



Yarnin' Money

Indigenous Consumer Assistance Network
Evaluation Progress Report
July - December 2015



Yarnin' **Money**

ican



Financial
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Yarnin' Money Evaluation Progress Report & Interim findings

Indigenous Consumer Assistance Network

Prepared by Carmen Daniels

Overview

This evaluation progress report details evaluation activities undertaken in the reporting period: July – December 2015. The report will provide a discussion on evaluative successes and constraints in Year 1 of the Yarnin' Money program, where there has been a clear development stage in the first year of the program. In doing so, it will incorporate results from the first training delivery to the Northern Peninsula Area (NPA) (noted in the first reporting period), in order to conduct a comparative analysis (using the Realist evaluation research method $C + M = O$) of Yarnin' Money *Service Provider* and Yarnin' Money *with the Mob* training conducted in the Northern Peninsula Area (NPA), located at the top tip of Cape York, Queensland. As noted in the first progress report:

“Discussion is limited in this progress report as it is early stages in the Yarnin' Money evaluation, where this progress report only captures one training session to the Northern Peninsula Area (NPA). It is difficult in this early stage to fully draw upon the $C+M=O$ (realist approach) without comparative contextual data. Discussion on evaluation results will follow in the second progress report (December 2015), when the 1) Yarnin' Money *Service Provider* and 2) Yarnin' Money *with the Mob* (Community) training has been completed.”

About the evaluative methodology

ICAN chose a realist approach to its evaluation of the Yarnin' Money Program. This approach is based on the Realistic Evaluation methodology¹. The realist approach examines which aspects (**mechanisms**) of the program works for whom (**beneficiaries**) in what settings /circumstances (**context**), to create **outcomes**. This approach recognises that the program mechanisms (what is implemented) together with the program context (the environment in which the program is delivered), interact to influence the outcomes of the program.

Program Mechanisms

Mechanisms act as the rationale for the program and refer to the choices and capacities which lead to regular patterns of social behaviour². ICAN's program mechanisms involve:

- Program resources (content and delivery methods) (Direct control over this mechanism);
- How participants interpret program resources (No direct control over this mechanism);
- How participants act on program resources (No direct control over this mechanism).

Program Context

- Context of communities where program is being delivered;
- What are the social and cultural conditions necessary for change mechanisms to operate?³
- How are they distributed within and between program contexts?

¹ Pawson, R. and Tilley, N. 1997. *Realistic evaluation*. London: Sage Publications.

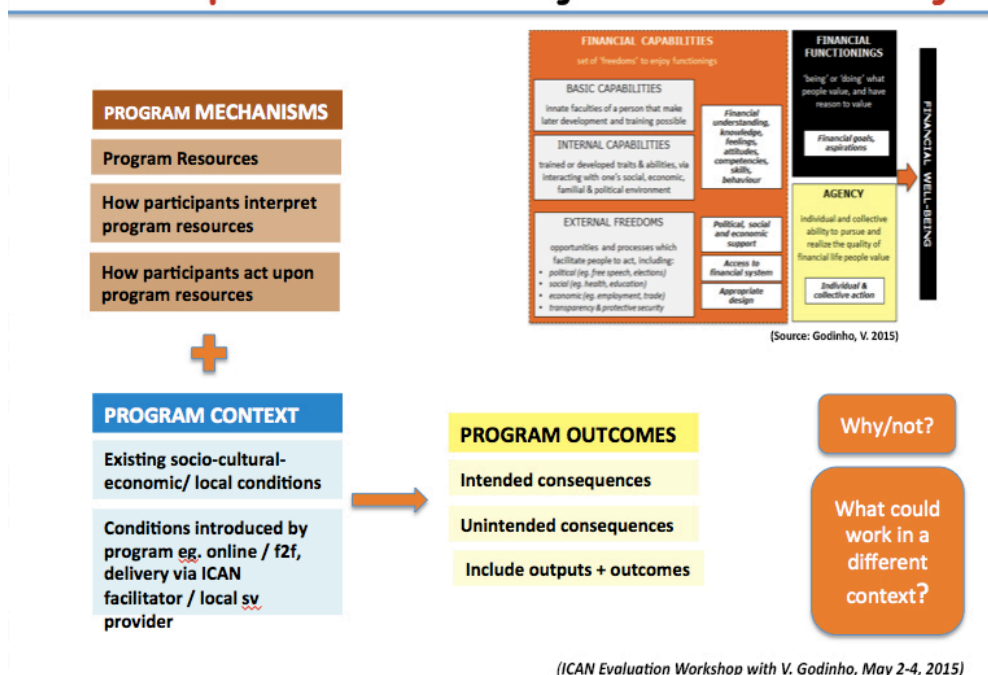
² Ibid.

