

Case Study Evaluation of the MilbaDjunga (Smart Money) program



Australian Securities and Investments Commission

(In partnership with QLD Department of Education and
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Executive Summary

This report presents the findings of case study research on the delivery and learning outcomes of the consumer and financial literacy program, MilbaDjunga (Smart Money). The case study includes six schools, from a total of 17 trial schools across Queensland, Northern Territory and Western Australia that have used the program in 2010 or 2011.

MilbaDjunga is an interactive website (www.milbadjunga.net.au) for teachers of Aboriginal and Torres Strait Islander (ATI) students. It is available to all schools throughout Australia and is specifically aimed at improving the consumer and financial literacy skills of young ATI students. The program consists of resources for teachers and interactive online learning components for students.

The program comprises two units: Unit 1 'Do I want it? Do I need it? How do I get it?' aimed at primary school students; and Unit 2 'How can I start my own business?' targeted at secondary school students. In addition to the theoretical, knowledge based elements, the program includes resources for a practical, hands-on component in which students learn by doing. In Unit 1 the students are allocated jobs, earn money, pay bills, learn to spend wisely and save money. In Unit 2 the students learn the process of identifying a business opportunity that would add value to their community and then work towards developing the business idea into a viable event or business.

Aboriginal and Torres Strait Islanders face extreme challenges in working towards financial inclusion, especially those living in remote communities. The efforts to help address the gap between ATI and non-ATI Australians in levels of economic participation and financial capabilities are multi-faceted, long-term and need to be targeted at all age groups.

The program MilbaDjunga (Smart Money) helps to address the gap by introducing to school aged children the concept of money along with knowledge, skills, attitudes and values in using it. The program also gives older students sustainable options for obtaining money through work or starting their own business.

Following are the key results.

- Overall the students enjoyed the program, especially the practical elements. They were able to remember many lessons and the concepts of budgeting, saving and needs vs. wants were well established in their minds. Learning to set goals was also a skill that the students have adopted due to the program.
- All students reported they feel more confident in dealing with money since doing the program.
- The program had important positive impacts on class attendance and behaviour. Unfortunately these benefits usually ceased with the program.
- The students learned many additional skills through the practical nature of the program. Students learned to be organised, well-prepared and confident in meeting goals.
- A crucial variable in the success of the program is the teacher. The program is more successful when the teacher takes ownership of the program, is enthusiastic about it and has sufficient resources to implement it within the classroom.
- The program provided an avenue for parent - child engagement due to the 'real' elements of the program, such as paying bills and buying groceries.
- There were challenges with delivering the program in remote communities. Many of the concepts did not transfer well to students with parents who are involved in the Northern

Territory Emergency Response, Income Management initiative and there are limited examples to draw from in terms of jobs, banks and product choice.

- The outcomes described can clearly have a positive impact in supporting the National Indigenous Reform Agreement and the National Education Agreement. These agreements present opportunities to expand this program and further support the Council of Australian Government (COAG) Closing the Gap in ATI disadvantage targets.

1 Introduction

This report illustrates the use of an Internet based program to support the teaching of financial literacy to Aboriginal and Torres Strait Islander (ATI) students. MilbaDjunga is a website (www.milbadjunga.net.au) that is available to all schools throughout Australia and is specifically aimed at improving the consumer and financial literacy skills of young ATI students.

In conjunction with the on-line program which covers theoretical, knowledge based elements of earning money, using it wisely and identifying needs and wants – within an ATI context, the students participate in an interactive ‘hands-on’ component. In this experience, the students are given a ‘job’, are ‘paid’ for their work – which is attending school, learn how to pay bills, purchase resources, do banking, manage money, while taking into account their needs and wants.

The program has been delivered in 17 schools in Queensland, Northern Territory and Western Australia reaching 615 students, 347 of whom were ATI. This report provides a case study of the use of MilbaDjunga and the learning outcomes for students from six schools: Redlynch State College and Yarrabah Secondary School in Queensland; Gunbalanya Secondary School and Taminmin Secondary School in Northern Territory; and South Hedland Primary School and Wangkatjunga School in Western Australia.

The report first gives some background to the development of the program, the factors relevant to the efforts to increase levels of financial inclusion in ATI communities. The report also provides an in-depth focus on Gunbalanya, a remote ATI community in the Northern Territory to highlight the challenges that impact on the development of financial capabilities of Aboriginal and Torres Strait Islanders living in remote communities.

2 Background

The factors that directly or indirectly impact the levels of financial literacy of ATIs are many and deeply rooted into the history of Australia's development. It is not the purpose of this report to give a full account of all the issues, but it will give a brief overview of some of the relevant challenges in order to provide a context to the case study.

Aboriginal and Torres Strait Islanders are the most marginalised and financially excluded group in Australia (Connolly et al 2011). Financial exclusion was a term first used in the 1990s with reference to limitations of access to bank branches, but has widened to cover barriers to access to a range of financial services (Arashiro 2010). In a recent study on financial exclusion in Australia, it was defined as not having appropriate access to 'a transaction account, general insurance and a moderate amount of credit' (Connolly et al 2011). These facilities or financial products are considered to be the very basic necessities for people to have access to in a monetized society. In 2002, Reconciliation Australia claimed there was 'little evidence of systematic attention being applied to ensuring that Aboriginal and Torres Strait Islanders enjoy equitable levels of access to those essential banking and financial services that are taken for granted by other Australians' (Reconciliation Australia 2002, p. 18).

Financial exclusion among ATI communities involves far more complex factors than just a lack of access to basic financial products. Financial exclusion cannot and should not be viewed in isolation from cultural, historical, political and economic issues that impact upon Aboriginal and Torres Strait Islanders. A cross-sector and cross-discipline approach needs to be employed to work towards addressing financial exclusion and associated problems. Initiatives need to be targeted and take into account the unique contexts of the lives of ATI individuals.

In 2008, The Council of Australian Governments developed a set of targets to increase the levels of wellbeing for Aboriginal and Torres Strait Islanders (COAG 2009). The initiative 'Closing the Gap' aims to decrease the differences in health, education levels, childhood development, housing, safety, housing and governance and leadership and economic participation between ATI and non-ATI Australians. One of the key targets is to reduce the unemployment levels of ATI Australians from 18.3% in 2011 to 12.2% by the year 2016 (COAG 2009). In order to help work towards that target it is crucial that children from ATI communities acquire financial literacy skills, which will provide them with future opportunities to gain and retain employment and effectively manage their income.

In 2002, the Australian Securities and Investments Commission (ASIC) developed principles of good practice in ATI specific consumer education (Renouf 2002). In the National Financial Literacy Strategy, ASIC recognises that improving financial literacy can have significant benefits for everyone, regardless of their situation (please refer to <http://www.financialliteracy.gov.au/> for more details). While adequate levels of financial literacy do not ensure financial inclusion, it provides a foundation or basic skill set necessary for effective participation in a monetized society.

2.1 Financial exclusion and Aboriginal and Torres Strait Islanders

The key factors relevant to the understanding the financial exclusion of Aboriginal and Torres Strait Islanders can be traced back to the colonisation of Australia and the resultant dispossession and marginalisation of Aboriginal and Torres Strait Islanders. These factors that have contributed to financial exclusion include cultural and communication differences between ATI and white Australia, government policies that have inadvertently stunted the learning opportunities of ATIs, lack of access and opportunity to financial services and information and problems caused by low levels of literacy and numeracy.

Cultural and communication factors

There are a variety of cultural and communication factors that have inhibited the development of financial capabilities among Aboriginal and Torres Strait Islanders. A lack of mutual understanding of economic matters and imposition of western financial systems and terminology is considered by some as an act of dispossession of ATI people and undermines the development of financial skills (Gibson 2000). The use of terminology and jargon which is unfamiliar to ATIs and also has no direct translation in their own language can create significant barriers. The basic concepts of money and finance are western and need to be translated in a meaningful way if they are to have any value to Aboriginal and Torres Strait Islanders.

A major factor is for example, the western concept of individual ownership which is at odds with the ATI culture's focus on communal responsibility (Urbis, Keys and Young 2006; Rossingh 2011). Money often causes problems and can be a negative influence in ATI communities as it challenges some traditional family hierarchies and relationships if certain family members have more money or greater access to money than others (Martin 1995). Working and trying to 'better' oneself can bring shame to that person especially if they don't share their income with the family and community. This is often a barrier to economic participation among ATI communities (Cultural Indigenous Research Centre of Australia 2008).

The attitudes of ATIs towards money involve sharing, generosity, reciprocity between family and members of kinship groups. The sharing of money is not viewed as lending but giving, which is very different from white Australian society (Demosthenous et al 2006 p.10; Schwab 1995). Sharing often extends to providing access to bank accounts through sharing PINs and cards (Urbis, Keys and Young 2006). While sharing is generally highly valued and seen as a positive characteristic within communities, it can sometimes be demanded too vigorously and an individual feels pressured to share belongings and money. This is known as 'humberging' and can be a barrier to the desire to earn money. Humberging leads individuals to employ strategies to avoid sharing money such as spending quickly, earmarking money for other purposes (Senior et al 2002) and hiding money (Schwab 1995).

There are many other western financial concepts that are not congruent with ATI culture. For example, the concept of saving money for the future or for a 'rainy day' does not easily fit within ATI cultural practices. In many ATI languages there is no word for 'future' so the concept of planning for the future is difficult to explain let alone motivate its practice. Further, the act of saving can have negative consequences for the individual due to humberging. This problem is common among remote communities.

Research conducted on economic aspirations in remote communities showed that the propensity to save is often removed from the worldview of the ATI residents.

