, and felt that additional support would have been good.

*It was just like a crash course ... we actually did the course ourselves and then on the second day then we actually had to deliver it - like deliver it - partner up with someone in the group and both of us like acted as if we were teaching a class and yeah and show the trainer what we were competent to stand in front of a crowd. - AFLS mentor*

Some trainers, however, felt they could deliver their own version of the program based on the slide deck of the My Moola program that was provided on a USB stick.

- ▶ **Minimal training materials were provided:** AFLS mentors reported that having access to more materials to help them deliver the program might have been useful. Most said they were only provided with a USB stick containing a slide deck of the materials, while they had hoped for a program workbook and paraphernalia (eg. the moneybox) to disseminate to future participants.
- ▶ **Effectiveness of training:** Despite the concerns outlined above, AFLS mentors found the trainer to be engaging and effective in conveying the program's content. They enjoyed the personal storytelling and were inspired to make changes to their own money management.
- ▶ **Limited opportunity for delivery:** AFLS mentors expressed disappointment about the limited opportunities afforded to them to deliver the program. While most mentors were initially enthused about delivering the program, they were only invited to co-facilitate small segments of the program with the FNF-appointed trainer. They said that plans to deliver the program were not in place and they were uncertain about its future, despite believing there is a strong need for it (often in a modified form which is tailored to each participant cohort).

*I'd love to deliver the program. I mean I have a university degree. I have a community development degree in Indigenous management. - AFLS mentor*

- ▶ **Program sources not included:** One AFLS mentor believed a strength of the program was that it had been developed in consultation with Indigenous communities. This mentor believed the credibility of the content would be increased if sources were cited and referenced.
- ▶ **Opportunity for tailoring of program not emphasised:** Some of the mentors emphasised that the Indigenous cohorts they work with have unique requirements in relation to money management education (see Section 3). For example, some mentors said that mortgages should not be covered with young people who are only earning a trainee wage, although would be appropriate for older participants or those at the relevant life stage.

These mentors believed the training would have been far more effective if they had been empowered to deliver and tailor the program to meet the needs of the cohorts they work with. They felt they were best placed to do this by delivering a modified and appropriate form of the program to the trainees they work with and understand well.

*It needs to be really tailored in a way that Indigenous people can grasp it and understand it and apply to their own lives. Yeah, it definitely needs to be tailored to - as I said, your group in Melbourne, urban Aboriginals, you know they might get a lot out of it because being in the city, you know, and coming to the country, you know, you may need to change your language a little bit, you know that kind of thing. Like simple, plain English, no big words or jargon.*  
- AFLS mentor

- ▶ **Delivery of informal money management education:** Despite limited opportunities for formal delivery, several AFLS mentors have been teaching trainees some of the foundational material informally during regular meetings in relation to job placements. The mentors said this had helped reinforce the learnings from the program. This is in line with the medium term outcome for AFLS supervisors to become active enablers of financial literacy learning, as outlined in the program logic model.

## 4.8 Partnership

The partnership between FNF and AFLS experienced challenges throughout the period of its implementation and delivery. This was related in part to staff changes which created a lack of consistency in key contacts between the organisations, resulting in reduced and unclear communication. Contributing to this, scheduled bimonthly meetings did not occur as planned, further reducing the communication and negatively affecting the opportunity for effective collaboration.

As a result of this reduced contact, several misunderstandings occurred in relation to the program's scheduling and delivery. For example, AFLS mentors were frustrated that they did not have the opportunity to deliver the program, whereas FNF management had intended and hoped that they would have the opportunity to do this. It is likely that miscommunications such as these impacted on the rollout of the program, and potentially its reach.

## 4.9 Unexpected outcomes

An identified unanticipated outcome of the program was that AFLS mentors were inspired to change their own money management behaviours as a result of participating in the program. Several made key changes, including stopping 'spending leaks' and commencing budgeting exercises.

*The adults in the room got a lot out of it, in the way in which she delivered it. ... . It was the first time that we were sitting in on a session like that. I've never done financial literacy before. So, you know, I got a lot out of it as well.*  
- AFLS mentor

Mentors also introduced informal money management training into the regular catch-ups with trainees who had attended the program.

These findings indicate there is considerable scope to extend the influence of the program through a network of Indigenous trainers whose own money management behaviours are impacted by learnings from the program.

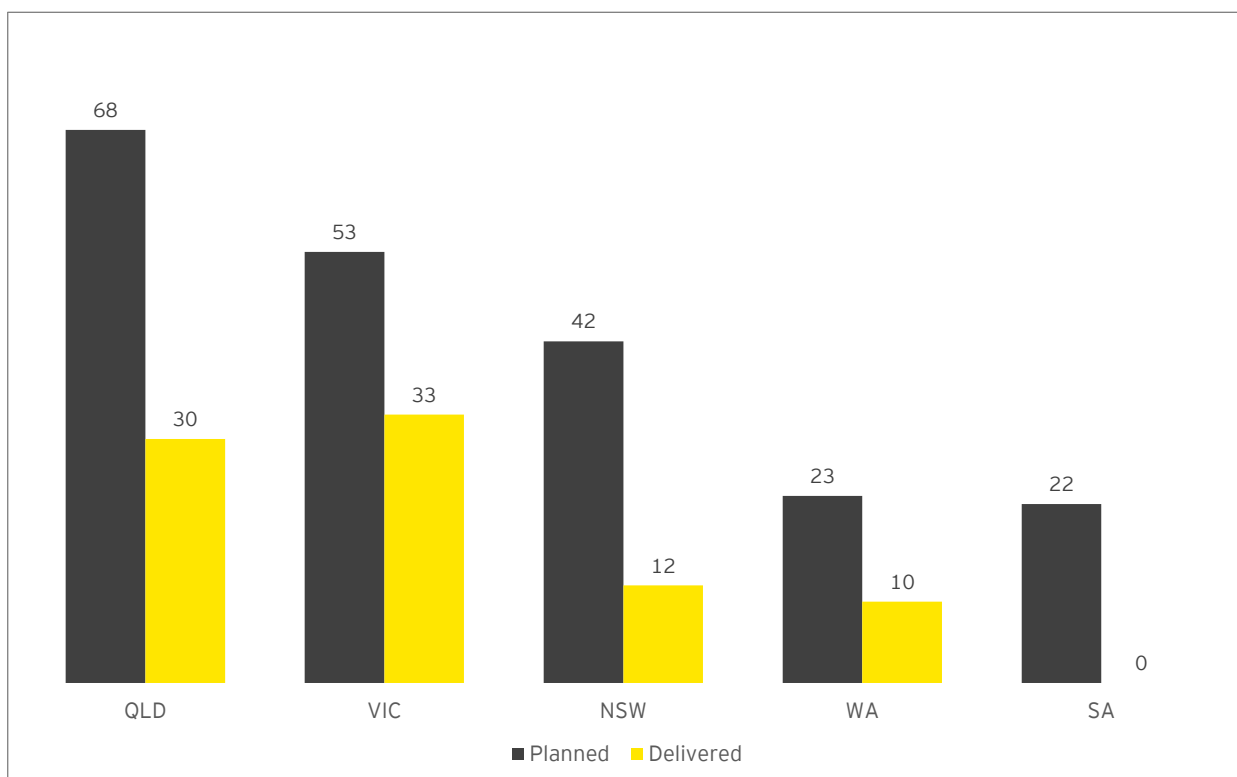
## 5. Efficiency

While findings indicate the program appeared to be effective in improving participants' financial literacy behaviours and attitudes, it did not achieve the reach of 236 participants that was initially intended. This lower than expected reach increased the cost per person to deliver the program, reducing its overall efficiency. Reasons for this reduced efficiency are explored below.

### 5.1.1 Program reach

Attendance figures (provided by FNF) indicate the program reached 85 participants over 4 states as presented in Figure 18, with participation being highest in Victoria and Queensland. This participation rate is considerably below the intended reach of 236 participants, with the program reaching only 36% of its target audience.

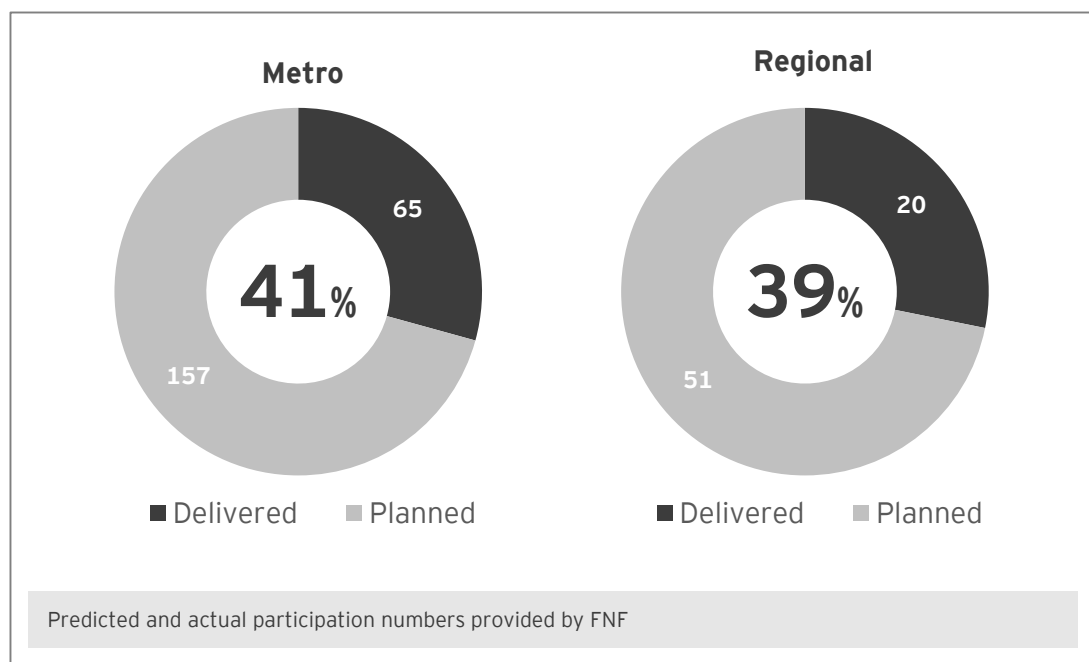
**Figure 18: Expected and actual participant numbers by state**



As shown in Figure 19 below, participation rates were similar between metropolitan (41%) and regional (39%) cohorts, with 20 of the final 85 participants attending a regional training event (24%).



