



**Young Finance**  
Empowering Youth,  
Building Futures



# FINANCIAL LITERACY PROGRAM

Middle Years Edition





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# Introduction



Research shows that young people who engage in financial learning experiences feel more confident about their financial skills and decision-making.

Our courses offer students the knowledge they crave, from saving to setting and achieving financial goals. By preparing students for financial independence and future career success, we support their personal growth and contribute to a more financially responsible society.

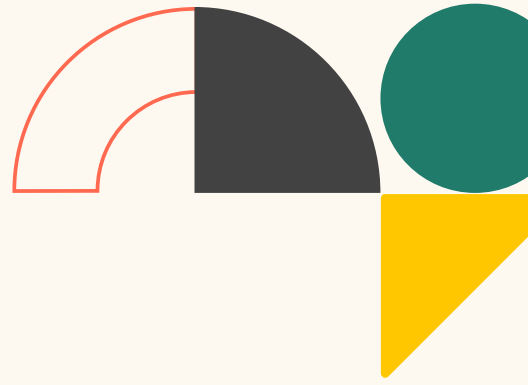
## Why Young Finance?

Schools that invest in our programs are ensuring their students are equipped with the critical life skills needed to navigate the financial challenges of adulthood.





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# Vision and Mission



## Vision

Financial wellbeing is aligned to the economic and social goals set out in the Government's new Measuring What Matters – Australia's First Wellbeing Framework. At Young Finance, we empower students with the essential financial skills they need to thrive in today's world.



## Mission

At Young Finance, our mission is to empower students with the confidence and skills to manage their personal finances on their path to financial independence. Through targeted sessions and workshops on budgeting and finance fundamentals, we aim to elevate the financial literacy of young people across Australia.





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# Our commitment to INTERACTIVE STRATEGY



## **Enhanced Engagement:**

Interactive strategies foster deeper engagement, capturing students' attention and improving retention of key concepts.



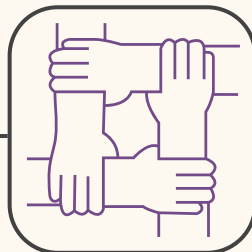
## **Active Learning:**

By actively participating in the learning process, students develop a stronger understanding through practical application of theoretical knowledge.



## **Cognitive Development:**

Interactive activities promote critical thinking, allowing students to analyze, problem-solve, and apply their learning in real-world contexts.



## **Collaborative Skills:**

Group-based activities cultivate essential interpersonal skills, including communication, teamwork, and conflict resolution.



## **Relevance and Retention:**

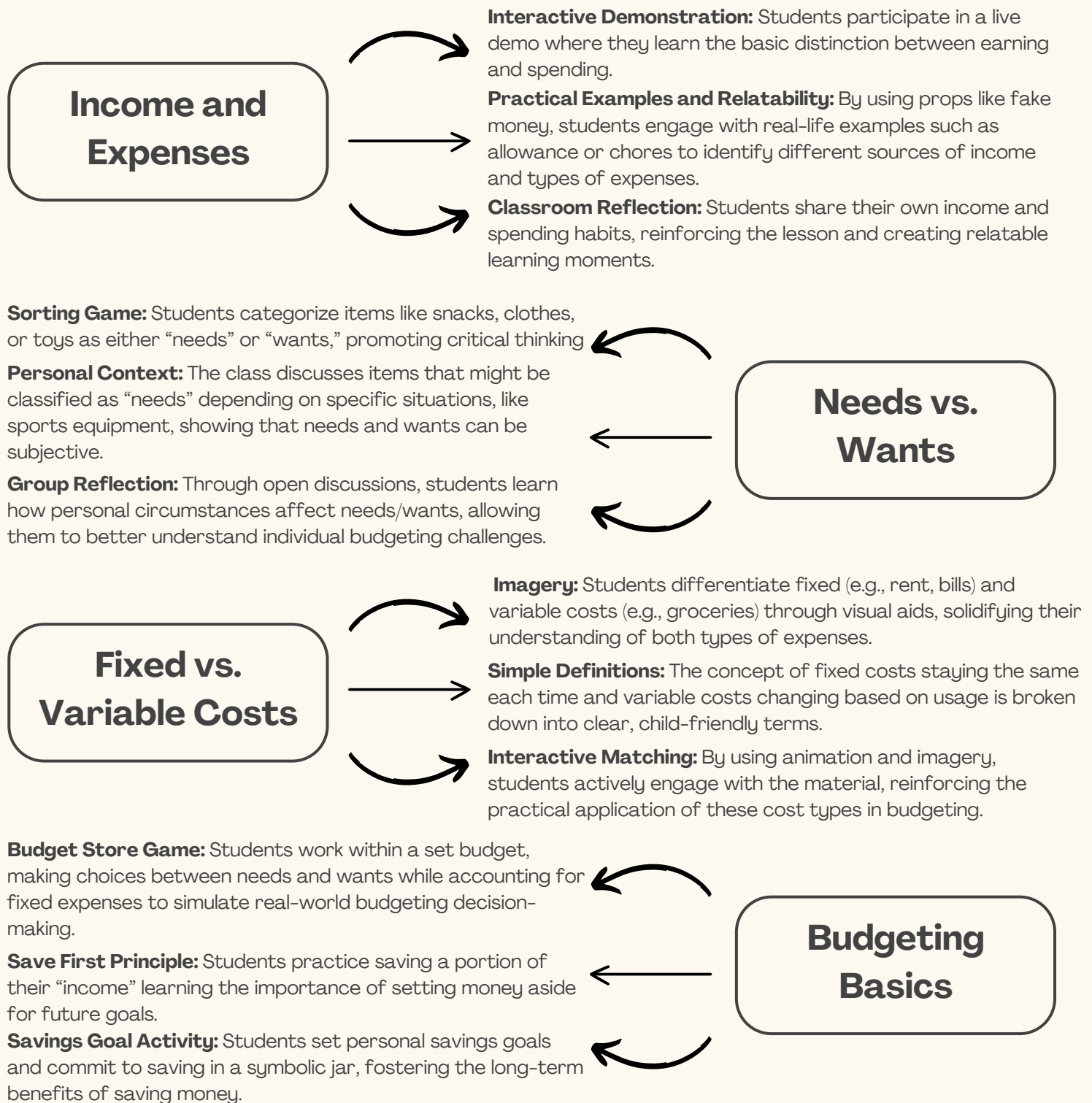
Hands-on learning experiences connect academic content to students' lives, reinforcing the material and increasing long-term retention.