³ Ibid.

Program Outcomes

- Derived from the interaction of program **mechanisms** (what is implemented) and **contexts** (the environment in which the program is delivered).

REALIST EVALUATION METHOD Main Components & how they relate to HD Theory



This methodology is directly relevant to design and delivery of an outreach program for remote Indigenous contexts, as the delivery of the projects (and thus outcomes) will depend on the context they are being delivered in⁴. The realist methodology allows ICAN to test areas of the program that does and does not work in a particular context, to be able to refine aspects of the program for differing contexts. The method aligns with Amartya Sen's Human Capabilities & Development approach⁵, a useful theoretical framework for conceptualising Indigenous financial well-being⁶. It is a useful approach for considering which projects (under the program) to scale (and how), and for designing the online delivery channel of the Yarnin' Money program⁷ (Year 3).

Introducing a narrative approach in financial literacy education

ICAN has introduced a 'narrative therapy approach' in the Yarnin' Money training delivery, which was tested for the first time in this reporting period, with the introduction of its 'Photo Narrative' activity. The Photo Narrative activity facilitates trust in a culturally sensitive environment for participants and trainers, with an emphasis on listening, storytelling and sharing. The activity

⁴ Godinho, V. and ICAN. 2015. ICAN evaluation workshop. May 2-4, 2015.

⁵ Sen, A. 1999. *Development as Freedom*. Oxford: Oxford University Press.

⁶ Godinho, V. 2015. 'Money, financial capability and well-being in Indigenous Australia.' PhD thesis. Graduate School of Business & Law. RMIT University. <http://www.vinitagodinho.org/wp-content/uploads/2015/04/Vinita-Godinho-Final-PhD-thesis-MARCH-2015.pdf>.

⁷ [4] Ibid.

focuses on the process of yarnning as a form of Indigenous knowledge exchange and teaching. In the right environment, ICAN posits that learning can occur when one person can *pass on the yarn*, through telling stories and sharing information, an important component in Aboriginal oral tradition for knowledge exchange and knowledge translation.

Photo Narrative Activity

The Photo Narrative activity was introduced in this reporting period, to mitigate previous issues reported, of the need to introduce an ice-breaker activity in the training. The Yarnin' Money training had previously commenced with an overview of training to the 'Timeline' activity, an activity which takes participants on a journey through their own historical timeline, to understand where and how money fits into one's own cultural worldview, centering discussion on how histories and life events impact one's view and use of money. The previous reporting period documented issues identified by trainers, of the need for an introductory activity that could serve as an ice-breaker and bridge between the training overview and the Timeline activity. Trainers noted in the previous period that – while the Timeline activity was successful in involving student participants in a historical and cultural journey to locate the place and value of money in their own personal timelines – they recognised that participants may benefit by an introductory, reflexive activity that could serve to ease participants into the Timeline:

'Rapport between trainers and participants need to be established. Due to the time factor of the training, the need to establish this rapport early on, should be considered for future training delivery' – Eddie Buli, Yarnin' Money Developer and Trainer, August 2015.

Subsequently, the Yarnin' Money team developed and introduced the Photo Narrative activity, which incorporates narrative practices into teaching financial literacy education for Aboriginal and Torres Strait Islander peoples. Narrative practice began with an initial 'crisis in confidence in professional knowledge' in providing therapeutic solutions, where practitioners identified 'a gap between the rules of... theories taught and the practice in which they were engaged', requiring a more 'reflective approach in practice'⁸. Narrative therapy and narrative practices are widely regarded in individual and group therapy work as well as a method utilised in social work and community services practices. In Australia, the Dulwich Centre⁹ leads the way in narrative practices. Narrative practices and approaches seek to:

'...be a respectful, non-blaming approach to counselling and community work, which centres people as the experts in their own lives. It views problems as separate from people and assumes people have many skills, competencies, beliefs, values, commitments and abilities that will assist them to reduce the influence of problems in their lives.'