'Ideas of working to save money or accumulate wealth for a specific purpose were not widely discussed. This may, in part, be due to limited access to stores and retail outlets with items that require savings, but in the most part appears to be based on little experience of and exposure to saving, both personally and across the community, and a restricted capacity to save given that Community Development Employment Projects wages and unemployment benefits are the main sources of income. Observationally, most people in communities with 'expensive' items are the non-Indigenous employees and managers. This tended to lead to perceptions of inequality, rather than aspirations' (Cultural Indigenous Research Centre of Australia 2008, p.11).

Hence, financial literacy education needs to take into account the values and cultural contexts of the targeted audience. Often financial literacy education is designed and delivered which incorporate the *provider's* values rather than those receiving the education and fails to recognise that the targeted audience may have different values and beliefs about money, the need for it and its use.

A common criticism of education aimed at ATI people is that it starts with the 'top story' rather than beginning with the 'why'. For example in health education, ATI Australians suffering from diabetes are often told to not drink soft drink without being given the understanding of why soft drink is bad for people with diabetes and how it can make the condition worse. When the person understands how soft drink affects the body and its production of insulin, the desired behaviour change is far more likely (WhyWarriors, 2011). All learning is most effective when the principles behind the lesson are understood and make sense in the person's worldview. The 'why' behind financial management needs to be understood and viewed as something that fits into the worldview of Aboriginal and Torres Strait Islanders before effective change can occur.

Past government policies

The removal of ATI people from their traditional lands and their marginalisation from mainstream white Australia through policies that limited their full participation in society has 'shaped Aboriginal people's current understanding and experiences with money' (Demosthenous et.al 2006). The limitations of living on missions or working on stations in exchange for food, meant that managing money was not part of the ATI experience until the 1970s (Huggins and Blake 1992). High levels of unemployment were common, particularly in remote areas. The unemployment rate of ATI people was estimated to be almost 50% of the ATI eligible workforce in 1977¹.

Coupled with this, ATI people were excluded from access to Social Security payments until the 1960s, but for those people living in remote areas, on pastoral properties and in missions, lack of access to social security payments, such as unemployment benefits continued until the 1970s. Once access was granted however, it was seen by many as having a negative impact on communities by creating a culture of subsidised inactivity known as 'sit down money' where,

'The lack of activity when combined with unemployment benefits has produced serious social problems such as alcoholism and other health hazards' (The Minister for Aboriginal Affairs, the Hon Ian Viner MP, 1977, HREOC report p.7)

The government response included the introduction in 1977 of the Community Development Employment Projects (CDEP) which funded local community organisations to pay for work done by community members. The scheme aimed to reduce ATI unemployment levels by providing opportunities for training and employment within local communities and was linked to government payments. The program was successful in developing community based employment opportunities, particularly in regional and remote areas, where few employment opportunities exist. It was popular in many ATI communities because it allowed flexibility, community control and supported ATI self-determination (Altman and Jordan 2009). However others criticised the program as providing a dead end in regard to employment outside the scheme (Pearson 2011) and because it did not provide full access to either welfare benefits or the usual entitlements of employment, such as Superannuation and award wages (Sanders 1997, 2001). ABS statistics include CDEP participants as employed until 2009, and in the 2006 Census 14,200 participants were identified in CDEP, of these 76% were in very remote areas (ABS 2006a). Since 2007 the Commonwealth Government has made significant changes to the program, culminating in the Australian Government's decision to disband it in 2008 in favour of alternative employment programs (eg. Job Services Australia) and mainstream welfare payments.

Current Government Policies

In recent years the Australian Government has implemented income management in ATI communities in an attempt to address critical problems of poverty, alcoholism, violence and child abuse (as part of the Northern Territory Emergency Response intervention, in Cape York, but also in other WA and QLD communities). Income management involves limiting spending of social

¹ According to the Interdepartmental Working Party on Aboriginal Employment, in February 1977, 12,218 Aboriginal people were registered as unemployed with the Commonwealth Employment Service, which was one third of the indigenous workforce, but it is estimated that due to difficulties in registering the figure was closer to fifty percent of the indigenous workforce.

security payments to necessities such as food, clothing and bills and prohibiting spending on items such as alcohol, pornography and gambling.

From 2010 income management was introduced across the whole of the Northern Territory for recipients of particular payments, and while not targeted specifically at ATIs, it will inadvertently compound the financial problems of those involved in income management. Individuals who have their income managed can voluntarily access the Financial Management Support Services which provide individual counselling and support to assist people to manage their money more effectively. There is also the opportunity to participate in a matched savings program that involves participation in a money management course. While these programs have had success with non-ATI low-income participants, it is not evident yet that these programs are transferable to ATI populations. Critics suggest that these programs and services are starting with the 'top story' rather than first addressing the underlying principles and concepts about money and how it fits within the worldview of Aboriginal and Torres Strait Islanders.

Lack of financial access and opportunity

Lack of access, understanding and ability to use financial services are obstacles to improving financial capabilities among ATI communities. A lack of experience and understanding of financial services can lead to poor choices of products and services that will compound disadvantage. Even more problematic is the lack of choice of appropriate financial products and services that meet the needs of ATI Australians. Access to financial opportunity for ATI people is limited by geographic isolation, higher levels of unemployment and lower levels of education when compared with the white population (National Indigenous Money Management Agenda 2007).

While over 70% of ATIs live in towns and urban areas, the 30% that live in remote communities are severely disadvantaged by their geographic isolation (ABS 2006b).² The scope of the NIMMA project acknowledged that ATIs living in urban areas experienced problems common to all low income earners, but that cultural traditions and difficulties in relationships with financial institutions and government agencies were additional challenges for ATIs (NIMMA 2007). A study of ATIs in an urban environment, found that in comparison to the general population, financial knowledge was weaker particularly in the areas of understanding the level of government regulation and in perceptions of risk (Gerrans et al 2009; NIMMA 2007, p. 21).

Geographic isolation of remote communities and lack of personal contact with banks or access to money means that there are practical problems in accessing money and dealing with banks and Centrelink. The lack of access to financial services means that it is difficult for many ATIs to develop an understanding of the banking system or to be able to seek reliable advice. This can lead vulnerable ATIs to entrust their financial needs to other people or rely on whatever informal arrangements are available (Senior, Perkins and Bern, 2002). For example, many people use credit services provided by shop owners and taxis, such as 'book up', which is a form of short term credit which often requires providing a debit card or PIN as security. It is a system that is open to abuse by store holders who charge high fees for the service, and individuals can easily incur debt and lose track of how much money they have (ASIC 2002; Urbis, Keys and Young 2006).

In many remote communities access to affordable banking facilities is limited by there being only a single shop or automatic teller machine which charge fees that can take up a significant portion of income. Where EFTPOS is available it usually incurs a fee of around \$2.00, but in some cases is much more and may also be dependent on the willingness of the store owner to provide this service (AFCCRA p.10). It is common practice in many communities to withdraw small amounts of money often in order to manage money or because people cannot store food for more than a couple of days. This means fees are incurred with each withdrawal and when added to the higher

² At 30 June 2006:

32% (165,800 people) of ATIs lived in major cities
21% (110,600 people) lived in inner regional areas
22% (113,300 people) lived in outer regional areas
9% (47,900 people) lived in remote areas
15% (79,500 people) lived in very remote areas. (ABS 2006b)

cost of food and necessities due to cost of freight, it puts increased pressure on families and individuals to try to stretch their income further than that of city dwellers. These practices mean that many people have very little choice in how they access and spend their own money.

The National Indigenous Money Management Agenda (NIMMA) community consultations found among ATI communities a lack of understanding of the cost, interest and relative value of loans from finance companies, higher purchase agreements, loans from pawnbrokers and mobile phone contracts (Urbis et al 2006). They found that lack of information and awareness made individuals vulnerable to companies providing these services and resulted in many falling into high levels of debt.

Over half of Aboriginal and Torres Strait Islanders' income is in the form of government welfare (Reconciliation Australia 2009) and in 2010 the unemployment rate for the ATI population was 18%, with 16% in major cities, and 23% in regional areas with figures for remote areas being unreliable due to counting of CDEP participants as employed (ABS 2010). One estimate that counts CDEP participants as unemployed reports the rate of unemployment of ATI males in remote areas is 61%, compared with 35% in non-remote areas (Gray and Hunter 2011). Reliance on welfare payments creates a 'feast and famine cycle' where poor money management skills mean that income is exhausted before the next payment is received, which drives people to use credit and take out costly loans (Westbury 1999).

'There is evidence, however, that where indigenous people can access appropriate financial services, such problems can be ameliorated, and they can thereby gain greater economic control in their lives' (Westbury 1999, p. 15).

While the awareness and understanding of Superannuation has widened somewhat in Australia, it is not an issue that has been given much consideration at all for Aboriginal and Torres Strait Islanders. A recent study (Gerrans et al 2009) and NIMMA consultations (2006) noted that the shorter life expectancy of ATIs, reliance on welfare and low incomes of those working, means that the current Superannuation arrangements do not meet the needs of ATI people³.

Gambling and Aboriginal and Torres Strait Islanders

Gambling has been identified as a problem in many ATI communities that has negative social, financial and health implications, however it is difficult to accurately identify the extent and nature of problems as there is limited research and statistics available (Breen et al 2010; Stevens and Young, 2009; Fogarty and Young 2008). It was estimated in 1999 that gambling problems in ATI populations was six times higher than the non-ATI population (Productivity Commission 1999). In many remote communities traditional card games have been a social and economic activity since early contact with Europeans and Indonesian traders (Breen et al 2010). During the 1900s card games were a form of 'enfranchisement' and a way of making money beyond the control of the white man and a way of redistributing money within a community (Stevens and Young 2009; Breen et al 2010).