**Figure 19: Actual and planned program delivery by location**



Interviews with stakeholders - including management teams and AFLS mentors - indicated that factors relating to timing and scheduling may have contributed to the expected reach not being achieved. These and other factors are outlined below.

- ▶ **The program was voluntary:** While it was understood by FNF that participation in the program was mandatory for job seekers registered with AFLS, it appears that participants understood that their participation was on a voluntary basis. Some AFLS mentors also speculated that the voluntary nature of the program had in fact reduced participation rates.
- ▶ **Time lapse between notification and delivery:** Interviewees indicated there was a time lapse between participants registering for the program and the time at which it was delivered, which was related to the need to obtain funding to deliver the program. They speculated that during this delay, participants' schedules may have changed and their time may have been committed elsewhere, resulting in a reduction in participants who attended the training.
- ▶ **Timing of delivery schedule:** Despite the creation of what appeared to be a viable schedule for the program's delivery, several AFLS mentors speculated that some trainees were unable to attend as the program was delivered during working and school hours, and during school exam periods which may have resulted in reduced participation rates.
- ▶ **Accessibility:** AFLS mentors indicated that some participants were not able to attend the program due to the distance they were required to travel. To ensure higher attendance, some participants' transport to the training sessions (including flights, buses, and petrol) was funded by FNF via the grant from Financial Literacy Australia. Some prospective participants were not able to attend, however, as they did not have the additional time required to travel to the training.
- ▶ **Cancellation of training:** A number of scheduled training sessions were canceled, including one session in South Australia due to low participant numbers. Attempts to reschedule this session to early 2018 were not possible as the My Moola trainer was no longer available to deliver the program. While it is difficult to understand the reasons for lower than expected participant numbers at the original training session, AFLS management speculated that the low prospective participant numbers could have been related to the session being scheduled at the end of the year when trainees were approaching their holiday period and businesses were experiencing peak periods.

These findings indicate that the recruitment of participants to the program faced a range of challenges. The bulk of these appeared to be related to scheduling issues and the challenges of delivering face-to-

face training, which can be difficult for some participants to access due to distance and transport issues or because of other competing priorities. While AFLS were responsible for scheduling the training sessions, AFLS management and mentors reflected that a delivery schedule that occurred outside of peak periods (such as school exams, business peak periods, end of year period) may have resulted in improved rates of attendance. It was also suggested that including the My Moola program in the AFLS orientation session for job placement workers may have increased its reach.

### **5.1.2 Cost per person**

The cost per person to attend the program was \$817.34 (including the 7 train the trainer participants), with the total delivery cost being \$75,196. If training had been delivered to the full 236 potential participants, the costs would have been reduced to \$318.63 per participant (ignoring any additional staff and materials costs). It is important to note that these figures do not include the costs to develop the program.

## 6. Concluding comments

Findings indicate that the strength of the My Moola program is in its ability to engage and motivate participants to make positive behavioural changes in the foundational money management areas of saving, spending and budgeting. Other key strengths of the program include the capacity of the trainer to engage participants with the material through personal storytelling to effect changes in the way they manage their money, as well as the tailoring of the program to an Indigenous audience.

As with any program, there are opportunities to improve the program over time, such as the inclusion of new modules to suit the needs of different subgroups of Indigenous job placement workers. These types of modules may also help to extend the program's capacity to reach broader Indigenous audiences.

## 7. Appendices

7.1 Appendix A: List of dates and locations of workshops

7.2 Appendix B: Program Logic model

7.3 Appendix C: Discussion guides

7.4 Appendix D: Surveys

## Appendix A: List of dates and locations of workshops

## Dates and locations of workshops

STATE	AREA	SESSION TYPE	DATE	NO OF TRAINEES	AFLSR TRAINER	Status/Comments
VIC	<b>AFLSR venue</b> Victoria Park Cnr Lulie & Abbot Street Abbotsford	My Moola training delivery	Wednesday 9 August 9:30am – 3:30pm	13	NA	Completed
VIC	<b>AFLSR venue</b> Victoria Park Cnr Lulie & Abbot Street Abbotsford	Train the Trainer Module	Thursday 10 August 8am – 4pm	7	NA	Completed
NSW	<b>EY offices</b> The EY Centre Level 34 200 George Street Sydney	My Moola training delivery	Thursday 24 August 12:00pm – 5pm	8	Melinda Lyons	Completed
WA	<b>EY offices</b> EY Building 11 Mounts Bay Road Perth	My Moola training delivery	Wednesday 27 September 9:30am – 3:30pm	10	Nikita Hawke & Shirley McPherson	Completed
SA	<b>AFLSR venue</b> Adelaide Oval/Tennis SA Complex War Memorial Drive, North Adelaide SA	My Moola training delivery	Was to be postponed to early Jan 2018. Now cancelled.	CANCELLED	Wilbur Wilson	CANCELLED
VIC	<b>AFLSR venue</b> Wodonga Senior Secondary College 80 Brockley St, Wodonga VIC	My Moola training delivery	Wednesday 4 October 11:00am – 5:00pm	5	Ralph White & Emily Fien (TBC)	Numbers to be re- confirmed one week prior
VIC	<b>AFLSR venue</b> Victoria Park Cnr Lulie & Abbot Street Abbotsford	My Moola training delivery	Friday 6 October 10:15am – 4:15pm	15	Ralph White & Emily Fien	Numbers to be re- confirmed one week prior
QLD	<b>EY offices</b> EY Building Level 51 111 Eagle Street Brisbane	My Moola training delivery	Wednesday 11 October 9:30am – 3:30pm	19	Marcia Laurie	Numbers to be re- confirmed one week prior
QLD	<b>EY offices</b> EY Building Level 51 111 Eagle Street Brisbane	My Moola training delivery	Thursday 12 October 9:30am – 3:30pm	CANCELLED	CANCELLED	CANCELLED
QLD	<b>AFLSR venue</b> Hotel Grand Chancellor 334 Flinders Street, Townsville	My Moola training delivery	Tuesday 17 October 8:30am – 2:30pm	11	Jaala Mogridge	Numbers to be re- confirmed one week prior
NSW	<b>AFLSR venue</b> Byron Bay RSL 132 Jonson Street, Byron Bay	My Moola training delivery	Thursday 19 October 8:30am – 2:30pm	4	Marcia Laurie	Numbers to be re- confirmed one week prior
<b>TOTAL TRAINED IN MY MOOLA</b>			85	<b>TOTAL TRAIN THE TRAINER PARTICIPANTS</b>		7

## Appendix B: Program Logic model

Project	My Moola AFL Sports Ready - money management for trainees							
End results	Economic freedom for First Nations peoples through money management skills (freedom to choose own financial freedom)							
Problem	Inputs	Outputs	Activities	Target/Reach	Short term Outcomes - 1 day	Medium term outcomes	Long term outcomes	Data/Resources
<ul style="list-style-type: none"> <li>▶ Financial literacy needs in Indigenous people: low base. Baseline assumed to be zero (no data at present time to support this)</li> <li>▶ Indigenous employed people not growing wealth despite income, lacking life skill of financial literacy</li> <li>▶ Tension between Aboriginal cultural norms and capitalism / individualism</li> </ul>	<ul style="list-style-type: none"> <li>▶ FLA \$157k</li> <li>▶ FNF: My Moola training program, trainer, intellectual property</li> <li>▶ AFLSR: employment program, staff venues, resources</li> <li>▶ EY: Significant evaluation expertise</li> <li>▶ Flexible program input - model of distribution (rural and remote)</li> </ul>	<ul style="list-style-type: none"> <li>▶ 20 x money-aware AFLSR staff</li> <li>▶ 10 AFLSR My Moola trainers</li> <li>▶ Survey results: A. AFLSR staff and B: trainees</li> <li>▶ Evaluation</li> </ul>	<ul style="list-style-type: none"> <li>▶ Train 20 Indigenous AFLSR staff</li> <li>▶ Train 10 My Moola trainers in stepped facilitated model</li> <li>▶ Train 200+ individual trainees in 14 Trainee sessions in 6 States and Territories (subject to demand)</li> <li>▶ 3 x regular employee mentor sessions: AFLSR</li> <li>▶ 2 x regular employer feedback; AFLSR</li> <li>▶ Evaluation process: developed by EY, delivered by AFLSR (continuous and embedded over the life of the project)</li> </ul>	<ul style="list-style-type: none"> <li>▶ Indigenous trainees - 16+ years of age</li> <li>▶ AFLSR Indigenous staff</li> <li>▶ Extended reach: families/friends of above, employers</li> <li>▶ Federal government employment programs</li> <li>▶ Larger financial literacy community</li> </ul>	<ul style="list-style-type: none"> <li>▶ Cohort of Indigenous people acquire money management knowledge</li> <li>▶ Extended family and friends acquire money management knowledge (secondary beneficiaries)</li> <li>▶ Key financial literacy enablers (trainers) created in employment readiness field</li> </ul>	<ul style="list-style-type: none"> <li>▶ Cohort of Indigenous people <b>apply</b> money management knowledge (budget, goals, etc.)</li> <li>▶ Extended family members apply money management knowledge</li> <li>▶ Trainees motivated to work to achieve goals</li> <li>▶ Key enabler trainers mentor on financial literacy</li> </ul>	<ul style="list-style-type: none"> <li>▶ Indigenous people <b>actively</b> managing their money</li> <li>▶ Active <b>resource</b> of trainers as pillars of money management knowledge in the Indigenous community</li> <li>▶ Model for ongoing employment program; replicable, <b>sustainable</b></li> </ul>	<ul style="list-style-type: none"> <li>▶ My Moola evaluation forms</li> <li>▶ Host employer feedback</li> <li>▶ Trainee feedback - bi-annually and monitoring catch up feedback</li> <li>▶ AFLSR: data captured for retention</li> <li>▶ MM Training materials</li> <li>▶ FNF outcomes framework</li> <li>▶ MM mobile phone app</li> <li>▶ Survey monkey (container)</li> <li>▶ Pre- and post-questionnaires for Indigenous participants</li> <li>▶ AFL SR online platform engagement tool (for all trainees)</li> </ul>