Benefits of the narrative approach include:

- Significance of individual stories, from 'a historical, social and cultural context[s]' which 'illustrate the relevance of the story metaphor for therapeutic practice';

⁸ Fook and Gardner in Duvall, Jim and Beres Laura. 2011. *Innovations in narrative therapy: connecting practice, training and research*. W.W. Norton & Company: New York. Kindle Edition.

⁹ The Dulwich Centre. 2016. 'What is narrative therapy?' <http://dulwichcentre.com.au/what-is-narrative-therapy/>.

- Recognises the 'circulation of language', as the basis for understanding the importance of storytelling in therapeutic practice, which 'can aid the creation of therapeutic conversations... informed by the narrative posture';
- Aids and locates an understanding of pivotal moments – situated in the present moment of the therapeutic conversation... the most fertile ground for change for most people.'

Through the use of individual storytelling, the Photo Narrative exercise aims to establish rapport between trainer and student participant, a necessary component for trainers to be able move participants into the timeline activity, in a manner that recognises and values individual storytelling as a starting point to the training.

Evaluation Progress (Successes and constraints)

In Year 1 of the Yarnin' Money evaluation, ICAN sought to understand which behavioural changes were measurable in the program's early stages of development and initial training deliveries. Given the limited ability of the team to return to target communities (where training has been delivered), it looked at short and intermediate term behavioural changes the training is able to affect in Year 1. Yarnin' Money utilises the Trans-theoretical Model (TTM) of behaviour change¹⁰ to understand which behaviours it can effectively impact upon, in initial delivery phase of its financial literacy training. There are both benefits and constraints to using the TTM model to track outcomes of the Yarnin' Money program. The model recognises behaviour change as a *process* involving stages where behaviour determinants and behaviour change techniques for the intervention can be identified, implemented and measured.

Stage Theories	Description of Activity
Pre-contemplation / unaware	No intention to change behaviour Individuals are unaware or under-aware
Contemplative	Aware of existing problem(s), contemplating to address or overcome, with no commitment yet made to take action. Intention may develop in this stage.
Preparation	'Combines intention and behavioural criteria' 'Individuals at this stage are intending to take action' Some observable change New behaviour may not yet be habit ¹¹
Action	Action is taken by individuals to modify their behaviour, experiences or environment Intention and commitment combine to action A strong measure of behaviour change
Maintenance	Individuals consolidate gains attained during action Is a continuation, not an absence of change Stabilises behaviour change
Transcendence / advocacy / termination	Old habits no longer perceivable Individuals 'advocate' for identified changes – may have macro level benefits

¹⁰ Prochaska, James O., Carlo C. DiClemente and John C. Norcross. 1992. 'In search of how people change: applications to addictive behaviours.' *American Psychologist*. 47(9): 1102-1114.