During the 1980s and 1990s however, the research showed that when men won large amounts of money through gambling it was mostly spent on alcohol and for those living remotely, to travel to a town to buy alcohol. It was also noted that when women won money in card games it was given to the men and if non-drinkers won, the winnings were given to those who did drink so they could buy alcohol (Stevens and Young 2009).

While card games (unregulated gambling) are still considered to be less harmful to the community than regulated gambling (eg. electronic gaming machines; TAB) because of the historical redistributive function, there is evidence that much of the winnings are spent outside the community and much of the winnings are spent on alcohol. The problems associated with gambling are exacerbated when alcohol is a problem in the community (Stevens and Young 2009).

³ Preservation age for Superannuation is 60, and life expectancy for ATIs is around 59 – 64
<http://www.aihw.gov.au/indigenous-life-expectancy/>

Card games are also having other negative effects on the health and social welfare of people, particularly children in remote communities, where parents can spend long periods of time playing, leaving children uncared for and the money lost means a lack of basic necessities (Stevens and Young 2009; Wild and Anderson 2007). Increasingly electronic gambling machines are a popular form of regulated gambling, particularly among women, and seen as a problem by many ATI communities as the money leaves the community (Stevens and Young 2009).

One study identified good financial management skills as a protective factor from gambling and that financial counselling is a key element of assisting problem gamblers (Breen et al 2010). As with the non-ATIs, gambling patterns and experiences are not homogenous, and programs to address the social and health problems created by excessive gambling need to acknowledge the particular cultural and local practices around gambling (Breen 2011).

Low levels of literacy and numeracy

'Nationally, by age 12, 89 per cent of students achieve reading proficiency, compared to just 12 per cent in remote communities. In some areas, two out of three students may leave school almost unable to read' (Aikman 2011).

Disadvantage and poverty among Aboriginal and Torres Strait Islanders, are strongly linked to the lower levels of educational achievement, literacy and numeracy in urban, regional and remote ATI communities when compared to the non-ATI population (ABS 2011). Non-ATI students far out-perform ATI students in benchmark tests for reading, writing and numeracy in Year 3 and Year 5, and by Year 7, the gap has widened, particularly for numeracy. By Year 7, just 15% achieved this benchmark, 47 percentage points behind their urban ATI peers and 74% less than non-ATI students (Indigenous Literacy Foundation 2011). Low levels of literacy and numeracy are an obstacle to developing financial literacy and need to be taken into account in the development of training programs.

The Australian Government is attempting to address these deficiencies in ATI Education through the *Closing the Gap* policy initiative. Through Government funding targeting teacher training, intensive literacy and numeracy programs and community strategies for improving attendance at school, it aims to halve the gap in literacy and numeracy levels for ATI children in the next decade.

The National Consumer and Financial Literacy Framework was developed in 2005 to guide the development of school curriculum aimed at increasing levels of financial literacy in children (Ministerial Council for Employment, Education, Training and Youth Affairs 2009).

This Framework was revised in 2011 to provide closer alignment with the architecture and content of the new Australian Curriculum and the international direction being provided by the Organisation for Economic Cooperation and Development (OECD). It can be found at: http://www.mceecdya.edu.au/mceecdya/2011_financial_literacy_framework_homepage,34096.html

Each Australian state and territory is responding to the need to increase levels of financial literacy in children. Their responses however, are shaped by and reflect local needs. For example, in the Northern Territory the program 'Strong Start Bright Futures' aims to build financial literacy in Year 10 students in a local context and is adaptable for other schools and for use online. The National Indigenous Consumer Strategy Action Plan 2010-2013 addresses consumer literacy of young people as one of the main priorities, promoting the development of culturally sensitive education campaigns to increase awareness of consumer rights (Ministerial Council on Consumer Affairs 2010).

The National Financial Literacy Strategy developed by ASIC is a framework that aims to improve levels of financial literacy through the education system, providing people with reliable information and tools (eg. websites) and supporting innovative programs to supplement education (ASIC 2011). The framework identifies ATIs as one group most in need of assistance to overcome low levels of financial literacy and limited access to financial information (ASIC 2011). MilbaDjunga is part of their response to improve the financial literacy of all children, but ATI children in particular.

Existing financial literacy programs and initiatives

The Australian Government regards the improvement of financial literacy as a key element in their policies addressing economic and social disadvantage in ATI communities. This is reflected in the assistance to individuals receiving welfare payments through the Money Management Services for ATI communities in QLD, WA and NT. These services are voluntary and operate using a variety of local community organisations, employing local people where possible and are tailored to local needs. Training support for staff in these services is provided through government funding to Financial Management Resource Unit (FMRU) services. They launched the Moneymob Talkabout program in April 2010. This program involves teams visiting remote communities where they listen and talk about money, providing information about being a consumer, the role of financial institutions and how to find information when they need it (FMRU 2010). The programs are aimed at all ages and include money and numeracy activities and games for children and workshops for adults on issues like Superannuation, banking, loans and budgeting.

The National Indigenous Money Management Agenda (NIMMA) was an initiative of Reconciliation Australia, which sought to build a partnership between government agencies, ATI organisations and financial institutions to identify ways of developing financial literacy and banking products for ATI people (Reconciliation Australia 2010). NIMMA consultations identified the key issues for ATI communities and ways of addressing these (Urbis Keys Young 2006). The Indigenous Financial Services Network (IFSN) was established in 2008 to monitor progress on projects initiated by NIMMA and to monitor issues and developments in the area. The initiative identified the need for investment in financial literacy. The IFSN is co-ordinated by Reconciliation Australia and the First Nations Foundation (FNF).

The FNF was established in 2006 to work with ATI communities, government, financial service providers and businesses to improve opportunities for ATI people. They developed an individual financial literacy program for adults called MyMoola in Shepparton with the ANZ in 2007. They are currently working on developing MyMoola as a program that can be used in other communities. In 2005 ANZ in partnership with FAHCSIA also supported the adaptation of the MoneyMinded and Saver Plus programs for ATI communities, to develop MoneyBusiness. It is now being delivered in 160 communities through government funded organisations, with the support of the ANZ⁴.

The Community Development Financial Institution (CDFI)⁵ pilot commenced in January 2010 and is another possible mechanism to help address financial exclusion of ATI people by supporting community financial organisations that would offer financial products to people who are excluded from mainstream services. This program is not aimed at ATI communities specifically, but includes the aims of improving financial literacy in these communities. A successful ATI financial service is the Traditional Credit Union⁶ which was established in 1994 as a partnership between ATSIC and the Arnhemland Progress Association and local elders. It provides online and branch services to communities across the Northern Territory.

While there are a number of programs aimed at developing the financial capabilities of adults within ATI communities, there is a dearth of specific programs aimed at building these skills in primary and secondary school aged children. The development of MilbaDjunga came about due to the lack of available resources and content to assist teachers in helping children learn about money.

⁴ <http://www.anz.com/about-us/corporate-responsibility/framework/financial-capability/moneybusiness/>

⁵ http://www.fahcsia.gov.au/sa/communities/pubs/CDFI_pilot/Documents/CDFI-FundGuidelines.pdf

⁶ http://www.tcu.com.au/wwd_finlit.html

3 The MilbaDjunga (Smart Money) Program

Following the identification of the financial literacy needs of children in ATI communities, ASIC funded the development of a website to house a series of resources created to support the teaching of financial literacy to ATI students. The resources have been developed in consultation with Education Queensland to work towards the aim of closing the gap between ATI and non-ATI unemployment rates and increase opportunities for developing financial wellbeing.

This website, www.milbadjunga.net.au is available to all schools throughout Australia and is specifically aimed at improving the consumer and financial literacy skills of young ATI students. Included in this website:

- An interactive on-line unit for primary school students – *‘Do I want it? Do I need it? How do I get it?’* This can be used as a self directed learning activity or as a teacher directed class activity
- An interactive on-line unit for secondary students – *‘How can I start my own business?’* – This can also be used as a self directed learning activity or as a teacher directed class activity
- A selection of learning objects to support these units
- A section on resources available to support ATI financial literacy education
- A facility for schools and communities to share their stories and experiences

In 2010 the interactive on-line unit, *‘Do I want it? Do I need it? How do I get it?’* for primary school students was piloted in a number of schools in North Queensland and Northern Territory.

In conjunction with the on-line program which covers financial theoretical knowledge, based on elements of needs and wants – within an ATI context, the students participate in a practical ‘hands-on’ component. In this experience, the students are given a ‘job’, are ‘paid’ for their work – which is attending school, learn how to pay bills, purchase products, do banking, manage money, while taking into account their needs and wants.

The development of the secondary interactive online unit, *‘How can I start my own business?’* was completed in February 2011 and trialled in a number of schools in Queensland, Western Australia and Northern Territory. This unit explores how money can be obtained, the advantages of earning money and issues related to establishing a small business. This unit also has a practical element where the students are able to develop a business idea they have worked on during the on-line component and evaluate the success of the business. The program highlights the range of positive benefits that will be experienced by the community through enterprise development.

The primary and secondary program has been delivered in 17 schools across Queensland, Western Australia and Northern Territory.

4 Research aims

The overall aim of this research was to explore the outcomes of the MilbaDjunga program in a selection of schools that offered the program either in 2010 and / or 2011.

Specifically the research sought to illustrate, through case studies, how the program is used across a range of school and community contexts and identify the learning outcomes for students.