## Appendix C: Discussion guides

# First Nations Foundation

## Independent Evaluation of the My Moola program

Discussion guide - FNF program managers

EY Sweeney contacts: Themis Antony, Ros Lording

REF NO. 26355 • 14 FEBRUARY 2018 • VERSION 1

## The evaluation objective

To measure the effectiveness, impact and outcomes of the program in relation to participants and trainers

The specific objectives are...

Assess...	<ul style="list-style-type: none"> <li>▶ Objective 1: To understand the impact the My Moola program had on improving the financial literacy skills of participating Indigenous workers and placement workers</li> <li>▶ Objective 2: To determine what impact the program had on workforce engagement, retention and achievement of money goals</li> <li>▶ Objective 3: To determine the cultural appropriateness of the program.</li> </ul>
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## Discussion overview

The following discussion guide provides an overview of the areas that will be covered in this study. It is not intended to be a prescriptive list of questions. The sessions will be free-flowing and the moderator will pursue issues/reactions/thoughts as they arise, while ensuring all of the key areas are covered off.

The broad flow of the interviews can be summarised as follows...

(NB. timing assumes 30 minute one-on-one discussion. Tailor questions to the level of the audience.)

<b>1. Introduction</b>	<b>2 minutes</b>
<b>2. Program need, development and implementation</b>	<b>10 minutes</b>
<b>3. Impacts and outcomes</b>	<b>10 minutes</b>
<b>4. Cost effectiveness</b>	<b>5 minutes</b>
<b>5. Conclusions</b>	<b>3 minutes</b>

## Discussion guide

<p><b>1. Introduction</b></p> <ul style="list-style-type: none"> <li>▶ Purpose of the research... EY Sweeney is conducting an evaluation of First Nations Foundation's (FNF) My Moola program and as part of that evaluation we would like to talk to a variety of stakeholders to gain an understanding of the program from their perspective.</li> <li>▶ Topic... understand your involvement with the My Moola program, and how and why the program was conceived and developed. This will assist us to gain feedback about the program's development, implementation and any improvements that could be made.</li> <li>▶ Confidentiality, recording and industry code of conduct</li> <li>▶ Interview should take around 30 minutes</li> <li>▶ No right or wrong answers - we're interested in hearing about your perceptions and experiences.</li> <li>▶ Any questions</li> </ul>	<p>(2 mins)</p>
<p><b>2. Program need, development and implementation</b></p> <ul style="list-style-type: none"> <li>▶ What is your current role with First Nations Foundation and the My Moola program?</li> <li>▶ What is the need for the program?</li> <li>▶ How was the program developed? [<i>Probe for curriculum development, format, contributors, involvement of academics, Indigenous people</i>] <ul style="list-style-type: none"> <li>– How were topic areas selected?</li> </ul> </li> <li>▶ Who is the target audience for the program? <ul style="list-style-type: none"> <li>– How has the program been developed to meet their needs?</li> </ul> </li> <li>▶ How does the program improve Indigenous people's financial literacy and help them manage their money more effectively?</li> <li>▶ How does the program help Indigenous job placement participants to gain and maintain employment?</li> <li>▶ What have you done to ensure the program is accessible to Indigenous audiences? <ul style="list-style-type: none"> <li>– How is the program material culturally relevant and appropriate?</li> </ul> </li> <li>▶ The program was evaluated in 2014. What were the main take-outs from the evaluation? <ul style="list-style-type: none"> <li>– Has the program been refined/modified since this evaluation?</li> <li>– Why were these changes made, if at all?</li> </ul> </li> <li>▶ Since the last evaluation, to what extent has the program been delivered as planned?</li> </ul>	<p>(10 mins)</p>

- ▶ The program is currently delivered in a classroom learning format? How did this evolve over time?
  - How effective has this delivery mode been?
  - How has this changed over time?
  - Can you think of any alternative approaches?
- ▶ How was the length of the program determined?
- ▶ What challenges and obstacles have there been in implementing and delivering the program?
  - How have you managed these challenges?
  - What would you do differently to improve the implementation and delivery of the program?
- ▶ How could the training be delivered more effectively to ensure greater reach and improved learning outcomes of participants?
- ▶ Why did FNF partner with AFL SportsReady to deliver the My Moola program?
  - Thinking about the partnership, how well is it working?
  - What has been most/least effective about the partnership model?
  - What could be done to make the partnership more effective?
  - Have you considered partnering with any other organisations?

### 3. Impact and outcomes

(10 mins)

- ▶ How many people have participated in the program since its inception?
  - Were more or fewer participants expected?
- ▶ The key outcomes of the program are to build the financial literacy skills and work readiness of Indigenous participants. To what extent is the program achieving these outcomes?
- ▶ How effective has the program been in achieving its intended outcomes?
  - How effective has the program been at improving participants' ability to manage their money?
  - How effective has the program been at improving participants' capacity to gain and maintain employment?
  - How effectively has the program engaged an Indigenous audience?
- ▶ Which aspects of the program have been most/least effective?
  - Which aspects have been most/least effective in improving the money management skills of participants?
  - Which aspects have been most/least effective in improving the participants' ability to maintain/gain employment?

<ul style="list-style-type: none"> <li>▶ What do participants most value about the program?</li> <li>▶ How could the program be improved and enhanced?</li> <li>▶ What is most/least effective about the delivery method for the program?</li> <li>▶ Have there been any unintended or unexpected outcomes of the program for participants, trainers, workplaces, and participants' families and communities?</li> <li>▶ Overall, what lessons have been learned to guide the future implementation of the program?</li> </ul>	
<p><b>4. Cost effectiveness</b></p> <ul style="list-style-type: none"> <li>▶ To what extent have you been able to deliver the project on time and within budget?</li> <li>▶ What is the per person cost of delivering the program?</li> <li>▶ To what extent does the program represent value for money?</li> <li>▶ Can the program be refined to offer greater value for money?</li> </ul>	(5 mins)
<p><b>5. Conclusions</b></p> <ul style="list-style-type: none"> <li>▶ Overall, how has the program helped Indigenous people to manage their money better?</li> <li>▶ Overall, what do you think can be done to improve the My Moola program?</li> <li>▶ Is there anything else you would like to say about the My Moola program, or helping Indigenous people manage their money better, that we have not already covered during our discussion?</li> </ul>	(3 mins)

**THANK AND CLOSE**

# First Nations Foundation

## Independent Evaluation of the My Moola program

Discussion guide - AFL SportsReady program managers

EY Sweeney contacts: Themis Antony, Ros Lording

REF NO. 26355 • 14 FEBRUARY 2018 • VERSION 1



## The evaluation objective

To measure the effectiveness, impact and outcomes of the program in relation to participants and trainers

The specific objectives are...

Assess...	<ul style="list-style-type: none"><li>▶ Objective 1: To understand the impact the My Moola program had on improving the financial literacy skills of participating Indigenous workers and placement workers</li><li>▶ Objective 2: To determine what impact the program had on workforce engagement, retention and achievement of money goals</li><li>▶ Objective 3: To determine the cultural appropriateness of the program.</li></ul>
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## Discussion overview

The following discussion guide provides an overview of the areas that will be covered in this study. It is not intended to be a prescriptive list of questions. The sessions will be free-flowing and the moderator will pursue issues/reactions/thoughts as they arise, while ensuring all of the key areas are covered off.

The broad flow of the interviews can be summarised as follows...

(NB. timing assumes 30 minute one-on-one discussion. Tailor questions to the level of the audience.)