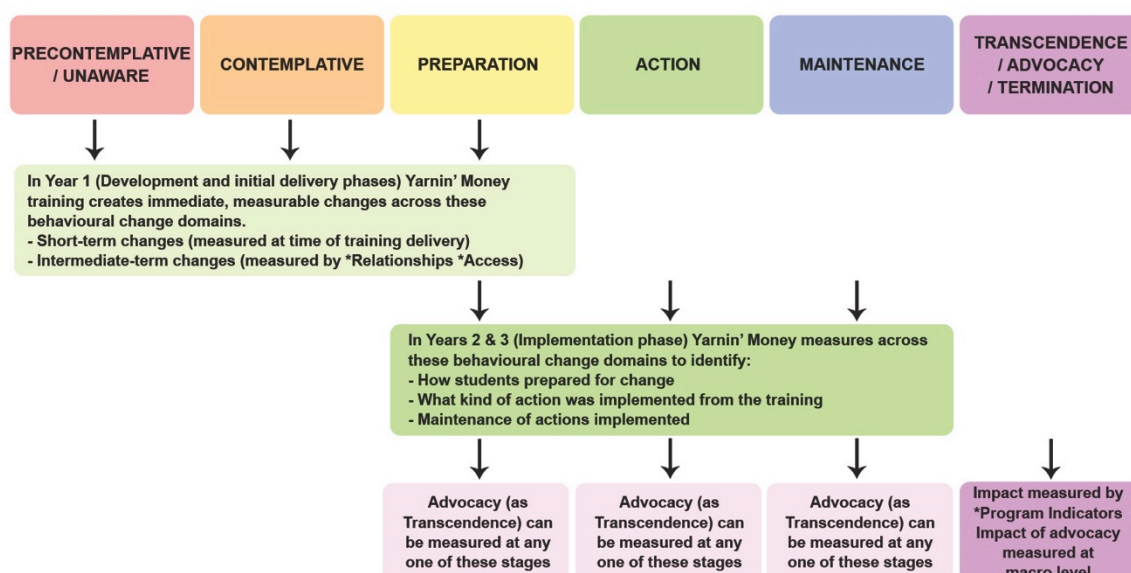
<http://cedd.org.au/wordpress/wp-content/uploads/2014/09/In-Search-of-How-People-Change-Applications-to-Addictive-Behaviours.pdf>.

¹¹ Australian Securities and Investments Commission. 2011. 'Financial literacy and behavioural change.' Report 230. *Australian Securities and Investments Commission*: 1-132.
<http://www.financialliteracy.gov.au/media/218309/financial-literacy-and-behavioural-change.pdf>.

	Failure reframed as learning opportunities ¹²
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Figure 2. Trans-theoretical Model (TTM) of behaviour change

Measuring Change via Six Stages of Behavioural Change*



*See: Queensland Health 2015; Prochaska et al. 1992

Figure 3. Yarnin' Money application of the TTM model for measuring behavioural change Years 1-3

Where no financial literacy education has been delivered to the target communities previously, there is benefit in identifying how individuals in the Yarnin' Money training progress through this process, when participants describe their experience in the training as a new experience. Where no prior knowledge of financial literacy education is identified by participants, ICAN positions these students as starting at the 'Pre-contemplative / unaware' stage of the TTM model. In this stage, individuals are unaware or 'under-aware' of any need or desire for change. For the identified target group(s), this is an important starting point to behaviour change. Student participants identified the Yarnin' Money training as:

- The first time they had received financial literacy training;
- The first time financial literacy training had been explained within an Indigenous cultural framework;
- The first opportunity they had to discuss money in an open, honest manner in a group setting.

Yarnin' Money Trainers similarly note their aspirations for affecting change for participants in the pre-contemplative stage of the TTM model, through training delivery:

¹² Queensland Health. 2015. 'Stages of behaviour change.' <https://www.health.qld.gov.au/stayonyourfeet/documents/33331.pdf>.

- “If the training provides just a meaningful Yarnin' Money moment for someone and that experience is shared on, if we can see how that information has an impact first at an individual level, and how it grows to the family and community levels – then *that's the yarn*”¹³.

Stages 1-3 of the TTM model allow ICAN to measure short-term changes for student participants, moving through stages of: pre-contemplation/unaware, to contemplation and preparation. ICAN posits that these stages may occur during training delivery and provide short-term indicators along the behavioural change continuum. ICAN's evaluative process utilises four measurement tools to measure across these stages, implemented during and post-training delivery:

- **Participant Survey** – ‘Quality feedback’ is inputted into the program from training participants for purposes of testing: internal and external indicators (specifically knowledge, behaviour and skill);
- **Trainer Field Notes Form** – ‘Project impact’ – what was observed by the trainers during/after training delivery;
- **Trainer Observation Form** – ‘Project impact’ – what was observed by the trainers during/after training delivery.
- **Knowledge Tool** – ‘Quality feedback’ is inputted into the program from training participants to test ‘Knowledge’ indicator. 1st tool testing in this reporting period.

As ICAN moves further into its implementation phase in Years 2 & 3 of the program, stages 3-5 of the TTM model become measurable through follow-up participant surveys and interviews. Student participants will be contacted 6-8 months after the first training delivery, to gauge changes across the: preparation, action and maintenance stages. Follow-up surveys and interviews with previous participants will assist ICAN to gauge a participants' understanding of personal financial capability and their current position along the TTM continuum.