The research objectives were to:

Unit 1: *'Do I want it? Do I need it? How do I get it?'*

- Explore the students' knowledge and skills gained in using money, (including understanding budgets, credit, savings)
- Assess the students' understanding of wants vs. needs
- Assess the students' understanding of banks and their role in the community

Unit 2: *'How can I start my own business?'*

- Assess the students' understanding of various ways to make money
- Explore the students' attitude towards starting a business
- Assess the students' capacity for goal setting
- Assess the students' understanding of how a business adds value to the community

Units 1 and 2: Attitudes, School experience, confidence and future orientation

- Assess the students' level of confidence in using money and making financial decisions about purchases and saving
- Explore the students' attitude towards future work, income and wealth creation
- Explore the students' attitudes towards family income and use of money
- Assess changes in attendance at school
- Assess impacts on behaviour in class, homework completion

5 Methodology

Undertaking research within ATI communities is challenging. Being an over-researched and vulnerable population group, there are strict principles that guide the research. In addition, low levels of literacy and other cultural factors often make the use of standard research instruments such as surveys inappropriate.

Qualitative methods were used in this study. A case study approach was utilised in which the context and the surrounding environment were considered integral to the research. While formal style interviews were not appropriate in this study, the data was gathered through discussions and interactions with students and teachers.

It was important to listen and allow the participants to talk about money and their experiences of the program. In doing this, it was possible to learn what the important elements were to the participants. Allowing the participants to have a 'voice' that is respected and valued is a core principle in conducting qualitative research especially with vulnerable participants.

The discussions were face-to-face in Queensland and Northern Territory and telephone discussions were conducted with students and teachers from the Western Australian sites.

In this study, participants were sourced from mainstream and ATI schools, presenting a wide range of experiences. In total 38 students and 6 teachers were the primary participants in the research. There was also a large range of stakeholders who were interested in the program and had expertise in a number of areas relevant to Aboriginal and Torres Strait Islanders or education in general. We talked with Indigenous Education Workers, the Principals of some of the schools and a number of people from industry and government. We also engaged the assistance of ATI cultural experts from the TwoWayCommunication organisation to ensure that the approach and language used were appropriate for the study participants. These secondary participants provided valuable context information and background to the research.

Table 1 Research participants

State	School	Unit	Participants
Queensland	Redlynch State College, Cairns	Unit 1	<ul style="list-style-type: none"> • 15 Students • 1 teacher • 1 Principal
	Yarrabah Secondary School, Cairns	Unit 2	<ul style="list-style-type: none"> • 8 students • 1 teacher • 1 Principal • 1 Indigenous Education Worker
Northern Territory	Gunbalanya Secondary School	Unit 2	<ul style="list-style-type: none"> • 1 teacher • NT Regional Commissioner, ASIC • Government Business Manager • Traditional Credit Union Staff • Gunbalanya Store Owner • Money Management staff, Ironbark • Regional Director of Matrix on Board • Store Manager, Agjumarrarri Supermarket
	Taminmin Secondary School, Darwin	Unit 1	<ul style="list-style-type: none"> • 6 students • 1 teacher • 1 Indigenous Education Worker • email correspondence with parents of one student.

Western Australia	South Hedland Primary School	Unit 1	<ul style="list-style-type: none"> • 3 students • 1 teacher
	Wangkatjungka School	Unit 1	<ul style="list-style-type: none"> • 6 students • 1 teacher

5.1 Descriptions of case study schools

The study sites fell into two major categories: mainstream schools with a mix of ATI and non-ATI students and ATI community schools. The mainstream schools were Redlynch State College, Qld and Taminmin Secondary School, NT. Although South Hedland Primary School is classed as remote, it is situated in a town of 15,000 people. The schools that are ATI community schools are Gunbalanya Secondary School, NT; Yarrabah State School, Qld and Wangkatjungka Primary School, WA.

Gunbalanya Secondary School

At the Gunbalanya Secondary School, Unit 2 '*How can I start my own business?*' was delivered to 15 year 10 students in Term 1, 2011.

The Northern Territory has the largest proportion of the ATI population living in remote areas (Stevens and Young 2009). Gunbalanya, formerly known as Oenpelli, is categorised as a remote ATI community located 330km from Darwin in West Arnhem Land. More than 90% of the estimated 1,200 residents are ATI. The primary language in the community is Kunwinjku, although English and other West Arnhem Land languages are also spoken. Gunbalanya is cut off from road transport for approximately 6 – 7 months of the year during the wet season which has negative impacts on schooling, and general contact with wider society.

Gunbalanya School is part of the West Arnhem Land College, along with a school at Jabiru. It is part of the Northern Territory Governments 'Strong Start Bright Futures' initiative. Gunbalanya School provides programs for children from birth to year 12. It is part of an education network that provides services in three Homeland Learning Centres: Gumarrirrbang, Manmoyi and Mamadawerre. Programs provide a balance of traditional and 'balanda' (white Australian) culture, language and knowledge. So far no students have graduated from year 12. The major aim of the school Principal is to have year 12 graduands.

Figure 1 Gunbalanya School



Yarrabah Secondary School

Yarrabah State School participated in the pilot in 2011, and delivered Unit 2, 'How can I start my own business' to 14 – 15 year old students.

Yarrabah is an ATI community situated on the coast, 57Km south-east of Cairns and beyond the Yarrabah Range. The population is over 3,000, almost all of whom are Aboriginal or Torres Strait Islanders.

The MilbaDjunga program was initiated in Yarrabah State School by an ATI teacher, Ms Pauline Kent. Ms Kent, Head of Curriculum at the school, saw first-hand the urgent need for her Aboriginal and Torres Strait Islander students to learn how to use money effectively. Ms Kent wanted the students to value work and to see their potential in developing their own business ideas. Ms Kent also wanted to increase levels of school attendance. The innovative concept of MilbaDjunga and its practical 'hands on' delivery, achieves all these objectives.

In the 1870s, Europeans settled in Cairns and an Anglican mission was established at Yarrabah in 1872. Aboriginal people were forcibly removed from their traditional camping grounds and brought to the mission. Most residents today have both historical and traditional ties to the area. The first Yarrabah Community Council was established in the 1960s and in 1986 it became self-governing and received its Deed of Grant in Trust land tenure status. Yarrabah is now a Shire with a Council, governed by the same rules as other local government areas.

The school population of over 500 students is entirely ATI, making it one of the largest ATI schools in Queensland. There are three campuses. The Year 1-7 campus is the largest, with about 320 students, while the preschool kindergarten has about 100 half-timers. The remaining students are at the secondary campus, located about four kilometres from the primary campus and administrative base. The student population is fairly stable. After Year 10, most students travel by bus to Gordonvale State High School, about 35 kilometres away.

South Hedland Primary School

The Year 6 & 7 students completed Unit 1 'Do I want it? Do I need it? How do I get it?' South Hedland Primary School is in far north WA in the Pilbara region. South Hedland is located 18 km inland and is in the main residential suburb of Port Hedland. The school has approximately 250 enrolments with approximately 80% of students being ATI.⁷ The school also has a significant proportion of students from homes where English is a second language.

The Port Hedland region was first inhabited by the Karriyarra people, who called it Marapikurrinya as it was formed by five tidal creeks coming off the harbour and resembled a hand. Port Hedland is now a growing town which has about 19,000 people and is supported by three major mining companies: BHP Billiton; Rio Tinto Dampier Salt; and Fortescue Metals Group. There are also an increasing number of smaller mining companies making a presence in the Port Hedland region.

Wangkatjunga Remote Community School

The Year 6 & 7 students at Wangkatjunga completed Unit 1 'Do I want it? Do I need it? How do I get it?'

Wangkatjunga Remote Community School is in far north WA in the Kimberley Plateau region, 110km from Fitzroy Crossing. The students are all ATI and come from five nearby communities. The school caters for students from prep to year 12 and has 69 enrolments, of which 58 are primary and 15 are secondary students.⁸ The school teaches two ATI languages and has a diverse

⁷ Australian Curriculum, Assessment and Reporting Authority, My School, <http://www.myschool.edu.au/MainPages/SchoolProfileRep.aspx?SDRSchoolId=410000005553&DEEWRIId=12754&CalendarYear=2010&RefId=ppRDeuUS4tLWCcxI%2biG%2fc44AGu3KZID8>

⁸ Australian Curriculum, Assessment and Reporting Authority, My School, <http://www.myschool.edu.au/MainPages/SchoolProfileRep.aspx?SDRSchoolId=410000005101&DEEWRIId=15278&CalendarYear=2010&RefId=A6ct4QzVBwhmrIAxyPAwifAdraxy96Aa>

staff. The school has close links with the local community and actively recruits local ATI staff. The school is working on improving the low attendance of the majority of students due to families' transience using a range of strategies such as bus runs, breakfast club and meetings with parents, which have had some success.

Taminmin Secondary School, NT

The year 9 students who completed MilbaDjunga Unit 1 '*Do I want it? Do I need it? How do I get it?*', were a special group of students who suffer from behavioural problems. The class included ATI and non-ATI students.

Taminmin Secondary School is located 40 km south of Darwin and serves a mostly rural community. The school has 1,048 enrolled students, with ATI students constituting 13%⁹. The school caters to Years 7 to 12 and teaches a broad range of academic and vocational courses. The school grounds and facilities include a 75 hectare farm and access to a nature reserve, which provide opportunities for students at all levels to engage in practical activities in farming, conservation and land management. Year 11 and 12 students can study for vocational certificates in these fields.

Redlynch State College

Redlynch State College is an urban school in Cairns (about 15kms from Cairns centre). The year 7 students participated in Unit 1 '*Do I want it? Do I need it? How do I get it?*' In 2010. In this group of students there were 4 ATI students.

Redlynch State College is a Prep to Year 12 school with an enrolment of just under 1,500 students. The school was established in 1932 and has grown and expanded in response to the growth in the local area. The school draws most of its students from the surrounding area, which is a high socio-economic area, but also has a large number coming from other areas of Cairns. The school population has 6% ATI students. The school has high attendance and retention rates for ATI students, e.g. retention of 89% for Years 10 and 11, and levels of attainment are reported equivalent as or better than non-ATI students.