<b>1. Introduction</b>	<b>2 minutes</b>
<b>2. Program need, development and implementation</b>	<b>10 minutes</b>
<b>3. Impacts and outcomes</b>	<b>10 minutes</b>
<b>4. Cost effectiveness</b>	<b>5 minutes</b>
<b>5. Conclusions</b>	<b>3 minutes</b>

## Discussion guide

<p><b>1. Introduction</b></p> <ul style="list-style-type: none"> <li>▶ Purpose of the research... EY Sweeney is conducting an evaluation of First Nations Foundation's (FNF) My Moola program and as part of that evaluation we would like to talk to a variety of stakeholders to gain an understanding of the program from their perspective.</li> <li>▶ Topic... understand your involvement with the My Moola program, and how and why the program was conceived and developed. This will assist us to gain feedback about the program's development, implementation and any improvements that could be made.</li> <li>▶ Confidentiality, recording and industry code of conduct</li> <li>▶ Interview should take around 30 minutes</li> <li>▶ No right or wrong answers - we're interested in hearing about your perceptions and experiences.</li> <li>▶ Any questions</li> </ul>	<p>(2 mins)</p>
<p><b>2. Program need, development and implementation</b></p> <ul style="list-style-type: none"> <li>▶ What is your current role with AFL SportsReady?</li> <li>▶ What is your role in the My Moola program?</li> <li>▶ When did you first become involved with the My Moola program?</li> <li>▶ What is the need for the My Moola program among the AFL SportsReady client base?</li> <li>▶ Who is the target audience for the program? <ul style="list-style-type: none"> <li>– How has the program been developed to meet their needs?</li> </ul> </li> <li>▶ How does the program improve outcomes for Indigenous people? <ul style="list-style-type: none"> <li>– How does it help them manage their money more effectively?</li> <li>– How does it help job placement participants to gain and maintain employment?</li> </ul> </li> <li>▶ What are the main ways the program is culturally relevant and appropriate to Indigenous populations?</li> <li>▶ Has the program been implemented and delivered as planned?</li> <li>▶ The program is currently delivered in a classroom learning format. How effective do you think this mode of delivery is? <ul style="list-style-type: none"> <li>– Do you feel any other modes of delivery would be more effective?</li> </ul> </li> </ul>	<p>(10 mins)</p>

- ▶ What challenges and obstacles have there been in implementing and delivering the program?
  - How have you managed these challenges?
  - What would you do differently to improve the implementation and delivery of the program?
- ▶ How could the training be delivered more effectively to ensure greater reach and improved learning outcomes of participants?
- ▶ How did AFL SportsReady get involved with FNF in the delivery of the My Moola program?
  - Thinking about this partnership, how well is it working?
  - What has been most/least effective about the partnership?
  - What could be done to make the partnership more effective?

### 3. Impact and outcomes

(10 mins)

- ▶ How many people have participated in the program since its inception?
  - Is this more/fewer than expected?
- ▶ What are the intended key outcomes of the program?
- ▶ Overall, how effective has the program been in achieving its intended outcomes?
  - How effective has the program been at improving participants' ability to manage their money?
  - How effective has the program been at improving participants' capacity to gain and maintain employment?
  - How effectively has the program engaged an Indigenous audience?
- ▶ Which aspects of the program have been most/least effective?
  - Which aspects have been most/least effective in improving the money management skills of participants?
  - Which aspects of the program have been most/least effective in improving participants' ability to maintain/gain employment?
- ▶ What do participants most value about the program?
- ▶ How could the program be improved and enhanced?
- ▶ What is most/least effective about the delivery method for the program?
- ▶ Have there been any unintended or unexpected outcomes of the program for participants, trainers, workplaces, and participants' families and communities?
- ▶ Overall, what lessons have been learned to guide the future implementation of the program?

<b>4. Cost effectiveness</b> <ul style="list-style-type: none"><li>▶ To what extent have you been able to deliver the project on time and within budget?</li><li>▶ What is the per person cost of delivering the program?</li><li>▶ To what extent does the program represent value for money?</li><li>▶ Can the program be refined to offer greater value for money?</li></ul>	(5 mins)
<b>5. Conclusions</b> <ul style="list-style-type: none"><li>▶ Overall, how has the program helped Indigenous people to manage their money better and gain and maintain employment?</li><li>▶ Overall, what do you think can be done to improve the My Moola program?</li><li>▶ Is there anything else you would like to say about the My Moola program, or helping Indigenous people manage their money better, that we have not already covered during our discussion?</li></ul>	(3 mins)

**THANK AND CLOSE**

# First Nations Foundation

## Independent Evaluation of the My Moola program

Discussion guide - Program participants

EY Sweeney contacts: Themis Antony, Ros Lording

REF NO. 26355 • 14 FEBRUARY 2018 • VERSION 3

## The evaluation objective

To measure the effectiveness, impact and outcomes of the program in relation to participants and trainers

The specific objectives are...

Assess...	<ul style="list-style-type: none"><li>▶ Objective 1: To understand the impact the My Moola program had on improving financial literacy skills of participating Indigenous workers and placement workers</li><li>▶ Objective 2: To determine what impact the program had on workforce engagement and retention, and the achievement of money goals</li><li>▶ Objective 3: To determine the cultural appropriateness of the program</li></ul>
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## Discussion overview

The following discussion guide provides an overview of the areas that will be covered in this study. It is not intended to be a prescriptive list of questions. The sessions will be free-flowing and the moderator will pursue issues/reactions/thoughts as they arise, while ensuring all of the key areas are covered off.

The broad flow of the interviews can be summarised as follows...

(NB. timing assumes 45 minute one-on-one discussion. Tailor questions to the level of the audience.)

<b>1. Introduction</b>	<b>2 minutes</b>
<b>2. Attitudes towards money</b>	<b>3 minutes</b>
<b>3. Program referral and expectations</b>	<b>5 minutes</b>
<b>4. Impact and outcomes</b>	<b>15 minutes</b>
<b>5. Impact on employment</b>	<b>5 minutes</b>
<b>6. Cultural relevance, sensitivity and knowledge sharing</b>	<b>10 minutes</b>
<b>7. Knowledge sharing</b>	<b>3 minutes</b>
<b>8. Conclusions</b>	<b>2 minutes</b>



## Discussion guide

<p><b>1. Introduction</b></p> <ul style="list-style-type: none"> <li>▶ Purpose of the research... EY Sweeney is conducting an evaluation of First Nations Foundation's (FNF) My Moola program and as part of that evaluation we would like to talk to a variety of stakeholders to gain an understanding of the program from their perspective.</li> <li>▶ Topic... understand your involvement with the My Moola program, and how this program has helped you to learn about managing your money and assisting you to gain and retain employment. This will assist FNF to gain feedback about their program and any improvements that could be made.</li> <li>▶ Confidentiality, recording and industry code of conduct</li> <li>▶ Interview should take around 45 minutes</li> <li>▶ No right or wrong answers - we're interested in hearing about your perceptions and experiences.</li> <li>▶ Any questions?</li> <li>▶ Could you tell me a bit about yourself? <ul style="list-style-type: none"> <li>– Name and age?</li> <li>– Which 'mob' do you come from?</li> <li>– Something you enjoy doing in your spare time?</li> <li>– What would you do if somebody gave you \$100?</li> <li>– Are you currently working or job seeking?</li> <li>– If yes, what kind of work do you do/jobs are looking for?</li> </ul> </li> </ul>	<p>(2 mins)</p>
<p><b>2. Attitudes towards money</b></p> <p>OBJ: To understand participants' attitudes towards learning about managing their money, as well as the obstacles they have faced when attempting to manage their money effectively</p> <ul style="list-style-type: none"> <li>▶ How important is it to you to learn how to manage your money?</li> <li>▶ How interested are you in learning about how to manage your money?</li> <li>▶ What are the main challenges or obstacles you've experienced to managing your money effectively?</li> </ul>	<p>(3 mins)</p>

<p><b>3. Program referral and expectations</b></p> <p>OBJ: To understand how participants were referred to the program and what they expected to learn</p> <ul style="list-style-type: none"> <li>▶ Why did you enrol in the My Moola program? <ul style="list-style-type: none"> <li>– Did you enrol voluntarily or was it suggested/required that you participate?</li> <li>– Where did you hear about the program?</li> </ul> </li> <li>▶ How did you become involved with AFL SportsReady? <ul style="list-style-type: none"> <li>– Did they help you enrol in the program?</li> </ul> </li> <li>▶ What were the main things you hoped to learn from the program?</li> <li>▶ Overall, how did you find the program? [<i>Probe for engagement and usefulness</i>] <ul style="list-style-type: none"> <li>– Was the program easy to understand?</li> </ul> </li> </ul>	<p>(5 mins)</p>
<p><b>4. Impact and outcomes</b></p> <p>OBJ: To understand the key impacts and outcomes of the program on participants' capability to manage their money</p> <ul style="list-style-type: none"> <li>▶ Overall, how useful was the program in helping you manage your money better?</li> <li>▶ What are some of the main things you learned?</li> <li>▶ Did the program exceed your expectations? <ul style="list-style-type: none"> <li>– Would you have liked any more areas covered in more depth?</li> </ul> </li> <li>▶ What are the most/least useful things that you learned?</li> <li>▶ To what extent did the program provide you with the information you needed to help you manage your money better? <ul style="list-style-type: none"> <li>– Was the information too simple or too advanced or at just the right level for your needs?</li> </ul> </li> <li>▶ Are you managing your money or approaching money matters differently since completing the program? <ul style="list-style-type: none"> <li>– Can you provide some examples of what you're doing differently? (eg. Savings plan, opened a savings account, set any financial goals, etc.)</li> </ul> </li> <li>▶ Are you doing anything differently in relation to... <ul style="list-style-type: none"> <li>– <b>Saving:</b> (eg. Savings goals, savings plans, setting up a savings account, etc.)</li> <li>– <b>Budgeting:</b> (eg. Developing a weekly budget, etc.)</li> <li>– <b>Setting financial goals:</b> (eg. Goal to buy a TV, house, etc.)</li> </ul> </li> </ul>	<p>(15 mins)</p>

