

# SAMPLE PROGRAMS: The Wealth Academy

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*(Version: July 2016)*

**Sample programs are provided to give educators a quick and easy way of using resources from The Wealth Academy resource library.**

It is important to remember that these resources can be used in multiple ways to suit the student body within the school.

The sample programs below are just one way the resources could be used within a school

The following sample programs have been created based on the following assumptions.

- 10 week program
- Life skills or pastoral care orientation
- Life skills oriented, rather than a narrower and deeper focus e.g. Investment 101
- 1 lesson / week
- Exposure to a variety of financial life skill topics across the program
- Classrooms have access to data projectors and can access the web
- All topics have either lesson plans or are blackline master.

**Note: Please peruse all videos before showing to students.**



## Year 6: Financial life skills (Sample Program 1)

Concept	Topic	Source	Comment / General capability
1. Equity	<b>Pocket money, equal rights and ethics</b>	<ul style="list-style-type: none"> <li>Year 6 eBook <i>Financial Life Skills Australian Curriculum: General Capabilities 2016</i></li> </ul>	<p>Hard work makes a difference to future financial success</p> <p><b>GC- Ethical Understanding</b></p>
2. Attitudes	<b>My future</b>	<ul style="list-style-type: none"> <li>Year 6 eBook <i>Financial Life Skills Australian Curriculum: General Capabilities 2016</i></li> </ul>	<p>Composing texts: poster, business card and future-self description</p> <p><b>GC- Literacy</b></p>
3. Cost predictions	<b>The cost of a holiday</b>	<ul style="list-style-type: none"> <li>Year 6 eBook <i>Financial Life Skills Australian Curriculum: General Capabilities 2016</i></li> </ul>	<p>Create simple cost predictions</p> <p><b>GC- Numeracy</b></p>
4. Attitudes and behaviours	<b>Empathy in financial situations</b>	<ul style="list-style-type: none"> <li>Year 6 eBook <i>Financial Life Skills Australian Curriculum: General Capabilities 2016</i></li> </ul>	<p>Empathise with others in a variety of financial situations</p> <p><b>GC- Intercultural Understanding</b></p>
5. Financial education	<b>Creating resources</b>	<ul style="list-style-type: none"> <li>Year 6 eBook <i>Financial Life Skills Australian Curriculum: General Capabilities 2016</i></li> </ul>	<p>Create financial literacy resources for junior school</p> <p><b>GC- Information and Communication Technology Capability</b></p>
6. Financial awareness	<b>Messages within financial imagers</b>	<ul style="list-style-type: none"> <li>Year 6 eBook <i>Financial Life Skills Australian Curriculum: General Capabilities 2016</i></li> </ul>	<p>Drawing conclusions from financial images</p> <p><b>GC- Critical and creative thinking</b></p>
7. Leadership	<b>Researching other perspectives</b>	<ul style="list-style-type: none"> <li>Year 6 eBook <i>Financial Life Skills Australian Curriculum: General Capabilities 2016</i></li> </ul>	<p>Help to organise a group activity to research financial education perspectives from parents, older siblings and students</p> <p><b>GC- Personal and Social Capability</b></p>
8. Financial decisions	<b>Kids and gambling</b>	<ul style="list-style-type: none"> <li>Year 6 eBook <i>Financial Life Skills Australian Curriculum: General Capabilities 2016</i></li> </ul>	<p>Identifying a problem and considering ways to take action</p> <p><b>GC- Personal and Social Capability</b></p>