⁹ Australian Curriculum, Assessment and Reporting Authority, My School, <http://www.myschool.edu.au/MainPages/SchoolProfileRep.aspx?SDRSchoolId=81000000091&DEEWRIId=7964&CalendarYear=2010&RefId=LB%2bmbH1pI%2b61xmfhPGUn5Uw9zMyEnKq6#>

6 Results

Overall, participating in MilbaDjunga was a positive experience for all students included in the study. The students enjoyed the practical nature of the units and have remembered quite clearly what they learned even after many months have passed since doing the program. The interactive online component was enjoyed by the students and gave them opportunity to learn at their own pace. The teachers also appreciated the large number of activities provided online which assisted them in delivering the program. The students particularly liked the budgeting activity, bartering and the story of Tom – the Elder. The interactive nature of the on-line activities allowed the students to express their individuality in choosing needs and wants, buying things that they valued and discovering the challenge of not spending more than their income while aiming to save some money.

The teachers were enthusiastic about using the program, and found it encouraged other positive behaviour in the classroom (see Appendix 1 for additional feedback). The students all confirmed that before the program they did not think much about money, where it came from or how to use it. Since the program, all students reported that they feel more confident in dealing with money and financial issues. The program has given the students a head-start for when they get part-time jobs or have to make financial decisions in the future.

6.1 Unit 1: ‘Do I want it? Do I need it? How do I get it?’

Students’ knowledge and skills gained in using money, including understanding budgets, credit, savings

Learning about budgeting and saving seemed to be the well-remembered lesson by all the students. While they are too young to have an income or to require a budget, they all agreed it was important for when they do earn money.

Most of the students seemed to have grasped the importance of budgeting – ‘*Well you’re going to have to [budget] if you want things*’ (Taminmin student). The students at Taminmin also knew the dangers of credit cards and the importance of saving for the things they wanted.

The Redlynch students really enjoyed paying bills and they quickly learned to save because they were ‘*afraid of going bankrupt*’ if they didn’t have enough to pay the bills on market day. The teacher at Redlynch school often issued unexpected bills which encouraged the students to be more careful with their money. The students were able to provide many examples of unexpected bills that their parents might encounter.

There were difficulties for students in remote ATI communities in readily gaining skills and knowledge about money. The teacher at Wangkatjunga School reported that the concept of money didn’t transfer well to her students. The community is so remote and has little opportunity for use of money that the concept remains abstract. In this community, most parents have their income managed so the students do not often have the chance to witness the use of money at the store because there is bookdown money already taken out of the parents income and given to the store.

Low levels of numeracy and literacy presented challenges for the teachers in remote ATI communities. It is hard to learn how to do a budget without adequate numeracy and literacy skills. However, in developing numeracy and literacy skills, examples and lessons about money could be used. Despite the difficulties faced by teachers in remote communities, when the students at Wangkatjunga were asked ‘what would you do if you were given \$20?’, one said ‘*keep it for me*’, others said ‘*buy food*’ and some said ‘*spend some on lollies and keep some*’. So the concept of saving did resonate with them at some level.

The students at South Hedland school also remembered the importance of saving. When asked what they would do with \$20, similar answers were given, 'save it for the weekend', 'go to maccas' and a wise answer 'save it til I needed it more' - which is the core reason for saving.

Students' understanding of wants vs. needs

The concept of 'needs and wants' was a popular lesson that was understood by all students. They were able to clearly identify the differences between 'needs and wants'. For example, fishing is a favourite and useful activity for students at Taminmin and Yarrabah and fishing lures were seen as a 'need'. Of course for the younger students, items such as chocolate and lollies were also considered a 'need'!

The Wangkatjunga students identified food as a 'need' and lollies as a 'want'. The students at South Hedland school saw food as a 'need' and an iPod as a 'want'. Redlynch students tended to break down the category of food into 'needs and wants', for example, they classed ice cream as a 'want' but vegetables as a 'need'.

Redlynch students also classed bills as a necessity and were very careful to make sure these were paid before other things were purchased. They viewed school items as a 'need' and weekend activities as a 'want'.

Students' understanding of banks and their role in the community

While most students learned what banks do, it was less evident that they knew what the role of a bank was in the community.

Banks were not familiar to students in remote communities such as Wangkatjunga. For residents of Wangkatjunga, the nearest bank is 500km away. The teacher did very well in having the students remember the lesson about the bank. Students at Wangkatjunga School said that the bank 'kept money safe' and 'gave you keycards'. Redlynch students knew that you could get loans for a car or a house from the bank. The students at South Hedland also viewed banks as giving 'loans for motorbikes or cars'. One student said the bank 'saved people' – a very idealistic view.

6.2 Unit 2: 'How can I start my own business?'

Students' understanding of various ways to make money

The students who did Unit 2 remembered from the lesson the different ways they could obtain money. They all confirmed that working for money or starting their own business was a better option than gambling, finding or winning money.

Even though the program helped the students recognise their potential and ability to start their own business, many thought that they would work for someone else when they finished school such as a mining company (Yarrabah students). Some students wanted to become teachers or be full-time fishermen.

Students' attitude towards starting a business

The Yarrabah students' attitudes towards starting a business changed from not even thinking it was possible to have their own business to knowing that it was a very real possibility after developing two successful enterprises. The first idea was to make and sell chicken burgers at school and the second idea was a lawn mowing business.

Yarra Chick Burgers

The students decided that selling healthy chicken burgers at school for staff and students would be a viable idea. The students worked through the process of identifying and costing the ingredients they needed, and how much they could sell them for. In their market research they found that students and teachers were willing to buy the burgers for \$4. They also provided a 'meal deal' by selling a popper / juice box with the burger for \$5.

The burgers were very popular and they sold out quickly. After selling the chicken burgers for a while, the students discovered through doing an analysis of costs and how much they sold, they weren't making a worthwhile profit. There was significant preparation time needed to get everything ready. The students realised that they made more money by selling the juice boxes. They were able to include a small mark-up and there was no preparation time or effort involved in selling these.

This exercise was a very valuable and positive experience for the students as they came to realise the value of time, effort and the need to add sufficient mark-up in the price to cover these elements. Unfortunately they were not able to sell the chicken burgers for more than \$4 due to the large proportion of students who come from very low-income households.

Figure 2 Yarra Chick Burgers



Yarrie Grass Cutters

The second business idea was a lawn mowing service provided to the residents of Yarrabah. The students charged \$30 for small lawns and \$50 for larger lawns. The teacher worked very hard to obtain sponsorship for the lawn mowers and other equipment needed to run the business. All the students participated in the lawn mowing, even the girls.

Figure 3 Yarrie Grass Cutters



The students noticed that each of the members of the group naturally gravitated to certain roles. For example one student found that he liked and was good at negotiating with and selling the service to the residents. Another student liked doing the books and managing the income and expenses. The students were able to work out the costs and how much profit they were making.

In developing these enterprises the students learned important and transferable lessons. When asked what the main thing was that they learned, one student said '*being prepared*'. He noticed that everything went smoothly when everything was prepared beforehand. Another student noticed how happy a customer was when they did over and above what they had to do. For example, if they tidied the yard as well as just doing the lawn mowing the customer was very happy and gave them repeat business.

Figure 4 Working on the Yarrie Grass Cutters business



Figure 5 Yarrabah newsletter highlighting the Yarrie Grass Cutters

Yarrie Grass Cutters

THE YEAR 10 STUDENTS HAVE BEEN BUSY STARTING THEIR OWN BUSINESS PROVIDING THE YARRABAH COMMUNITY WITH A HIGH QUALITY YARD MAINTENANCE SERVICE.

STUDENTS HAVE DEVELOPED A BUSINESS PLAN, PURCHASED EQUIPMENT, QUOTED JOBS AND HAVE ALREADY MOWED 4 YARDS.

THE YEAR 10 STUDENTS HAVE 5 MORE YARDS BOOKED OVER THE NEXT 3 WEEKS.

MONEY RAISED WILL HELP PAY FOR THE RUNNING COSTS AND FUND AN END OF YEAR TRIP TO GREEN ISLAND. STUDENTS HAVE BEEN EXTREMELY COMMITTED TO THEIR WORK AND PROVIDE A VERY PROFESSIONAL SERVICE.

THE YEAR 10'S WOULD LIKE TO THANK THOSE COMMUNITY MEMBERS WHO HAVE SUPPORTED THEIR BUSINESS!

Small Yards from \$30
Large Yards from \$50

FOR A FREE QUOTE CALL: **40560333**

Students' capacity for goal setting

The Yarrabah students had a clear goal to save and work hard for. The students were working to make enough money from their business to go on a trip to Green Island and have dinner in Cairns. The students reported that the goal made them work hard and seek more business so they could achieve their goal by the end of the year.

The students also had broadened their goal setting skills to include longer-term goals. For example one student in Yarrabah was a talented artist and had set his goal to produce more art and become a full-time artist when he finished school. A female student had a goal of leaving Yarrabah and completing school in Sydney on a scholarship.

The students indicated that having small goals to start with was important. They told how the teacher helped them to form goals as time went by. For example with the lawn mowing business the goal was to get a few customers by the end of the first month of operation and then they would increase the goal each month. They could also work out how many lawns they needed to mow before the end of the year in order to meet their big goal.

Students' understanding of how a business adds value to the community

To identify the business opportunity, the Yarrabah students went through an analysis of what the community needs. The group brainstormed with the teacher about what was missing in the community and where the needs were. With the first idea, the Yarra Chick Burgers, the students did some market research and found that students and teachers would like some healthier (but tasty) options for lunch at school. This gave them the idea to sell healthy versions of chicken burgers.