<ul style="list-style-type: none"> <li>– <b>Making money last past pay day</b></li> <li>– <b>Making banking work for you:</b> (eg. Understanding the different types of accounts, etc.)</li> <li>– <b>Using credit cards</b></li> <li>– <b>Borrowing money</b></li> <li>– <b>Superannuation</b></li> <li>▶ How did the program enable you to make these changes?</li> <li>▶ Have there been any benefits from doing these things differently?</li> <li>▶ To what extent has the program made you feel more confident to manage your money? <ul style="list-style-type: none"> <li>– Can you provide some examples?</li> </ul> </li> <li>▶ To what extent has the program helped you feel more confident to manage your money <b>well into the future</b> (eg. planning for retirement)?</li> <li>▶ Is there anything else you'd like help to change about the way you manage your money? <ul style="list-style-type: none"> <li>– Could the program have been delivered differently to help you make these changes?</li> </ul> </li> <li>▶ What did you like most/least about the program?</li> <li>▶ What could be done to improve the program?</li> <li>▶ Are there any other topics you would like to learn more about in the program?</li> </ul>	
<p><b>5. Impact on employment</b></p> <p>OBJ: To understand whether learnings from the program had an impact on participants' ability to gain and maintain employment</p> <ul style="list-style-type: none"> <li>▶ In what ways, if any, has the program had an impact on your current employment status? <ul style="list-style-type: none"> <li>– <b>[For those who are employed]</b> Has the program made you feel like you have more to offer at work or perform better in your work?</li> <li>– <b>[For job seekers]</b> Has the course been useful in helping you find work?</li> <li>– <b>[For job seekers]</b> Has the program made you feel like you have more opportunities and more skills to offer when you are seeking employment?</li> </ul> </li> </ul>	(5 mins)

<p><b>6. Cultural relevance and sensitivity</b></p> <p>OBJ: To understand the extent to which the programs materials and delivery were cultural relevant and appropriate</p> <p><b>The My Moola program was specifically developed for Indigenous people.</b></p> <ul style="list-style-type: none"> <li>▶ To what extent was the program tailored well to Indigenous people?</li> <li>▶ How well did it address some of the challenges Indigenous people face when trying to manage their money?</li> <li>▶ How well did the program help you understand the differences between Indigenous and Western attitudes towards money?</li> <li>▶ How important was it to you that the trainer was Indigenous? <ul style="list-style-type: none"> <li>– Did it make a difference?</li> </ul> </li> <li>▶ How well do you think the trainer understood your culture?</li> <li>▶ How well did the trainer understand the challenges Indigenous people face when trying to manage their money?</li> <li>▶ How easy did the trainer make it to understand the ideas covered in the program?</li> <li>▶ How well did the trainer connect with you and the other participants?</li> <li>▶ How comfortable did you feel you could be to be open about and share your experiences and challenges in managing your money?</li> <li>▶ Overall, what did the trainer do most/least well? <ul style="list-style-type: none"> <li>– What could the trainer have done differently?</li> </ul> </li> <li>▶ What did you think of the venue where the training took place?</li> <li>▶ Did you like the format of the program? <ul style="list-style-type: none"> <li>– Would you prefer it to be delivered online or face-to-face?</li> </ul> </li> <li>▶ To what extent did the program provide a good mix of theory and practice?</li> </ul>	<p>(10 mins)</p>
<p><b>7. Knowledge sharing</b></p> <p>OBJ: To understand the extent to which participants shared learnings from the program with family and community members</p> <ul style="list-style-type: none"> <li>▶ Have you discussed what you learned in the program with your family or with friends? <ul style="list-style-type: none"> <li>– If yes, what are the main things you shared with them?</li> </ul> </li> </ul>	<p>(3 mins)</p>

<ul style="list-style-type: none"> <li>– Can you provide an example?</li> <li>– To your knowledge, did the learnings you shared help them manage their money better?</li> <li>▶ Has the program had an impact on how you manage your family's and community's traditional expectations around how you spend and share your money? (e.g. Sharing and giving away of earnings)</li> </ul>	
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<p><b>8. Conclusions</b></p> <p>OBJ: To clarify key impacts and outcomes</p> <ul style="list-style-type: none"> <li>▶ Overall, what contribution has the program made to motivating you to manage your money better?</li> <li>▶ To what extent would you recommend the My Moola program to others? Why?</li> <li>▶ What did you value most about the program?</li> <li>▶ Is there anything else you would like to say about the My Moola program, or helping Indigenous people manage their money better, that we have not already covered during our discussion?</li> </ul>	<p>(2 mins)</p>
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**THANK AND CLOSE**

# First Nations Foundation

## Independent Evaluation of the My Moola program

Discussion guide - My Moola trainers

EY Sweeney contacts: Themis Antony, Ros Lording

REF NO. 26355 • 13 FEBRUARY 2018 • VERSION 1

## The evaluation objective

To measure the effectiveness, impact and outcomes of the program in relation to participants and trainers

The specific objectives are...

Assess...	<ul style="list-style-type: none"><li>▶ Objective 1: To understand the impact the My Moola program had on improving the financial literacy skills of participating Indigenous workers and placement workers</li><li>▶ Objective 2: To determine what impact the program had on workforce engagement, retention and achievement of money goals</li><li>▶ Objective 3: To determine the cultural appropriateness of the program.</li></ul>
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## Discussion overview

The following discussion guide provides an overview of the areas that will be covered in this study. It is not intended to be a prescriptive list of questions. The sessions will be free-flowing and the moderator will pursue issues/reactions/thoughts as they arise, while ensuring all of the key areas are covered off.

The broad flow of the interviews can be summarised as follows...

(NB. timing assumes 30 minute one-on-one discussion. Tailor questions to the level of the audience.)

<b>1. Introduction</b>	<b>2 minutes</b>
<b>2. Program and training need, development and implementation</b>	<b>5 minutes</b>
<b>3. Training impacts and outcomes</b>	<b>10 minutes</b>
<b>4. Program impacts and outcomes</b>	<b>10 minutes</b>
<b>5. Conclusions</b>	<b>3 minutes</b>



## Discussion guide

<p><b>1. Introduction</b></p> <ul style="list-style-type: none"> <li>▶ Purpose of the research... EY Sweeney is conducting an evaluation of First Nations Foundation's (FNF) My Moola program and as part of that evaluation we would like to talk to a variety of stakeholders to gain an understanding of the program from their perspective.</li> <li>▶ Topic... understand your involvement with the My Moola program, and how and why the program was conceived and developed. This will assist us to gain feedback about the program's development, implementation and any improvements that could be made.</li> <li>▶ Confidentiality, recording and industry code of conduct</li> <li>▶ Interview should take around 30 minutes</li> <li>▶ No right or wrong answers - we're interested in hearing about your perceptions and experiences.</li> <li>▶ Any questions</li> </ul>	<p>(2 mins)</p>
<p><b>2. Program and training need, development and implementation</b></p> <p>OBJ: To understand interviewees' role in the delivery of the My Moola program and their understanding of the program's aims</p> <p><u>Role and program understanding overview</u></p> <ul style="list-style-type: none"> <li>▶ What is your role in the delivery of the My Moola program?</li> <li>▶ How and when did you first become involved with the program?</li> <li>▶ When did you receive training to deliver the My Moola program?</li> <li>▶ What is the need for the My Moola program among the AFL SportsReady client base?</li> <li>▶ Who is the target audience for the program?             <ul style="list-style-type: none"> <li>– How does the program meet their needs?</li> </ul> </li> <li>▶ How does the program improve outcomes for Indigenous people?             <ul style="list-style-type: none"> <li>– How is the program culturally relevant and appropriate to Indigenous populations?</li> </ul> </li> </ul>	<p>(5 mins)</p>

### 3. Training impact and outcomes

(10 mins)

OBJ: To understand interviewees' perceptions of the effectiveness of the training and their role in delivering the My Moola program

#### Train-the-trainer instruction

- ▶ Overall, how did you find the train-the-trainer program?
  - Was it useful?
  - How well did it equip you to deliver the program?
  - Was it interesting?
  - How well did it meet your expectations?
- ▶ How helpful was the trainer in teaching you to deliver the program?
- ▶ How well did the trainer help you to understand the cultural context for the program? *[Probe for training on delivering material in a culturally sensitive manner]*
- ▶ How effective was the format of the course in training you to deliver the My Moola program? *[Probe for face-to-face versus online delivery, duration, content, learning style, etc.]*
- ▶ Overall, what do you think can be done to improve the train-the-trainer course?

#### Trainer program delivery

- ▶ How many times have you delivered the My Moola training program?
  - Approximately how many program participants were in each class?
- ▶ How confident do you feel to deliver the program?
  - How well equipped do you feel to address participants' questions?
- ▶ How engaged have you felt participants have been in the program(s) you've delivered?
  - How could participant engagement been improved?
- ▶ Have you encountered any challenges to successfully delivering the program?
  - How were these addressed?
- ▶ What could be done to help you deliver the program more effectively?

### 4. Program's impact and outcomes

(10 mins)

OBJ: To understand interviewees' perceptions of the impact of the My Moola program on program participants

- ▶ What have been the main outcomes of the program you have personally observed?
- ▶ Overall, how effective has the program been in achieving its intended outcomes?

<ul style="list-style-type: none"> <li>– for example, ability to help participants manage their money and gain/maintain work?</li> <li>▶ How effectively has the program engaged an Indigenous audience?</li> <li>▶ Which aspects of the program have been most/least effective?</li> <li>▶ Can you provide examples of changes participants have made in their lives as a result of the program?</li> <li>▶ What do participants most value about the program?</li> <li>▶ Have there been any unintended or unexpected outcomes of the program for participants, trainers, workplaces, and participants' families and communities?</li> <li>▶ The program is currently delivered in a classroom learning format. How effective do you think this mode of delivery is?</li> <li>– Do you feel any other modes of delivery would be more effective?</li> </ul>	
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<p><b>5. Conclusions</b></p> <ul style="list-style-type: none"> <li>▶ Overall, how effective was the train-the-trainer course for the My Moola program?</li> <li>▶ Overall, how effectively has the program helped Indigenous people to manage their money better and gain and maintain employment?</li> <li>▶ Overall, what do you think can be done to improve the My Moola program?</li> <li>▶ Is there anything else you would like to say about the My Moola program, or helping Indigenous people manage their money better, that we have not already covered during our discussion?</li> </ul>	<p>(3 mins)</p>
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**THANK AND CLOSE**

## Appendix D: Surveys

## How To Complete The Survey...

This survey is being conducted on behalf of First Nations Foundation and is about your approach to money management (e.g., spending, saving, and banking).