## Year 7: Financial life skills (Sample Program 1)

Concept	Topic	Source	Comment
1. Attitude	<b>Everyone needs mentors, including financial mentors</b>	<ul style="list-style-type: none"> <li>Video series: <i>Attitudes to financial learning</i></li> </ul>	Importance of mentors
2. Budgeting	<b>Budgeting: The 50-20-30 rule</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Lessons from the web 2016</i></li> </ul>	Different models of budgeting
3. Business	<b>Starting your own business</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Lessons from the web 2015</i></li> </ul>	Children's business sense
4. Entrepreneurship	<b>How to make money as a teen!</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Lessons from the web 2015</i></li> </ul>	Teen work
5. Financial education	<b>Yes, no, maybe</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2015</i></li> </ul>	Reflect on quotations
6. Investing	<b>Invest in good saving habits</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2015</i></li> </ul>	Personal habits
7. Learning	<b>Financial learning is watering your tree</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2015</i></li> </ul>	Commit to learning
8. Money	<b>Choices: Decisions</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2016</i></li> </ul>	Financial decision-making
9. Society issues	<b>Seven deadly money sins</b>	<ul style="list-style-type: none"> <li>Video series: <i>In the media</i></li> </ul>	Perceptions of sins of money
10. Work	<b>Hard work makes a difference</b>	<ul style="list-style-type: none"> <li>Video series: <i>Attitudes to financial learning</i></li> </ul>	Importance of working hard

## Year 8: Financial life skills (Sample Program)

Concept	Topic	Source	Comment
1. Attitude	<b>Attitudes about money make a difference</b>	<ul style="list-style-type: none"> <li>Video series: <i>Attitudes to financial learning</i></li> </ul>	Difference in attitudes
2. Budgeting	<b>Choices: Using a budget</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2016</i></li> </ul>	Financial decisions
3. Financial education	<b>My financial learning</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2015</i></li> </ul>	The need for learning
4. Entrepreneurship	<b>Self-made millionaire</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Lessons from the web 2015</i></li> </ul>	Entrepreneurial commitment
5. Financial education	<b>On the street, off the street</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2016</i></li> </ul>	Financial decision-making
6. Goal setting	<b>Future financial capability</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2016</i></li> </ul>	Thinking of your future
7. Financial education	<b>Yes, no, maybe</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2016</i></li> </ul>	Reflect on quotations
8. Money	<b>In tune with money</b>	<ul style="list-style-type: none"> <li>Video series: <i>Teenfinca</i><sup>®</sup></li> <li>Ezine: <i>Teenfinca</i><sup>®</sup> Issue 1, 2015</li> </ul>	Personal responsibilities (ePoster available)
9. Wealth	<b>What is wealth?</b>	<ul style="list-style-type: none"> <li>Video series: <i>Wealth</i></li> </ul>	Perceptions of wealth
10. Work	<b>Jobs — do's and don'ts</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2016</i></li> </ul>	Things to consider when looking for work

## Year 9: Financial life skills (Sample Program)

Concept	Topic	Source	Comment
1. Attitude	<b>Your habits will make a financial difference</b>	<ul style="list-style-type: none"> <li>Video series: <i>Attitudes to financial learning</i></li> </ul>	Importance of good habits
2. Budgeting	<b>How do I prepare a budget?</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Lessons from the web 2015</i></li> </ul>	Planning and preparation
3. Business	<b>You will be a 'business', like it or not!</b>	<ul style="list-style-type: none"> <li>Video series: <i>Teenfinca</i>® :</li> <li>Ezine: <i>Teenfinca</i>® : Issue 1, 2015</li> </ul>	Personal business perspective (ePoster available)
4. Entrepreneurship	<b>Young entrepreneurs</b>	<ul style="list-style-type: none"> <li>Video series: <i>Teenfinca</i>®</li> <li>Ezine: <i>Teenfinca</i>® : Issue 1, 2015</li> </ul>	Costs, benefits, financial decisions (ePoster available)
5. Financial education	<b>Decisions have consequences</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2015</i></li> </ul>	Financial decision-making
6. Financial education	<b>Self-directed learning matters</b>	<ul style="list-style-type: none"> <li>eBook: <i>Work Studies Years 9 &amp; Financial Education 2016</i></li> </ul>	Importance of learning
7. Saving and spending	<b>Teenagers, saving and spending</b>	<ul style="list-style-type: none"> <li>Video series: <i>Teen voice</i></li> </ul>	Research
8. Money	<b>Money can cause problems!</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2015</i></li> </ul>	Financial decision-making
9. Society issues	<b>A gambling problem — Gaming machines</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Lessons from the web 2016</i></li> </ul>	The effects of gambling
10. Work	<b>Gaining and keeping work</b>	<ul style="list-style-type: none"> <li>eBook: <i>Work Studies Years 9-10 &amp; Financial Education 2015</i></li> </ul>	Gaining work