The Redlynch students were acutely aware of the need to save for 'a rainy day' because of the unexpected bills the teacher issued frequently. They were fearful of becoming bankrupt so they would spend very little on market day to ensure they would have sufficient to cover their expenses.

The best comment about using money wisely came from a student at Redlynch '*you have to pay for your needs first before you buy what you want*'.

The students enjoyed the reality of the program – even paying bills! It made them feel more grown up and the recognition that these lessons connected directly to the real world made them want to learn and do the activities. The activities such as getting paid to do a job; looking through catalogues to choose and price products; developing a budget that was dynamic and changed weekly according to their income and expenses. The females especially enjoyed the shopping and oddly, the male students kept saying they enjoyed paying bills such as for water and electricity.

The Redlynch students revealed a very important lesson. They noticed that if you had or earned more money, it didn't necessarily mean you were able to manage money better. They noted that the 'rich' students with the high paying occupations, often ran out of money before the next pay because they spent more. This was an interesting and insightful lesson learned by these students.

Some enterprising students loaned money to those who ran out and charged extra on top of the loan amount. The students didn't refer to it as 'interest' but they were in that mindset of earning money and making it stretch so they knew they could make the most of the opportunity.

The students also talked about the importance of having insurance if you have a car or a house. The students at Yarrabah also learned that insuring their business is a good idea if they have products and raw materials stored that would '*cost a lot of money to buy again*' (Yarrabah student). The program gave many opportunities to bring in other types of financial products. Before the program they didn't know what insurance was and now they understand it as '*you will get money back to buy new things if something happens to the old things*' (Yarrabah student)

Students' attitude towards future work, income and wealth creation

The students really enjoyed the practical nature of the programs. The students who did Unit 1 were excited to have a 'job' and made them think about what they wanted to do after they finished school. One student said '*I want a fishing charter and to be on TV*' (Taminmin student). The students at Wangkatjunga said the best thing about the program was '*having a job and getting money*'.

Even though the students at Yarrabah did Unit 2 they also discussed with the teacher the range of jobs or careers that were available to them. Some of the boys wanted to work in the mines because they had heard this job paid a lot of money. A talented artist in the group had started to think about how he could sell his art. He said he was '*going to become a millionaire*' (Yarrabah student). When asked if they had thought about what they would do when they leave school, before they did the program, the answer was a resounding 'no'. The program provided an avenue for these discussions with the teacher.

One enterprising student at Taminmin said the course had made him think of a business idea. The student wants to start an ice making business to sell ice to fishermen at the river. When asked about aspects of costs and selling price it was evident that the student had thought about these elements.

The students seemed to make the connection between earning an income and having a fulfilling life. One student said '*If you don't have money, you don't have a life*' (Taminmin student).

A parent of one of the students was unable to attend the meeting we had with the students at Taminmin but was very keen to provide feedback to us via email.

My son was 12 years old when he participated in the program. He thoroughly enjoyed the program and it really helped to engage him in his learning about maths.

He looked forward to going to class and participating and would speak about the program at home to both myself and his dad.

He really enjoyed and talked frequently about his "job" working with animals and realising that you get paid for doing a good job.

Ben has developmental dyslexia and as such has not experienced a great deal of success in the classroom environment and this program made a big difference to his sense of self-worth. He was rewarded for the hard work he put in in the classroom. He experienced success and was very proud.

Since completing the program he has really focused his attention on going to work in the agricultural industry to the point of identifying which college he would like to attend. He sees the connection between activities in the classroom and real life. He has developed a greater understanding of money and its worth. He understands a bit more now that it is important how he contributes in the home by carrying out chores and receiving pocket money for such tasks.

He loved the practical activities eg timesheets, working out wages etc of the class, he loved the "fishing lures" and he loved his teacher Miss J who gave him the confidence to have a go. I would highly recommend that other students Ben's age participate in your program.

Students' attitudes towards family income and use of money

This indicator was a little more difficult to assess than the others due to a range of reasons. The students were either too young to comment about their family's income or they lived in a community where it was inappropriate to talk about family income. For example, most of the parents of the students at Wangkatjunga have their income managed. The teacher reported that \$200 is paid as bookdown to the one store in the town, \$20 is taken out each payment for electricity and their rent is deducted automatically. There is very little opportunity for the families to manage their income or to teach their children about money.

Some of the students in the mainstream schools talked about their parents having 'lots of money' and not giving them enough. However, the students did report that the program had given them more understanding and admiration for how their parents manage financially. The Redlynch students in particular said that they didn't know how hard it was to balance all the financial demands that are placed on their families.

At Wangkatjunga the teacher held a 'parents' lesson' which was very popular and the teacher reported the '*parents were excited for their kids*'. Perhaps over time the program can have a two-way effect where the students can talk with the parents about money via the program and the parents can share more real-life financial issues with their children.

Changes in attendance at school

The teachers in most schools were very enthusiastic about the program and its effect on class attendance. The students in the Taminmin class faced many challenges behaviourally and there were '*very low levels of attendance until we did the program*' (Taminmin Teacher). Unfortunately since the program has ended, attendance levels have dropped again and two girls are now in juvenile detention. Similarly at South Hedland School the teacher reported that the program increased attendance and he has continued to use the program as a behavioural management tool. This highlights the need for programs such as MilbaDjunga to have some ongoing components to maintain student engagement with learning and to reinforce the lessons learned about money.

The students at Redlynch said that the maths class (in which the program was offered) became their favourite class and the teacher said they were often early to class, lining up at the door.

Impacts on behaviour in class, homework completion

The impact on behaviour in class is perhaps one of the most significant. All teachers reported that the students enjoyed the practical activities so much that their behaviour and levels of engagement improved significantly.

The Taminmin teacher was amazed at the effect on behaviour in class while the students were doing the program. She said *'the kids actually sat down and paid attention'*. At the end of the program, some students were promoted to a mainstream classroom because their behaviour and learning had improved so significantly.

The South Hedland teacher continues to use the program as a behaviour management tool. For example, when the students attend and behave well at school they get rewarded with extra money and when they display negative behaviour they are penalized and money is deducted from their pay.

The Redlynch students actually want the program to run across two terms, they thought one term wasn't enough. They also said how they often put in extra time to complete their workbooks at home because they wanted it to be always ready for market / banking day. The workbooks were very impressive and comprehensive.

Students also reported that they had developed other skills from doing the program. One student said she learned to be better organised. This skill is very transferable to other areas of life, at school and in future employment. The teacher at South Hedland used the Internet extensively with the students to compare prices and products. In learning to do this, students will become more aware of how to shop better and get more value for their money.

6.4 Gunbalanya: an example of a remote ATI Community

This section provides information on Gunbalanya Secondary School that will illustrate in more depth the challenges faced by remote ATI communities. This is relevant to the evaluation because it was in the remote communities where the teachers struggled the most with delivering MilbaDjunga in its current form.

We visited Gunbalanya secondary school over two days and spent time in the community over three days. This gave us the opportunity to assess the context and take into account the unique circumstances faced by ATI students in a remote community. The community has a small range of business activities including a general store, an art store, a service station, a health centre, crèche / child care centre, mechanic's repair shop and a licensed sporting / social club. There is a Traditional Credit Union but no other banks or financial services. The store has one ATM located at the store.

The Northern Territory Emergency Response (NTER) initiated by the Australian Government in 2008 brought significant legislative changes and reforms to the town of Gunbalanya. The community was identified as a Northern Territory Growth Town, earmarking it for investment in infrastructure projects including education, health services, and business opportunities. Gunbalanya has also been designated as a 'Prescribed' area under the Australian Government's NTER policy which put a range of restrictions on the community including bringing in substances such as alcohol and pornography.

Figure 7 Sign indicating community is a Prescribed Area



Unfortunately when we were in Gunbalanya, none of the students who had undertaken MilbaDjunga were still at school. School attendance is sporadic at best and attrition rates are high especially among teenage students. This in itself makes the successful delivery of curriculum difficult or near impossible.

We were able to have interviews with key stakeholders within the community including the store manager; the Government Business Manager; staff from the Traditional Credit Union; and the teacher who delivered MilbaDjunga. Before we arrived in Gunbalanya, we also met with a range of people with experience in working in ATI communities across the Northern Territory including the NT Regional Commissioner ASIC, Money Managers, Ironbark; Regional Manager, Matrix on Board and a store manager of a supermarket in another remote ATI community. The discussions with these people provided insight into the challenges faced by community residents that impact upon abilities to manage money effectively.

There are a vast number of factors that impact on financial inclusion and levels of financial capabilities in remote ATI communities such as Gunbalanya. Following are some key factors.

Income management

As part of the Australian Government's Northern Territory Emergency Response policy, income management was introduced in 2010. Up to 70% of the payments of welfare recipients can be quarantined to ensure money is spent on essentials and needs for children. While there are benefits for the wellbeing of ATI children and welfare recipients, income management has had a range of negative effects for the development of financial skills and capabilities of ATI welfare recipients. In Gunbalanya many residents have a BasicsCard which restricts spending on non-essential items. While these cards decrease the purchase of food and items that are detrimental to the wellbeing of children and families, it also decreases the opportunity for individuals to budget and identify the differences between needs and wants.

Figure 8 The BasicsCard



Gambling & card games

Card games are a significant social activity among adults and children in Gunbalanya. The women especially spend time playing cards and this serves as a time for socialising and getting together. However the card games often involves large amounts of cash and women have been known to win \$30,000 in card games. The store manager told how a child aged about 10 years came in to the store to buy an X-Box and when asked where he got the money he said he won \$800 at cards. *'The kids can work out values of cards in their heads fast but can't do simple sums'* (Gunbalanya store manager).