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# Budgeting Program



This program aligns with the Australian Curriculum for primary years by addressing key elements of the HASS (Economics and Business) and Mathematics learning areas. Through interactive activities, students develop practical numeracy skills, such as addition, subtraction, and basic financial decision-making, while also enhancing their personal and social capabilities through collaborative work and critical thinking.



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# Online Money Navigation

## Digital Money and Online Safety

**Introduction to Digital Payments:** The session begins with an overview of digital payment methods such as debit cards, apps, and online purchases. Students are encouraged to share their experiences, establishing the relevance of digital money in their daily lives.

**Spot the Safe Site Game:** Students engage in a hands-on activity where they assess fictional websites for safety, learning to identify secure sites by checking for HTTPS, lock icons, and red flags like suspicious URLs or unrealistic prices.

**Practical Online Safety Tips:** Through discussions and activities, students understand the importance of not sharing personal information online and how to stay safe when using digital payment systems, fostering responsible online behaviors.

**Understanding Advertising Tactics:** Students learn how stores use catchy promotions like “SALE!” or “BUY 1 GET 1 FREE!” to attract buyers. The lesson focuses on how to analyze these offers critically, identifying whether they represent true value for money.

**Price Comparison Exercise:** Through the “Shop Smart Challenge,” students compare different advertisements and sales flyers, using a worksheet to calculate the total cost and identify hidden fees. This teaches them how to make informed buying decisions.

**Evaluating Hidden Costs:** After comparing deals, students discuss findings like how a “bundle” might cost more than separate items, highlighting the importance of carefully evaluating total costs and value in consumer purchases.

## Consumer Awareness and Value for Money

## Bank Accounts and Basic Banking

**Introduction to Banks:** Students are taught the basics of bank accounts—what they are, why people use them, and how they help with managing money, saving, and tracking spending.

**Hands-On Banking Activity:** In the “Mock Bank” activity, students engage in simulated transactions by depositing and withdrawing play money, learning how to manage their funds and make choices about saving or spending.

**Understanding Interest:** By earning a “bonus token” for saving money in their account, students get a simple introduction to interest, seeing how saving in a bank can lead to additional benefits over time, reinforcing the concept of financial growth.

This program introduces students to the role of digital money and online safety, teaches critical consumer awareness and decision-making skills, and explores the basics of banking and saving. Through hands-on activities, students practice numeracy, ethical understanding (safe online behavior), and personal/social capability, equipping them with essential life skills for navigating modern financial systems.