Advocacy refers to an Individuals' ability to ‘advocate’ for identified changes and is measurable across stages 3-6. ICAN is already seeing evidence of participants ‘advocating’ for change, in the ‘Preparation’ stage, during training delivery, recorded in Trainer's Observation. Students identified the desire to speak to family and friends about the Yarnin' Money training content and/or indicate they wish to convey ‘teachable moments’ from the training:

“Some participants stating they would like to share this wheel with their partners and family about their picture of where their money was going.”
- *Trainer's Observation, December 7, 2015.*

Advocacy may have macro-level benefits for mapping the Yarnin' Money program across Years 2-3. ICAN is interested in mapping the extent to which the program and its benefits (learning, content, ongoing support post-program) are communicated at family and community levels. Advocacy mapping will be detailed in upcoming progress reporting;

Constraints of utilising the Transtheoretical Model

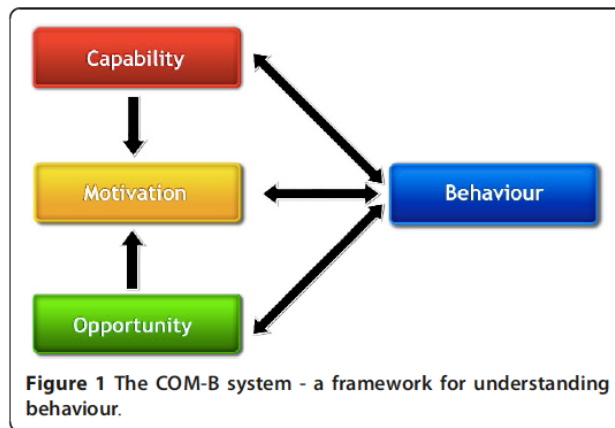
The model assumes that behavioural change follows a linear progression, where change (outcomes) can be progressively identified on a continuum. There may be limitations to using this model to track behavioural change, where change does not occur sequentially. In their observation of the

¹³ Indigenous Consumer Assistance Network. 2015. ‘Yarnin' Money in the NPA.’ June 19, 2015. <http://ican.org.au/yarnin-money-in-the-npa/>.

TTM model to map stages of smoking cessation, Prochaska et al. note that 'linear progression is a possible but [a] relatively rare phenomenon with addictive behaviors', applying a spiral model to account for both behavioural progression and regression, where self-change may be linked at various points across the six stages¹⁴.

COM-B model

The COM-B model focuses on three key elements: Capability, Motivation and Opportunity – as elements that interact to create behavioural change.



The COM-B model, developed by Michie et al.¹⁵ focuses on how behavioural change is influenced by internal and external factors. It may be applied towards modifying a 'given behaviour in a given context', providing 'a way of identifying how far changing particular components or combinations of components [can] effect the required transformation.'

It is a useful model for identifying specific interventions (when applied) may affect specific components of behavioural change.

Figure 4. Key elements of the COM-B model

Capability is defined as an 'individual's capacity to engage in the activity concerned' – here, increased financial literacy and capabilities, and 'includes having the necessary knowledge and skills' required for this type of engagement to occur¹⁶. The Yarnin' Money training can influence the capability category and measure change through its 'knowledge' and 'skills' indicators. Motivation refers to an individual's processes that 'energize and direct behaviour, not just goals and conscious decision-making'¹⁷. Motivation includes 'habitual processes, emotional responding [and] analytical decision-making'¹⁸. It is located within the program's mechanisms, measured in how participants interpret program resources. Opportunity reinforces the context in which the training is delivered, the 'factors that lie outside the individual that make the behaviour possible or prompt it'¹⁹. Program resources (training materials and delivery) and its mechanisms cannot wholly affect opportunity; context will arise as a factor. However, the Yarnin' Money program can nurture behavioural change in this category by providing ongoing support to participants, through channels of financial counselling, further training and access to financial products and other services. The extent to which support services can be measured will be discussed in the January – June 30, 2016 evaluation progress report, once follow-up surveys with student participants have commenced.

¹⁴ [8] Ibid, 1104, 1105.