When adults do win substantial amounts of money, they often take a train to Darwin and spend it all at the casino then need to stay around until they receive their next welfare payment so they can return home. The card games also can lead to domestic violence when the women get so caught up in playing cards, families are neglected and / or the women are forced to hand over the winnings to the men in the family.

ATM fees

There is only one ATM in the community and the fees for checking accounts or using the ATM are \$2.50 each time. It is not uncommon for a person to check the ATM for the balance of their account up to 10 times during the day waiting for their income to appear in their account. This can cost up to \$25. Efforts have been made to raise awareness of the cost of using the ATM by putting up posters and signs next to the ATM, however according to the store owner it doesn't seem to be a big concern to individuals. *'They almost treat putting their cards into machines like slot machines – sometimes they win (\$15 in their account) or sometimes they lose (costs \$2.50)'* (store manager).

Gunbalanya now has an internet café which allows for more private and accessible banking. The challenge is to encourage adults and older members of the community to learn computer skills so financial services are more accessible to them.

Attitude towards money

The income that the students are most familiar with is 'sitdown' money (welfare payments) that their parents and most of the community members receive.

Many in the community (including the students) view money as a problem – not something to be desired. The teacher said she asked students *'what do you like about money?'* The answer being

'nothing'". This highlights the importance of starting the discussions about money at the appropriate point. Teaching students about saving money is going to be difficult when money isn't something that is valued or wanted. Humbugging is also a major problem in the community *'very few Indigenous people say no to their families when it comes to any money they have saved'* (Money Manager, Ironbark). The store manager confirmed *'they want to spend it as fast as they can so they don't get humbug for it'*. However, encouragingly, it was pointed out that *'there is a change occurring where some Indigenous people are saying 'no' to family who want to use the money for a "good time"'* (Money Manager, Ironbark).

The store manager notes that money doesn't cause major stress for individuals in Gunbalanya – *'when they have money they have it, when they don't they go hunting or just manage'*.

Low levels of literacy and numeracy

All the stakeholders we talked with confirmed that low levels of literacy and numeracy present significant difficulties for the success of any development program. Financial literacy programs are especially affected by this problem. Dealing with money effectively inherently requires basic levels of numeracy at the very least. Regarding MilbaDjunga, Dr Thelma Perso, who chairs a taskforce on literacy and numeracy, advised that *'the NT must first and foremost focus effort to provide the building blocks (English literacy and numeracy) for students to **access** financial literacy and other cross-curriculum learning areas'*¹⁰

'Often when adults and children purchase goods from the store, they will hand over, say, a large note like \$50 and wait to see if any change is given, after waiting for a time, they will just leave the store not knowing if they should have received change or not' (Store Manager).

We also were told that some students in high school can't even write their own names so delivering formal financial literacy programs to these students is inappropriate. Also if education isn't valued in the home then it is very difficult for the schools to maintain levels of learning commensurate with mainstream education. There is strong advocacy for policy focus to assist and encourage parents to re-engage with their children in their education (Cleary 2005).

Crowding and multi-family household composition adds to the problems of the lack of learning in the home. Aboriginal and Torres Strait Islander households are five times more likely to have multiple numbers of families living together than non-ATI households (ABS 2006c). Also, remote ATI communities have even higher proportions of multi-family households and over-crowding within the home (ABS 2008). This is an evident problem in Gunbalanya and the negative impacts on the learning opportunities for students are noted. *'The teachers are no longer setting homework tasks as it's not feasible to have a desk and quiet time to do homework when there are 20 other people at home'* (Money Manager, Ironbark).

Spending habits

We asked the stakeholders and the teacher what the most common spending items were in the community. Food is the major category for spending. For the children, it is lollies and 'junk' food. The teacher told how she noticed a student was missing a tooth and found out he lost it in a fight over food. Most of the residents in Gunbalanya have an individually identified store card which limits the spending on certain products like cigarettes and alcohol and 'junk food'. However, we were told that stores in the communities are getting rid of impulse purchases like chocolate bars at the checkout.

There is also spending on mobile phones and DVDs. The new tablets (iPods) are starting to enter the community now.

'A lot of kids have mobiles, some are on contracts, but most are on pre-paid. Indigenous people place such a high priority on social communication that it doesn't bother them to spend so much on it' (Government Business Manager).

¹⁰ Reported by Mr Duncan Poulson, ASIC

There is a licensed social / sports club in Gunbalanya that is open 4 nights per week for 2 hours per night. The average person in the community will drink 9.5 cans of mid-strength beer each time they go to the social club (each can costs \$5).

MilbaDjunga in Gunbalanya

At the Gunbalanya school, there were 7 girls and 9 boys who did the MilbaDjunga program in Term 1, 2011.

The teacher found delivering MilbaDjunga was challenging due to low levels of literacy and numeracy especially among the older children. The teacher estimated that about 50% of year 10 students have literacy levels equivalent to year 5 students. The younger children have better levels of literacy and numeracy and in the future the program may be more suitable for the upcoming cohorts. However, by incorporating the principles of Unit 2, the students were able to plan a trip to Darwin. They also participated in identifying and analysing needs and possible business opportunities in the Gunbalanya community.

Figure 9 Brainstorming in Gunbalanya



It was suggested that the attachment of a year label to the MilbaDjunga units was problematic because *'there is such a difference in standards for one year level in different communities and it can lead to feeling ashamed and not participating'* (Money Manager, Ironbark). The recommendation was to make an assessment before beginning the program in order to place the students appropriately.

The teacher said that there was much of the program that was not suitable for use due to it being too difficult for the students. Other stakeholders agreed - *'The program's wording seems far too complex and aimed at mainstream society rather than at remote communities'* (Money Manager, Ironbark).

The self-directed learning component of MilbaDjunga is also difficult for ATI students living in remote areas, especially for those with low levels of literacy and numeracy. *'Independent learners, you can't sit them in front of a computer generated program, they won't take anything away. It's got to be the interplay, relationship-based learning'* (Hilary Hayes, Assistant Principal at Shepherdson Community Education Centre)¹¹.

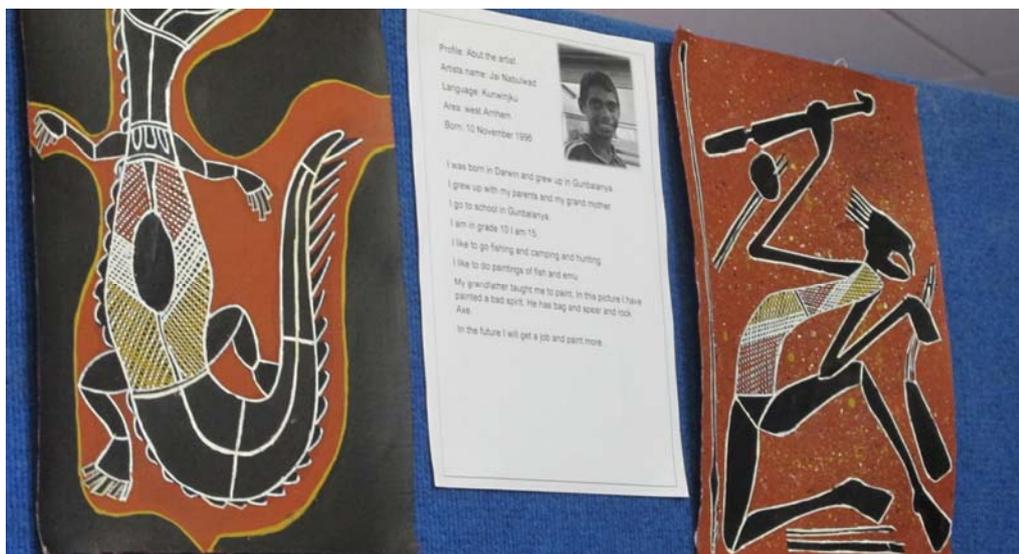
¹¹ This was reported by Mr Duncan Poulson, ASIC

It was difficult for students in Gunbalanya to think about different jobs or business opportunities in a community that is remote and doesn't have the range of facilities, choices and commercial enterprises that the majority of teenagers in Australia are familiar with. *'The task of identifying a business in the community and analysing it doesn't work in communities where there is just one store'* (Teacher, Gunbalanya).

Some of the ATI stakeholders we met with in the Northern Territory told us that the name MilbaDjunga doesn't mean anything in the Northern Territory and that this implies that all ATI people around the country are the same. It was suggested to us that each state and community should be targeted specifically, rather than delivering a project across the country that was developed in Queensland. However, we enquired about this in Gunbalanya and Taminmin the other Northern Territory school included in the research and it didn't seem to be a concern for these teachers.

There is potential for a modified version of MilbaDjunga Unit 2 to be effective in a remote community like Gunbalanya. The delivery could rely more heavily on the practical elements initially and less on the elements that require literacy and numeracy skills. Literacy and numeracy could be taught using concepts of business and trade. Gunbalanya School has a large number of very talented young artists. The producing and selling of art would be an ideal business example that could be realised using the principles of MilbaDjunga.

Figure 10 Young artist's work in Gunbalanya



7 Conclusion

Since completing the program [my son] has really focused his attention on going to work in the agricultural industry to the point of identifying which college he would like to attend. He sees the connection between activities in the classroom and real life. He has developed a greater understanding of money and its worth. He understands a bit more now that it is important how he contributes in the home by carrying out chores and receiving pocket money for such tasks

(parent of Taminmin student who did MilbaDjunga)

The research has shown that overall, the delivery of MilbaDjunga (Smart Money) program to ATI and non-ATI students has resulted in positive outcomes and learnings. The students were able to recall much of the content they had learned and it has brought awareness and knowledge about money and its use that they did not have before doing the program. The lessons about budgeting and saving were the most widely remembered and the students are able to clearly identify needs vs wants.