The survey will take about 10 minutes to complete and is confidential and anonymous. We will not share your responses with anyone else including First Nations Foundation.

Your participation will provide First Nations Foundation with valuable information that will help them improve the My Moola course for future participants.

## Questions and contacts:

Should you have any questions about the course, please contact the following AFL SportsReady representative in your state:


**VIC:** Paul Broderick – State Manager (03 8413 3506)

**NSW:** Andrew Craig – State Manager (02 8333 8007)

**QLD:** Shane Johnson – State Manager (07 3217 3500)

**SA & WA–** Michael Smart (08 8210 1301)


## INTRODUCTION

<p>Q1. Are you...? <b>(PLEASE TICK ONE ONLY)</b></p>	<p>Female <input type="checkbox"/> 1</p> <p>Male <input type="checkbox"/> 2</p> <p>Prefer not to say <input type="checkbox"/> 3</p>
<p>Q2. Are you...? <b>(PLEASE TICK ONE ONLY)</b></p>	<p>Under 18 <input type="checkbox"/> 1</p> <p>18 to 24 years of age <input type="checkbox"/> 2</p> <p>25 to 34 years of age <input type="checkbox"/> 3</p> <p>35 to 44 years of age <input type="checkbox"/> 4</p> <p>45 to 54 years of age <input type="checkbox"/> 5</p> <p>55 to 64 years of age <input type="checkbox"/> 6</p> <p>Over 65 <input type="checkbox"/> 7</p>
<p>Q3. Are you...? <b>(PLEASE TICK ONE ONLY)</b></p>	<p>Aboriginal <input type="checkbox"/> 1</p> <p>Torres Strait Islander <input type="checkbox"/> 2</p> <p>Both <input type="checkbox"/> 3</p> <p>Neither <input type="checkbox"/> 4</p> <p>Prefer not to say <input type="checkbox"/> 5</p>
<p>Q4. What is your current employment status? <b>(PLEASE TICK ALL THAT APPLY)</b></p>	<p>I don't have paid work at the moment <input type="checkbox"/> 1</p> <p>I have a casual job(s) <input type="checkbox"/> 2</p> <p>I work part-time <input type="checkbox"/> 3</p> <p>I work part-time but am looking for more hours to work <input type="checkbox"/> 4</p> <p>I am self-employed <input type="checkbox"/> 5</p> <p>I work full-time <input type="checkbox"/> 6</p> <p>Other <input type="checkbox"/> 7</p>
<p>Q5. What language do you <b>mainly</b> speak at home? <b>(PLEASE TICK ONE ONLY)</b></p>	<p>English <input type="checkbox"/> 1</p> <p>Other language(s) <b>(please write your answer in the box)</b> <input type="checkbox"/> 2</p> <div style="border: 1px solid black; height: 80px; margin-top: 5px; position: relative;"> <div style="position: absolute; top: 5px; left: 5px;">  </div> </div>

<b>Q6.</b> In which state/territory are you taking the course? <b>(PLEASE TICK ONE ONLY)</b>	Victoria	<input type="checkbox"/> 1
	New South Wales/ACT	<input type="checkbox"/> 2
	Queensland	<input type="checkbox"/> 3
	South Australia	<input type="checkbox"/> 4
	Western Australia	<input type="checkbox"/> 5
	Northern Territory	<input type="checkbox"/> 6
	Tasmania	<input type="checkbox"/> 7
	Other	<input type="checkbox"/> 8

**We'd like to know how helpful you found the course by comparing your survey responses over time. We can do this without identifying you, by making a unique but non-identifying code for you based on your mobile number and your month of birth. Please note that we won't call you unless you ask us to.**

**Q8.** What are the **last 6 digits** of your mobile phone number? We won't call you unless you ask us to.  
**(PLEASE WRITE YOUR ANSWER IN THE BOXES)**

 0 4 ? ?

**Q9.** In what month of the year were you born?  
**(PLEASE TICK ONE ONLY)**

January	<input type="checkbox"/> 01	May	<input type="checkbox"/> 05	September	<input type="checkbox"/> 09
February	<input type="checkbox"/> 02	June	<input type="checkbox"/> 06	October	<input type="checkbox"/> 10
March	<input type="checkbox"/> 03	July	<input type="checkbox"/> 07	November	<input type="checkbox"/> 11
April	<input type="checkbox"/> 04	August	<input type="checkbox"/> 08	December	<input type="checkbox"/> 12

**YOUR APPROACH TOWARDS MONEY**

**Q10.** Have you heard of the following...?  
**(PLEASE TICK ALL THAT APPLY)**

A bank account	<input type="checkbox"/> 01
A savings account	<input type="checkbox"/> 02
A credit card	<input type="checkbox"/> 03
A car loan	<input type="checkbox"/> 04
A mortgage	<input type="checkbox"/> 05
A no interest loan	<input type="checkbox"/> 06
A low interest loan	<input type="checkbox"/> 07
Superannuation	<input type="checkbox"/> 08

<b>Q11. Do you have the following...? (PLEASE TICK ALL THAT APPLY)</b>	A bank account	<input type="checkbox"/> 01
	A savings account	<input type="checkbox"/> 02
	A credit card	<input type="checkbox"/> 03
	A car loan	<input type="checkbox"/> 04
	A mortgage	<input type="checkbox"/> 05
	A no interest loan	<input type="checkbox"/> 06
	A low interest loan	<input type="checkbox"/> 07
	Superannuation	<input type="checkbox"/> 08

<b>Q13. Do you...? (PLEASE TICK ALL THAT APPLY)</b>	Save money	<input type="checkbox"/> 1
	Make a budget for your money	<input type="checkbox"/> 2
	Plan how to spend your money	<input type="checkbox"/> 3
	Have a car loan	<input type="checkbox"/> 4
	Have savings goals (E.g. to buy a laptop or go on a holiday)	<input type="checkbox"/> 5
	Have a credit card	<input type="checkbox"/> 6
	Have a loan	<input type="checkbox"/> 7
	Have superannuation	<input type="checkbox"/> 8
	None of the above	<input type="checkbox"/> 9

<b>Q14. How confident do you feel to...? (PLEASE TICK ONE RESPONSE PER ROW)</b>				
	Very confident	Somewhat confident	Not very confident	Not confident at all
1. Save money	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
2. Make a budget for your money	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
3. Spend money	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
4. Prioritise what you spend money on	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
5. Make your money last beyond pay day	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
6. Use a credit card	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
7. Know what your credit limit is	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
8. Know the costs and fees associated with money products	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
9. Put money into superannuation	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
10. Save for retirement	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4



<b>Q16.</b> How often do you put money into savings or put it aside by not spending it? <b>(PLEASE TICK ONE ONLY)</b>	Every week	<input type="checkbox"/> 1
	Every month	<input type="checkbox"/> 2
	Every 6 months	<input type="checkbox"/> 3
	Once a year	<input type="checkbox"/> 4
	I only save when I want a particular item	<input type="checkbox"/> 5
	I don't have enough money to save	<input type="checkbox"/> 6
	Saving isn't something I need to do	<input type="checkbox"/> 7

<b>Q17.</b> Which of the following describes you best? <b>(PLEASE TICK ONE ONLY)</b>	I have enough savings to live on for <b>1 month</b>	<input type="checkbox"/> 1
	I have enough savings to live on for <b>1 to 2 months</b>	<input type="checkbox"/> 2
	I have enough savings to live on for <b>3 to 6 months</b>	<input type="checkbox"/> 3
	I have enough savings to live on for more than <b>6 months</b>	<input type="checkbox"/> 4
	I have no savings	<input type="checkbox"/> 5

<b>Q21.</b> Have you ever made a budget to plan your spending and saving? <b>(PLEASE TICK ONE ONLY)</b>	Yes	<input type="checkbox"/> 1
	No	<input type="checkbox"/> 2

### YOUR ATTITUDES TOWARDS MONEY

<b>Q23.</b> To what extent do you agree or disagree with the following statements?					
<b>(PLEASE TICK ONE RESPONSE IN EACH ROW)</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Neither agree nor disagree</b>	<b>Disagree</b>	<b>Strongly disagree</b>
1. Western and Aboriginal and Torres Strait Islander understandings of money are similar.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
2. Compared to other Indigenous people, I have good money skills and know how to plan.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
3. When it comes to spending money, I know the difference between my wants and needs.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
4. I budget my spending based on the amount of money I receive.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
5. I feel confident saying no when someone asks me for money when I can't afford it.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
6. It is important to make plans for retirement earlier rather than later in life.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
7. I know where to go to learn money skills or get help with managing money.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5

## YOUR UNDERSTANDING OF MONEY

<p>Q29. Which is the best way to grow your savings? <b>(PLEASE TICK ONE ONLY)</b></p>	<p>Your regular everyday bank account with lower interest <input type="checkbox"/> 1</p> <p>A fixed term account with a higher interest rate <input type="checkbox"/> 2</p> <p>Putting cash away into a moneybox <input type="checkbox"/> 3</p> <p>Loaning your money to family or friends <input type="checkbox"/> 4</p> <p>Gambling <input type="checkbox"/> 5</p>
<p>Q22. What are the benefits of budgeting, if any? <b>(PLEASE TICK ALL THAT APPLY)</b></p>	<p>To spend less than you have <input type="checkbox"/> 1</p> <p>To keep a record of what you earn and spend <input type="checkbox"/> 2</p> <p>To buy all the things you want <input type="checkbox"/> 3</p> <p>To plan your spending <input type="checkbox"/> 4</p> <p>To spend more than you have <input type="checkbox"/> 5</p> <p>To extend a warranty <input type="checkbox"/> 6</p> <p>Budgeting isn't important <input type="checkbox"/> 7</p> <p>Don't know <input type="checkbox"/> 8</p>
<p>Q30. Superannuation helps you... <b>(PLEASE TICK ONE ONLY)</b></p>	<p>Loan someone money <input type="checkbox"/> 1</p> <p>Pay for your retirement when you stop working <input type="checkbox"/> 2</p> <p>Protect yourself with insurance <input type="checkbox"/> 3</p> <p>Save money <input type="checkbox"/> 4</p> <p>Don't know <input type="checkbox"/> 5</p>