¹⁵ Michie, Susan, Maartje M. van Stralen and Robert West. 2011. 'The behaviour change wheel: a new method for characterising and designing behaviour change interventions.' *Implementation Science*. 6(1): 42-53.

¹⁶ Ibid, 45.

¹⁷ Ibid, 45.

¹⁸ Ibid, 45.

¹⁹ Ibid, 45.

Realist Approach to Evaluating Yarnin' Money

Context – Indigenous disadvantage & the Northern Peninsula Area (NPA)

Aboriginal and Torres Strait Islander peoples are among the most financially excluded groups in Australia. Financial exclusion is defined as a 'lack [of] access to appropriate and affordable financial services and products', where low levels of financial literacy and limited personal financial capability are viewed as barriers to full inclusion^{20, 21}. In 2014, the national average of financially excluded people was 16.9%. Comparatively, Indigenous peoples are either severely or fully excluded, where their combined exclusion is over-represented (43.1%). This over-representation highlights limited financial capability as a factor of financial exclusion, where Indigenous peoples are the 'only community group associated with financial exclusion irrespective of where they live'²². However, people facing heightened disadvantage are 'more likely to live in the most disadvantaged localities'²³ where structural and cultural barriers exist to accessing mainstream financial (ie. A bank branch) and social support services²⁴ (financial counselling, financial literacy programs, etc). Capability for participation and thus social inclusion in economic activity heavily relies on access to community resources including infrastructure and services. Overall, the most disadvantaged statistical local areas (SLAs) in Queensland are characterised by a high population of Aboriginal and Torres Strait Islander peoples²⁵.

The Northern Peninsula Area (NPA) (2015 Yarnin' Money training delivery site) consists of three Aboriginal and two Islander communities: Injinoo, Umagico, New Mapoon, Bamaga and Seisia. Situated 920 km north of Cairns by road, the local government area spans 1072 km², covering the North-western coast of the Cape York Peninsula. The local government shires were amalgamated into the Northern Peninsula Area Regional Council (NPARC) in March 2008. The NPA Aboriginal communities Umagico and Injinoo recorded the lowest 'Index of Relative Socio-Economic Disadvantage'²⁶ score in Queensland (followed by Yarrabah and Palm Island Aboriginal communities located in North and Far North Queensland).

²⁰ Department of Prime Minister and Cabinet, 2013. 'Financial capability.' *Australian Government*: i-70.

²¹ Connolly, Chris. Les Hems and Meiko Georgouras. 2012. 'Measuring financial exclusion in Australia.' *Centre for Social Impact*: 1-54. https://www.nab.com.au/content/dam/nabrdw/About-Us/corporate-responsibility/docs/nab_fin_exclusion_report_final_2012_web-2_1.pdf.

²² [6] Ibid.

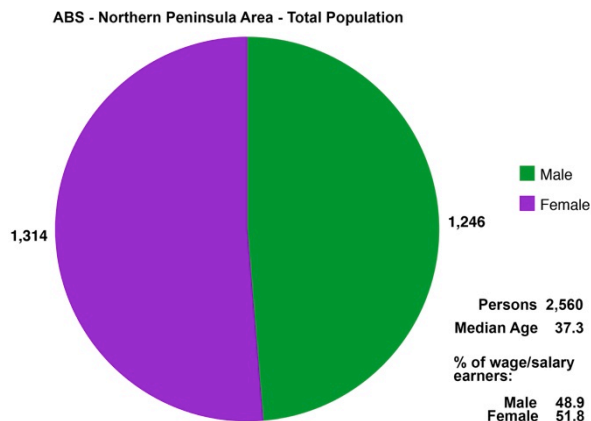
²³ Department of the Prime Minister and Cabinet. 2012. 'Social inclusion in Australia: how Australia is faring.' 2nd Edition. Canberra: *Department of the Prime Minister and Cabinet*: i-107.

²⁴ Loban, Heron. 2010. "Unconscionable conduct and Aboriginal and Torres Strait Islander communities." Cairns: *Indigenous Consumer Assistance Network Ltd*: 1-22. <http://ican.org.au/about-us/ican-publications/>.