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# Smart Money Choices

## Lending, Debt, and Credit

**Understanding Lending:** Students are introduced to lending as the act of giving money with the expectation it will be repaid, helping them recognize the dynamics of borrowing and lending.

**Exploring Debt and Responsibility:** The concept of debt is explored by discussing how borrowing money creates an obligation to repay, often with added interest or fees, which helps students understand the financial implications of borrowing.

**Role-Play Activity:** In a mini role-play, students act out borrowing and lending scenarios, experiencing firsthand how borrowing money works, and discussing why borrowing may sometimes be necessary but comes with a cost.

**Defining Short-Term vs. Long-Term Goals:** Students distinguish between short-term and long-term financial goals, such as buying a new toy versus saving for a bike, reinforcing the importance of planning for both immediate and future needs.

**SMART Goals Framework:** Through a simple introduction to the SMART criteria (Specific, Measurable, Achievable, Relevant, Time-Based), students learn to set clear and actionable financial goals.

**Personal Goal-Setting Activity:** Students write down a personal financial goal on a sticky note, marking it as short-term or long-term, which they can refer back to and track over time.

## Setting Financial Goals

## Saving and Interest

**Basic Concept of Saving:** Students learn the importance of setting aside money for future use, understanding that saving helps them reach financial goals and manage money effectively.

**Understanding the Time Value of Money:** Students learn how saving money over time can accumulate and grow, by simply practicing delayed gratification and seeing how small savings can add up towards reaching their financial goals. This teaches the value of patience in managing money.

**Interest and Saving in Practice:** By comparing the two options of borrowing versus saving, students understand how saving for a goal can take time but is often a cheaper and smarter option compared to borrowing, which may require paying additional interest.

This program aligns with the Australian Curriculum by fostering financial literacy through practical learning in the areas of Economics and Business. It introduces key concepts such as lending, debt, and credit, helping students understand the implications of borrowing and the responsibility of repayment. Students also engage with setting both short-term and long-term financial goals using the SMART framework, promoting goal-oriented thinking. The program explores the importance of saving, the time value of money, and how saving for goals can be a more cost-effective alternative to borrowing, reinforcing critical numeracy and decision-making skills.



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# Ongoing support

Our ongoing support delivers two weeks' worth of additional study plans for students that teachers can seamlessly implement into their classrooms. The Young Finance Workbooks are designed to support both student learning and teacher instruction. By integrating key mathematical skills with practical financial scenarios, the workbook helps students strengthen their numeracy while learning about budgeting, saving, and spending, and reinforces the key concepts put forward in our seminars. Students will gain a deeper understanding of money management, financial planning, and responsible decision-making. With structured activities, easy-to-follow guides, and continuous support, teachers are equipped to reinforce financial literacy and engage students effectively.

**02**

## Fractional and Percentage Calculations

Workbook activities include saving fractions of money, calculating discounts, and applying simple interest, helping students understand percentages and fractions in the context of personal finance.

**04**

## Teacher's Support and Assessment Tools

Teachers receive step-by-step guides with answer keys, extension activities, and informal assessment tools to support ongoing learning and ensure understanding of both financial and mathematical concepts.

**01**

## Real-World Math Application

Students will practice addition, subtraction, multiplication, and division through budgeting, savings tracking, and cost-sharing exercises, reinforcing key mathematical concepts in practical scenarios.

**03**

## Interactive Graphs and Tables

Students will create and interpret tables, bar graphs, and pie charts to track financial progress, enhancing their ability to visualize and analyze numerical data.





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# Pricing and Packages



## Young Finance Seminar Packages

\$25 per student

Package Includes:

- 2-Period Seminar: Each seminar is a 2-period (approx. 90 minutes) interactive session that covers key financial concepts.
- Student Gift Bag: Each student will receive a gift bag filled with resources designed to spark interest in financial literacy.
- Student Work Booklet: A comprehensive workbook that includes engaging activities, financial goal-setting exercises, and practical math applications for reinforcement.
- Teacher's Guide: Step-by-step instructions, answer keys, and additional resources to help teachers effectively deliver the content and assess student learning.

## Seminars

Choose from 3 Unique Seminars:

**Budgeting Basics**

**Online Money Navigation**

**Smart Money Choices**

## Special Offer for Early Adopters

We're excited to offer a \$5 discount per student for schools that sign up by the end of July. This discount is available to all schools that act early and register for any of our seminars.

Contact us:

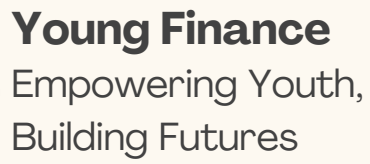
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**Thank You!**