In both units, the most learning seemed to come from the practical components. The students who did Unit 1 talked more about learning to pay bills, having a job and earning money. This component gave them an opportunity to think about the future and what they might do when they leave school. It highlighted the difference in wages across occupations and made most students strive to want to earn higher salaries. The concept of saving became a reality for the students by having to make sure they had enough in the bank to pay bills and to buy necessities such as food. For many students it was the first time they realised how much common items of food cost and how much a weekly supermarket bill may come to.

Receiving and paying bills opened their eyes to how family income is used and made some students more empathetic towards their parents' abilities to manage money. The program provided an avenue for engagement between parents and children and some students said it was the first time they had talked about their school work with their parents. The parents were very keen to have their students learn about money.

Other benefits from the program included increased class attendance levels and improved behaviour within the classroom. The students did not want to miss class or they would lose money and they behaved better so they would be rewarded with more money. It was evident that it wasn't just the penalty / reward system that encouraged the improved behaviour and attendance, the students found it was their favourite lesson and did not want to miss out.

Unit 2 also had a positive effect on the students that were included in the case study. Actually starting a business, earning money and achieving a goal by the end of the year were motivating for the students. In undertaking the process of identifying a business idea, seeing if it would be of value to the community and working out what was needed was valuable and introduced a range of skills that are transferable to other areas of the students life.

One of the key success factors of the program is the practical component. It is the practical elements that transcended numeracy and literacy problems experienced by the students. Learning by doing made the lessons more memorable. None of the students had an income at the time of the evaluation but the lessons will give them a head-start in the future when it comes time to manage their income effectively.

An important variable in the success of the program is the teacher that delivers it. The program needs champions that see the need for it and have the enthusiasm to deliver it. For example, the students at Redlynch said that it was the teacher that made the program work properly and made it enjoyable for them. They even went so far as to say that they don't know if it would be as good if it was a different teacher. Where the program worked best is where the teacher took ownership of it,

was creative and flexible in its delivery and was able to match the capacities of the students with the level of the program.

Delivering MilbaDjunga in remote communities presents numerous challenges that can be addressed by adapting the program to suit the unique context experienced by teachers and students in these areas. Increasing money management skills in these areas requires a concerted and dedicated effort.

Considering the lack of money management programs aimed at school aged children, this program fills a critical gap and can only help the broader efforts of the government, community and corporate sectors to increase the level of financial inclusion especially among ATI Australians.

The program has clearly delivered outcomes that will support the National Indigenous Reform Agreement and the National Education Agreement. These agreements provide an opportunity to expand the program to further support the COAG in meeting its targets of 'Closing the Gap' and increasing the wellbeing of Aboriginal and Torres Strait Islanders.

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APPENDIX 1

Feedback from Teachers Delivering MilbaDjunga

Sean and Lou are doing some great work already. They have combined the Year 5/6 and Secondary classes, and they are doing some pre-testing. I went into their classroom during the lesson, and the atmosphere was electric, with excitement. Your resources are inspirational, and the scope of being able to work with the students in an engaging way is expansive. Thank you so much for coming and sharing with us. We are definitely fired up. With regards, **Lance A. (Jangala) Box Curriculum Coordinator Yipirinya School Alice Springs (7/10/10)**

Things are going really well. Many of the students are fully engaged with the program, even at this early stage, and there is so much enthusiasm to learn about money stuff. The teachers have put in an enormous amount of time and effort with their planning, and it is so refreshing to see. We are very thankful for being invited to do this trail, and do hope that our feedback will enable the thing to be tweaked to perfection. Regards, **Lance A. (Jangala) Box Curriculum Coordinator Yipirinya School Alice Springs (13/10/10)**

The Financial Literacy stuff was launched with a huge bang this morning, and it was soooooooooo much fun. Does Sue Bow's class do any of the Financial Literacy stuff? If not, could you encourage her to get involved? I think there is room to expand it into virtual exchanges, using the internet. Virtual purchasing of local knowledge, so that there is some International/Interstate trade happening as part of the process. I don't know, but my mind keeps getting pushed to greater and greater possibilities with the program. It is soooooooooooooooooooooo exciting. With regards, **Lance A. (Jangala) Box Curriculum Coordinator Yipirinya School Alice Springs (14/10/10)**

Thought I should add this emailed comment from a parent of a student who struggles with maths.

"Dear Mr. Prime, Just wanted to let you know how much Esther is loving maths at the moment. You've captured her attention with the class room buying and selling, sounds like so much fun. We hear about it all the time. Might be a great way to get some changes around here! Best regards, Carolen Devon." Cheers, **Jeff - Redlynch College FN Qld (25/10/10)**

Had our first pay day last week - went very well. I have added to the resources and have adapted some others to suit my needs. It looks highly likely that the course will become a feature of our Year 7 maths programme next year as a lot of other students and the College's HOD are very interested. Cheers, **Jeff -Redlynch College FN Qld (25/10/10)**

.....It is on track, a few insights but kids are loving it. Already one forever late student has started to arrive on time every day, didn't like the pay cut she was given. Bonuses for actually doing homework are popular. These are like side effects. Cheers **Sam - Mossman State School FN Qld (25/10/10)**

Funny story - absent notes are starting to include comments about how stressed their child was missing 'work' and one said '*... she is very worried she won't get her bills paid on time...*' **Sam – Mossman State School FN Qld (17/11/10)**

Parents' comments about the Consumer & Financial Literacy trial at Redlynch State College, sent by email to teacher Jeff Prime:

“When Ethan first told me of this new trial my first reaction was fantastic, about time. I think it is a wonderful idea to teach children about surviving in the real world in a very practical hands on way. It is teaching them so many skills that every single one of them is going to need and use in their future life as they become adults. Ethan has thoroughly enjoyed every aspect of the program and we are very impressed with it also. Our only regret is that it wasn't introduced into schools quite a few years ago when our older children were still at school. So happy to hear that it will now become a component of the maths program in the future.”

“The programme was really good because it taught the kids responsibility. My son used to tell me about paydays which were coming and the bills which he had to pay leaving him with little money to save. That is what is happening in real life.”

“He told me of other students who have spent all their money on luxurious items and went on to borrow to pay the money back with interest. Really it teaches students to grow up and be responsible adults in the future.

“In regards to the C&FL trial you've held recently, I think it has been a wonderful experience for the children. Financial knowledge is a very important life skill and teaching the value of money and budgeting to students before they leave school is essential. With so many children holding down jobs while still at high school, it seems appropriate to teach them money skills before they have fallen into the habit of spending all they earn and not have good saving plans in place.”

“I know Chris has enjoyed the subject, and is very proud of his budgeting and financial skills and I'm very pleased to hear the Government has agreed to include it in the maths programme next year. I'm sure all year levels would benefit from this subject”.

“Just wanted to let you know how much Esther is loving maths at the moment. You've captured her attention with the class room buying and selling, sounds like so much fun. We hear about it all the time. Might be a great way to get some changes around here!”

“Annaliese thoroughly enjoyed the CaFL D4aths trial. She found it exciting, challenging, sometimes frustrating when there were unexpected price rises and her budget was thrown out. Basically it was the main talking point at home about school for several weeks. I think Annaliese learnt such a lot that she will not forget, as it was so new and stimulating for her, and she likes a challenge.”

Student Comment about the Consumer & Financial Literacy trial at Redlynch State College.

"I believe the Literacy & Consumers program is helping me improve my knowledge on Credit, Tax & Savings. I strongly feel that this program should be encouraged across Australia. I have learnt many skills while completing this program such as banking, budget working & general savings. I'm now looking forward to working and receiving an income. Thanks to your teaching, I believe I will have a successful banking future. I've got a lot of skills from this program that I will use throughout my life."Jasmine

Verbal feedback from teachers during first telephone hook up during week starting 25 October

Yarrabah State School:

- One student who usually does not come to school is always there for Market Day.
- Students love the signing on and off every day – don't have to be reminded.
- After two weeks attendance had improved so much that class won the \$50 voucher for best attendance.
- Kids have been involved in making the signs for the shop etc on Market Day – Art Activity.
- Only problem has been ability to get access to computers at times.

Redlynch State School:

- Students just love it and the other Yr 6 class students keep coming up and saying they want to be involved as well.
- Principal is so supportive, is giving extra time for preparations etc.
- The usually very uncooperative unmotivated bursar at the school, when she heard about the program, became so excited that the very next day she had arranged wage envelopes, ledger book, stamps, folders and set up a brand new account.

Herberton State School:

- Students love it. One student who does work experience with the grounds man asks to leave that and come into my class to take part in this program.
- Groundsman says this sort of program should have happened years ago.
- Other teachers in the school have shown great interest in the program.
- When looking at what they valued in their 'values circle' only once was money put in there.

Tully State School:

- Students are really 'sucked in' and talk about it non stop.
- Teacher wants to take part in program again next year. She is writing a whole set of lesson plans to go with the program and is happy for them to be added to resource bank.

- Many discussions around the value of money are occurring – especially around the cost of running fans and air conditioning – students are suggesting they use the fans more as this is cheaper!

Mossman State School:

- Kids are loving it
- Usually only 3-4 students out of 22 complete homework – this has increased already to 10 out of 22.
- Sick days have been cut down to 3.
- Students are actively talking about their futures – about different jobs they might like to have – saw the speech by Madeline on Generation 1 and resulted in animated discussion about the value of working, inequality, different values of Indigenous and non Indigenous people.

Bentley Park College:

- Students are loving the program.
- Kids had to get used to the different jobs and the fact that some jobs paid more than others.
- One student forgot to sign off in the first week and so did not have enough money to pay his bills – good life lesson and he has signed off ever since!