## Year 10: Financial life skills (Sample Program)

Concept	Topic	Source	Comment
1. Attitude	<b>Managing your money is worth celebrating</b>	<ul style="list-style-type: none"> <li>• Video series: <i>Teenfinca</i><sup>®</sup></li> <li>• Ezine: <i>Teenfinca</i><sup>®</sup> : Issue 2, 2015</li> </ul>	Decision-making (ePoster available)
2. Budgeting	<b>Choices: Using a budget</b>	<ul style="list-style-type: none"> <li>• eBook: <i>Financial Capability Quick &amp; Easy Activities 2016</i></li> </ul>	Financial decisions
3. Credit	<b>Credit or debit cards: The choice</b>	<ul style="list-style-type: none"> <li>• Video series: <i>Teenfinca</i><sup>®</sup> :</li> <li>• Ezine: <i>Teenfinca</i><sup>®</sup> : Issue 1, 2015</li> </ul>	Financial decision-making (ePoster available)
4. Economics	<b>The economics of 'today'</b>	<ul style="list-style-type: none"> <li>• Video series: <i>Teenfinca</i></li> <li>• <i>Teenfinca</i>: Issue 1, 2015</li> </ul>	Financial decision-making (ePoster available)
5. Entrepreneurship	<b>Benefits of entrepreneurial behaviour</b>	<ul style="list-style-type: none"> <li>• eBook: <i>Work Studies Years 9 &amp; Financial Education 2016</i></li> </ul>	Benefits of entrepreneurship
6. Financial education	<b>Teenagers want to learn financial life skills</b>	<ul style="list-style-type: none"> <li>• Video series: <i>Teen voice</i></li> </ul>	Research related to teen perspectives
7. Goal setting	<b>Goal setting is future thinking</b>	<ul style="list-style-type: none"> <li>• Video series: <i>Teenfinca</i><sup>®</sup></li> <li>• Ezine: <i>Teenfinca</i><sup>®</sup> Issue 1, 2015</li> </ul>	Goal setting (ePoster available)
8. Investment	<b>How could I invest \$2,000? (1)</b>	<ul style="list-style-type: none"> <li>• Video series: <i>Teenfinca</i><sup>®</sup></li> <li>• Ezine: <i>Teenfinca</i><sup>®</sup> Issue 2, 2015</li> </ul>	Initial concepts in investment (ePoster available)
9. Mentors	<b>Layne Beachley: Wealth does not mean having a lot of money</b>	<ul style="list-style-type: none"> <li>• Video series: <i>Teenfinca</i><sup>®</sup></li> <li>• Ezine: <i>Teenfinca</i><sup>®</sup> Issue 2, 2015</li> </ul>	Celebrity profile (ePoster available)
10. Phones	<b>Mobile 'phone shock'!</b>	<ul style="list-style-type: none"> <li>• eBook: <i>Financial Capability Quick &amp; Easy Activities 2015</i></li> </ul>	Phones and finance