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#### About EY

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**NSW:** Andrew Craig – State Manager (02 8333 8007)

**QLD:** Shane Johnson – State Manager (07 3217 3500)  
**SA & WA–** Michael Smart (08 8210 1301)

## INTRODUCTION

<b>Q1. Are you...?</b> <b>(PLEASE TICK ONE ONLY)</b>	Female <input type="checkbox"/> 1 Male <input type="checkbox"/> 2 Prefer not to say <input type="checkbox"/> 3
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<b>Q2. Are you...?</b> <b>(PLEASE TICK ONE ONLY)</b>	Under 18 <input type="checkbox"/> 1 18 to 24 years of age <input type="checkbox"/> 2 25 to 34 years of age <input type="checkbox"/> 3 35 to 44 years of age <input type="checkbox"/> 4 45 to 54 years of age <input type="checkbox"/> 5 55 to 64 years of age <input type="checkbox"/> 6 Over 65 <input type="checkbox"/> 7
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<b>Q3. Are you...?</b> <b>(PLEASE TICK ONE ONLY)</b>	Aboriginal <input type="checkbox"/> 1 Torres Strait Islander <input type="checkbox"/> 2 Both <input type="checkbox"/> 3 Neither <input type="checkbox"/> 4 Prefer not to say <input type="checkbox"/> 5
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<b>Q4. What is your current employment status?</b> <b>(PLEASE TICK ALL THAT APPLY)</b>	I don't have paid work at the moment <input type="checkbox"/> 1 I have a casual job(s) <input type="checkbox"/> 2 I work part-time <input type="checkbox"/> 3 I work part-time but am looking for more hours to work <input type="checkbox"/> 4 I am self-employed <input type="checkbox"/> 5 I work full-time <input type="checkbox"/> 6 Other <input type="checkbox"/> 7
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**We'd like to know how helpful you found the course by comparing your survey responses over time. We can do this without identifying you, by making a unique but non-identifying code for you based on your mobile number and your month of birth. Please note that we won't call you unless you ask us to.**

<b>Q8. What are the last 6 digits of your mobile phone number?</b> <b>(PLEASE WRITE YOUR ANSWER IN THE BOXES)</b>	<div style="display: flex; align-items: center;"> <span style="font-size: 24px; margin-right: 10px;">0 4 ? ?</span> <div style="display: flex; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center;"> </div> <div style="border: 1px solid black; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center;"> </div> <div style="border: 1px solid black; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center;"> </div> <div style="border: 1px solid black; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center;"> </div> <div style="border: 1px solid black; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center;"> </div> <div style="border: 1px solid black; width: 30px; height: 30px; display: flex; align-items: center; justify-content: center;"> </div> </div> </div>
--	---

Q9. In what month of the year were you born?  
**(PLEASE TICK ONE ONLY)**

January	<input type="checkbox"/> 01	May	<input type="checkbox"/> 05	September	<input type="checkbox"/> 09
February	<input type="checkbox"/> 02	June	<input type="checkbox"/> 06	October	<input type="checkbox"/> 10
March	<input type="checkbox"/> 03	July	<input type="checkbox"/> 07	November	<input type="checkbox"/> 11
April	<input type="checkbox"/> 04	August	<input type="checkbox"/> 08	December	<input type="checkbox"/> 12

## YOUR APPROACH TOWARDS MONEY

Now that you have completed the My Moola course, we would like to understand what you found helpful.

<b>Q10. Have you heard of the following...? (PLEASE TICK ALL THAT APPLY)</b>	A bank account	<input type="checkbox"/> 01
	A savings account	<input type="checkbox"/> 02
	A credit card	<input type="checkbox"/> 03
	A car loan	<input type="checkbox"/> 04
	A mortgage	<input type="checkbox"/> 05
	A no interest loan	<input type="checkbox"/> 06
	A low interest loan	<input type="checkbox"/> 07
	Superannuation	<input type="checkbox"/> 08

<b>Q11. Which of the following would you feel confident explaining to a family member or close friend...? (PLEASE TICK ALL THAT APPLY)</b>	A bank account	<input type="checkbox"/> 01
	A savings account	<input type="checkbox"/> 02
	A credit card	<input type="checkbox"/> 03
	A car loan	<input type="checkbox"/> 04
	A mortgage	<input type="checkbox"/> 05
	A no interest loan	<input type="checkbox"/> 06
	A low interest loan	<input type="checkbox"/> 07
	Superannuation	<input type="checkbox"/> 08

<b>Q12. How confident do you feel to...? (PLEASE TICK ONE RESPONSE PER ROW)</b>				
	Very confident	Somewhat confident	Not very confident	Not confident at all
1. Save money	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
2. Make a budget for your money	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
3. Spend money	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
4. Prioritise what you spend money on	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
5. Make your money last beyond pay day	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
6. Use a credit card	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
7. Know what your credit limit is	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
8. Know the costs and fees associated with money products	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
9. Put money into superannuation	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
10. Save for retirement	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4

Q13. Now that you have completed the My Moola course, in the next 6 months are you likely to apply for...? (PLEASE TICK ONE RESPONSE PER ROW)				
	Yes	No	I already have this product	Not applicable to my situation
1. A savings account	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
2. A debit card	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
3. A credit card	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
4. A loan	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4

### YOUR ATTITUDES TOWARDS MONEY

Q23. To what extent do you agree or disagree with the following statements?					
(PLEASE TICK ONE RESPONSE IN EACH ROW)	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
1. Western and Aboriginal and Torres Strait Islander understandings of money are similar.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
2. Compared to other Indigenous people, I have good money skills and know how to plan.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
3. When it comes to spending money, I know the difference between my wants and needs.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
4. I budget my spending based on the amount of money I receive.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
5. I feel confident saying no when someone asks me for money when I can't afford it.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
6. It is important to make plans for retirement earlier rather than later in life.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
7. I know where to go to learn money skills or get help with managing money.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5

### YOUR UNDERSTANDING OF MONEY

Q19. What are the benefits of budgeting, if any? (PLEASE TICK ALL THAT APPLY)	To spend less than you have	<input type="checkbox"/> 1
	To keep a record of what you earn and spend	<input type="checkbox"/> 2
	To buy all the things you want	<input type="checkbox"/> 3
	To plan your spending	<input type="checkbox"/> 4
	To spend more than you have	<input type="checkbox"/> 5
	To extend a warranty	<input type="checkbox"/> 6
	Budgeting isn't important	<input type="checkbox"/> 7
	Don't know	<input type="checkbox"/> 8



Q21. Which is the best way to grow your savings? <b>(PLEASE TICK ONE ONLY)</b>	Your regular everyday bank account with lower interest	<input type="checkbox"/> 1
	A fixed term account with a higher interest rate	<input type="checkbox"/> 2
	Putting cash away into a moneybox	<input type="checkbox"/> 3
	Loaning money to family or friends	<input type="checkbox"/> 4
	Gambling	<input type="checkbox"/> 5

Q22. Superannuation helps you... <b>(PLEASE TICK ONE ONLY)</b>	Loan someone money	<input type="checkbox"/> 1
	Pay for your retirement when you stop working	<input type="checkbox"/> 2
	Protect yourself with insurance	<input type="checkbox"/> 3
	Save money	<input type="checkbox"/> 4
	Don't know	<input type="checkbox"/> 5


### YOUR THOUGHTS ON THE COURSE


Q23. To what extent do you agree or disagree with the following statements? <b>(PLEASE TICK ONE RESPONSE IN EACH ROW)</b>						
		Strongly agree	Agree	Neither agree nor disagree	Strongly disagree	Strongly disagree
1.	I know much more about money management now than I did before the course.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
2.	I feel much more confident to manage my money after completing the course.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
3.	The course will help me manage my money better in the future.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
4.	The facilitator clearly explained the topics covered in the course.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
5.	The facilitator made me feel comfortable learning about money management.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
6.	The facilitator had a strong understanding of Aboriginal and Torres Strait Islander cultures and communities.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5

Q24. What were the most useful things you learned from the course? <b>(PLEASE WRITE YOUR ANSWER IN THE BOX)</b>

<b>Q25. Which other areas of money management would you like to learn about that the course did not cover? (PLEASE WRITE YOUR ANSWER IN THE BOX)</b>

<b>Q26. We would like to speak to some participants about their experiences with the course. Are you happy for us to contact you? (PLEASE TICK ONE ONLY)</b>	Yes <input type="checkbox"/> 1
	No <input type="checkbox"/> 2

<b>Q27. If you're happy for us to contact you, please write your name in the box to the right.</b>	
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<b>Q28. If you're happy for us to contact you, please write your mobile phone number in the box to the right.</b>	
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<p>Q1. Are you...? <b>(PLEASE TICK ONE ONLY)</b></p>	<p>Female <input type="checkbox"/> 1</p> <p>Male <input type="checkbox"/> 2</p> <p>Prefer not to say <input type="checkbox"/> 3</p>
<p>Q2. Are you... ? <b>(PLEASE TICK ONE ONLY)</b></p>	<p>Under 18 <input type="checkbox"/> 1</p> <p>18 to 24 years of age <input type="checkbox"/> 2</p> <p>25 to 34 years of age <input type="checkbox"/> 3</p> <p>35 to 44 years of age <input type="checkbox"/> 4</p> <p>45 to 54 years of age <input type="checkbox"/> 5</p> <p>55 to 64 years of age <input type="checkbox"/> 6</p> <p>Over 65 <input type="checkbox"/> 7</p>
<p>Q3. Are you... ? <b>(PLEASE TICK ONE ONLY)</b></p>	<p>Aboriginal <input type="checkbox"/> 1</p> <p>Torres Strait Islander <input type="checkbox"/> 2</p> <p>Both <input type="checkbox"/> 3</p> <p>Neither <input type="checkbox"/> 4</p> <p>Prefer not to say <input type="checkbox"/> 5</p>
<p>Q4. What is your current employment status? <b>(PLEASE TICK ALL THAT APPLY)</b></p>	<p>I don't have paid work at the moment <input type="checkbox"/> 1</p> <p>I have a casual job(s) <input type="checkbox"/> 2</p> <p>I work part-time <input type="checkbox"/> 3</p> <p>I work part-time but am looking for more hours to work <input type="checkbox"/> 4</p> <p>I am self-employed <input type="checkbox"/> 5</p> <p>I work full-time <input type="checkbox"/> 6</p> <p>Other <input type="checkbox"/> 7</p>

**We'd like to know how helpful you found the course by comparing your survey responses over time. We can do this without identifying you, by making a unique but non-identifying code for you based on your mobile number and your month of birth. Please note that we won't call you unless you ask us to.**

**Q8. What are the last 6 digits of your mobile phone number? We won't call you unless you ask us to. (PLEASE WRITE YOUR ANSWER IN THE BOXES)**



0 4 ? ?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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**Q9. In what month of the year were you born? (PLEASE TICK ONE ONLY)**

January <input type="checkbox"/> 01	May <input type="checkbox"/> 05	September <input type="checkbox"/> 09
February <input type="checkbox"/> 02	June <input type="checkbox"/> 06	October <input type="checkbox"/> 10
March <input type="checkbox"/> 03	July <input type="checkbox"/> 07	November <input type="checkbox"/> 11
April <input type="checkbox"/> 04	August <input type="checkbox"/> 08	December <input type="checkbox"/> 12

## YOUR APPROACH TOWARDS MONEY

Some of the following questions will be similar to those you answered on the day of the My Moola money management course. They are similar so we can understand how your responses have changed over time. Thank you for your time and patience in answering these questions.

<p>Q12. Which of the following would you feel confident explaining to a family member or close friend...? <b>(PLEASE TICK ALL THAT APPLY)</b></p>	<p>A bank account <input type="checkbox"/> 01</p> <p>A savings account <input type="checkbox"/> 02</p> <p>A credit card <input type="checkbox"/> 03</p> <p>A car loan <input type="checkbox"/> 04</p> <p>A mortgage <input type="checkbox"/> 05</p> <p>A no interest loan <input type="checkbox"/> 06</p> <p>A low interest loan <input type="checkbox"/> 07</p> <p>Superannuation <input type="checkbox"/> 08</p>
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<p>Q13. Do you... ? <b>(PLEASE TICK ALL THAT APPLY)</b></p>	<p>Save money <input type="checkbox"/> 1</p> <p>Make a budget for your money <input type="checkbox"/> 2</p> <p>Plan how to spend money <input type="checkbox"/> 3</p> <p>Have a car loan <input type="checkbox"/> 4</p> <p>Have savings goals (eg. to buy a laptop or go on a holiday) <input type="checkbox"/> 5</p> <p>Have a credit card <input type="checkbox"/> 6</p> <p>Have a loan <input type="checkbox"/> 7</p> <p>Have superannuation <input type="checkbox"/> 8</p> <p>None of the above <input type="checkbox"/> 9</p>
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<p>Q14. How confident do you feel to... ? <b>(PLEASE TICK ONE RESPONSE PER ROW)</b></p>				
	Very confident	Somewhat confident	Not very confident	Not confident at all
1. Save money	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
2. Make a budget for your money	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
3. Spend money	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
4. Prioritise what you spend money on	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
5. Make your money last beyond pay day	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
6. Use a credit card	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
7. Know what your credit limit is	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
8. Know the costs and fees associated with money products	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
9. Put money into superannuation	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
10. Save for retirement	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4

Q16. How often do you put money into savings or put it aside by not spending it? <b>(PLEASE TICK ONE ONLY)</b>	Every week	<input type="checkbox"/> 1
	Every month	<input type="checkbox"/> 2
	Every 6 months	<input type="checkbox"/> 3
	Once a year	<input type="checkbox"/> 4
	I only save when I want a particular item	<input type="checkbox"/> 5
	I don't have enough money to save	<input type="checkbox"/> 6
	Saving isn't something I need to do	<input type="checkbox"/> 7

Q17. Which of the following describes you best? <b>(PLEASE TICK ONE ONLY)</b>	I have enough savings to live on for <b>1 month</b>	<input type="checkbox"/> 1
	I have enough savings to live on for <b>1 to 2 months</b>	<input type="checkbox"/> 2
	I have enough savings to live on for <b>3 to 6 months</b>	<input type="checkbox"/> 3
	I have enough savings to live on for more than <b>6 months</b>	<input type="checkbox"/> 4
	I have no savings	<input type="checkbox"/> 5

Q21. Since completing the course, have you made a budget to plan your spending and saving? <b>(PLEASE TICK ONE ONLY)</b>	Yes	<input type="checkbox"/> 1
	No	<input type="checkbox"/> 2

### YOUR ATTITUDES TOWARDS MONEY

Q23. To what extent do you agree or disagree with the following statements?					
<b>(PLEASE TICK ONE RESPONSE IN EACH ROW)</b>	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
1. Western and Aboriginal and Torres Strait Islander understandings of money are similar.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
2. Compared to other Indigenous people, I have good money skills and know how to plan.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
3. When it comes to spending money, I know the difference between my wants and needs.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
4. I budget my spending based on the amount of money I receive.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
5. I feel confident saying no when someone asks me for money when I can't afford it.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
6. It is important to make plans for retirement earlier rather than later in life.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
7. I know where to go to learn money skills or get help with managing money.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5

### YOUR UNDERSTANDING OF MONEY

Q19. What are the benefits of budgeting, if any? <b>(PLEASE TICK ALL THAT APPLY)</b>	To spend less than you have	<input type="checkbox"/> 1
	To keep a record of what you earn and spend	<input type="checkbox"/> 2
	To buy all the things you want	<input type="checkbox"/> 3
	To plan your spending	<input type="checkbox"/> 4



	To spend more than you have	<input type="checkbox"/> 5
	To extend a warranty	<input type="checkbox"/> 6
	Budgeting isn't important	<input type="checkbox"/> 7
	Don't know	<input type="checkbox"/> 8

<p>Q21. Which is the best way to grow your savings? <b>(PLEASE TICK ONE ONLY)</b></p>	Your regular everyday bank account with lower interest	<input type="checkbox"/> 1
	A fixed term account with a higher interest rate	<input type="checkbox"/> 2
	Putting cash away into a moneybox	<input type="checkbox"/> 3
	Loaning money to family or friends	<input type="checkbox"/> 4
	Gambling	<input type="checkbox"/> 5

<p>Q22. Superannuation helps you... <b>(PLEASE TICK ONE ONLY)</b></p>	Loan someone money	<input type="checkbox"/> 1
	Pay for your retirement when you stop working	<input type="checkbox"/> 2
	Protect yourself with insurance	<input type="checkbox"/> 3
	Save money	<input type="checkbox"/> 4
	Don't know	<input type="checkbox"/> 5

### YOUR THOUGHTS ON THE COURSE

<p>Q31. Since completing the My Moola course... <b>(PLEASE TICK ONE RESPONSE IN EACH ROW)</b></p>						
		<b>Strongly agree</b>	<b>Agree</b>	<b>Neither agree nor disagree</b>	<b>Strongly disagree</b>	<b>Strongly disagree</b>
1.	I have been able to more effectively manage my money	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
2.	I feel more confident to manage my money	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
3.	I feel more confident about my financial future	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5

<p>Q32. Since completing the My Moola course, to what extent have you been doing the following <b>compared to before you did before the course...?</b> <b>(PLEASE TICK ONE RESPONSE IN EACH ROW)</b></p>						
		<b>Much more often than before the course</b>	<b>More often than before the course</b>	<b>The same as before the course</b>	<b>Less than before the course</b>	<b>Much less than before the course</b>
1.	Saving money	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
2.	Making a budget	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
3.	Prioritising what you spend your money on	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
4.	Making money last past pay day	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
5.	Developing savings goals (buying a television or saving for a holding)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5

Q13. Since completing the My Moola course, have you applied for any of the following...? (PLEASE TICK ONE RESPONSE PER ROW)				
	Yes	No	I already had this product	Not applicable to my situation
1. A savings account	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
2. A debit card	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
3. A credit card	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
4. A loan	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4
5. A mortgage	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4

Q35. In what ways, if any, did the My Moola course change the way you manage your money?  
(PLEASE WRITE YOUR ANSWER IN THE BOX)


Q36. What else would have been helpful to learn in the My Moola course to help you manage your money more effectively?  
(PLEASE WRITE YOUR ANSWER IN THE BOX)


Q37. Do you agree or disagree with the following... ? (PLEASE TICK ONE RESPONSE IN EACH ROW)		
	Yes	No
1. I have recommended the course to family and friends.	<input type="checkbox"/> 1	<input type="checkbox"/> 2
2. I have shared what I learned in the course with family and friends.	<input type="checkbox"/> 1	<input type="checkbox"/> 2

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