## Year 11: Financial life skills (Sample Program)

Concept	Topic	Source	Comment
1. Attitude	<b>Asking questions is the secret to managing money</b>	<ul style="list-style-type: none"> <li>• Video series: <i>Teenfinca</i><sup>®</sup></li> <li>• Ezine: <i>Teenfinca</i><sup>®</sup> : Issue 2, 2015</li> </ul>	Confidence in questioning (ePoster available)
2. Budgeting	<b>How do I prepare a budget?</b>	<ul style="list-style-type: none"> <li>• eBook: <i>Financial Capability Lessons from the web 2015</i></li> </ul>	Planning and preparation
3. Credit	<b>'Tap and go' cards: Stop and think</b>	<ul style="list-style-type: none"> <li>• Video series: <i>In the media</i></li> </ul>	Financial decision-making
4. Economics	<b>Costs and benefits</b>	<ul style="list-style-type: none"> <li>• Video series: <i>Teenfinca</i><sup>®</sup></li> <li>• Ezine: <i>Teenfinca</i><sup>®</sup> : Issue 2, 2015</li> </ul>	Costs, benefits, financial decisions (ePoster available)
5. Entrepreneurship	<b>Solving problems through entrepreneurial behaviour</b>	<ul style="list-style-type: none"> <li>• eBook: <i>Work Studies Years 10 &amp; Financial Education 2016</i></li> </ul>	Social entrepreneurship
6. Financial education	<b>We all should have a financial license</b>	<ul style="list-style-type: none"> <li>• Video series: <i>Debates</i></li> </ul>	A topic to debate
7. Insurance	<b>Insurance: theft, viruses and rock n roll</b>	<ul style="list-style-type: none"> <li>• Video series: <i>ANZIIF</i></li> </ul>	Contents insurance
8. Investment	<b>How could I invest \$2,000? (2)</b>	<ul style="list-style-type: none"> <li>• Video series: <i>Teenfinca</i><sup>®</sup></li> <li>• Ezine: <i>Teenfinca</i><sup>®</sup> Issue 2, 2015</li> </ul>	Initial concepts in investment (ePoster available)
9. Taxation	<b>What is tax?</b>	<ul style="list-style-type: none"> <li>• Video series: <i>Taxpayers Australia</i></li> </ul>	Introduction to tax
10. Superannuation	<b>It's super to know about 'super'</b>	<ul style="list-style-type: none"> <li>• Video series: <i>Teenfinca</i><sup>®</sup></li> <li>• Ezine: <i>Teenfinca</i><sup>®</sup> Issue 1, 2015</li> </ul>	Superannuation (ePoster available)

## Year 12: Financial life skills (Sample Program)

Concept	Topic	Source	Comment
1. Attitude	<b>A question of trust</b>	<ul style="list-style-type: none"> <li>Video series: <i>Teenfinca</i><sup>®</sup></li> <li>Teenfinca: Issue 1, 2015</li> </ul>	Trust in financial services (ePoster available)
2. Cars	<b>The cost of a new or use car</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Lessons from the web 2016</i></li> </ul>	Financial decision-making
3. Debt	<b>No place to be (Youth debt)</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Lessons from the web 2015</i></li> </ul>	Financial decision-making
4. Financial education	<b>Learning financial life skills and attitudes</b>	<ul style="list-style-type: none"> <li>eBook: <i>Work Studies Years 9-10 &amp; Financial Education 2015</i></li> </ul>	How attitudes are developed
5. Goal setting	<b>Your financial future</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2016</i></li> </ul>	Thinking of your future
6. Legal	<b>Teenagers and contracts</b>	<ul style="list-style-type: none"> <li>Video series: <i>Teenfinca</i><sup>®</sup></li> <li>Ezine: <i>Teenfinca</i><sup>®</sup> Issue 2, 2015</li> </ul>	Legal concepts (ePoster available)
7. Mentors	<b>Ian Healy: Develop your networks</b>	<ul style="list-style-type: none"> <li>Video series: <i>Teenfinca</i><sup>®</sup></li> <li>Ezine: <i>Teenfinca</i><sup>®</sup> Issue 2, 2015</li> </ul>	Celebrity profile (ePoster available)
8. Money	<b>Scenario 1: Lots of money, but worried</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2016</i></li> </ul>	Financial decision-making
	<b>Scenario 2: No money, high hopes</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Quick &amp; Easy Activities 2016</i></li> </ul>	Financial decision-making
9. Saving and spending	<b>Online shopping</b>	<ul style="list-style-type: none"> <li>eBook: <i>Financial Capability Lessons from the web 2016</i></li> </ul>	Decision-making
10. Wealth	<b>Intelligence and wealth</b>	<ul style="list-style-type: none"> <li>Video series: <i>Teenfinca</i><sup>®</sup></li> <li>Ezine: <i>Teenfinca</i><sup>®</sup> Issue 1, 2015</li> </ul>	Research of intelligence-wealth relationship (ePoster available)