²⁵ Whiley, A., P. Bourke and F. Caniglia. 2010. 'A scan of disadvantage in Queensland 2010.' Centre for Social Justice. *UnitingCare*: i-176.

²⁶ 'Index of Relative Socio-Economic Disadvantage is derived from Census variables related to disadvantage, such as low income, low educational attainment, unemployment, and dwellings without motor vehicles' (Australian Bureau of Statistics 2008).

The total population of the NPA is 2,560 with a median age of 37.3. Employment is limited in the NPA. The main employing industries are: Public administration and safety, followed by construction and retail trade. Technician, trades workers and labourers account for 28.5% of total employed persons, followed by Community Services workers (20.8%) and clerical/ administrative workers (10.8%). At 2009, the average wage and salary income was \$37,350. Newstart Allowance accounts for 59.6% of government payments received in the NPA.



In 2014, ICAN carried out a Remote Community Banking survey with thirty NPA residents, to understand what kind of financial products and services were being accessed in the region. It further sought to understand the level and ease of access to those products and services as well as community aspirations for related products/services they wished to be able to access locally. Interviews were conducted randomly with residents across the Northern Peninsula Area (NPA) Indigenous communities in Queensland. The survey consisted of 10 short questions with extra qualitative data recorded. ICAN interviewed n=28, across a diverse demographic.

NPA residents generally bank with the following financial institutions: National Australia Bank (NAB) (due to a bank branch being located on Thursday Island, a short ferry ride away from Seisia), Commonwealth Bank and the Queensland Teacher's Credit Union. 75% of respondents currently use internet banking via computer, followed by: 50% using internet banking via mobile phone, 36% utilised telephone banking via mobile phone, 46% also utilised face-to-face banking services via the Bamaga Post Office, and 14% and 7% also utilised telephone banking via landline and face-to-face branch services (in Thursday Island or Cairns, the nearest regional centre). The results indicate that respondents may have a preferred method of banking, in conjunction with other methods. However, technology barriers and lack of technological equipment were frequently mentioned among respondents:

- "When phones go down it's happened 3 times this year, nil internet, nil fax, nil money."
- "Electronics is great but only if you have the goods, IT gear, computer, printer's, internet coverage."
- "If we are to use this technology, this virtual world the system needs to be of a standard for community people to use (internet banking, etc),"

Regarding the question: 'Can you do all of your banking here in your community?' respondents cited the following barriers:

- No available banking services in their community (Injinoo, Umagico, New Mapoon and Seisia),
- Power outages occur causes nil internet banking at times.
- A lack of transport (even to get to Bamaga Post Office) transport issues and costs to Thursday Island or Cairns as their closet Branch
- Not having the combination of banking knowledge and computer/mobile/IT equipment and literacy to do their personal banking in their community that has internet coverage (Umagico, New Mapoon and Seisia).

Bank fees continue to be a presenting issue for NPA residents. The majority of NPA Residents stated the fees resulting from local ATM use, continued to be high. Some respondents NPA mentioned there were difficulties at times in using the fee-free ATM located in the Umagico community.

- “ATM slog you then the bank slogs you, It’s like a double hit you can have so many hits via the bank then your hit with the fees. Bank fees adds up.”
- “I’m aware that I’ve got a certain amount in my account so I don’t use it to know the balance, just to withdraw and get charged the \$2.50 fee.”
- “I go to the Post Office, if you’re not Commonwealth [Bank] it charges a fee.”
- “Fees to transfer and account keeping fees are to high. Some fees are unnecessary. Surcharge or paying to buy something over internet is the only way to buy em. I only use ATM in Cairns.”
- “For example my last \$50 to withdraw, some banks let you overdraw, Commonwealth do National don’t.”

Of interest, one respondent mentioned financial products available in the NPA, that aid saving:

- “People up here like them Christmas accounts, they work up here. People can’t touch it and if you want it, you got to close the account.”

Context itself situates the Yarnin' Money training within the behavioural change continuum, with a number of factors which will directly and indirectly influence behaviour change techniques and interventions. It locates socio-economic factors of Indigenous communities (remote) and the NPA in particular, as barriers and possible opportunities to behavioural change:

Structural Barriers	Opportunities
Limited to no available employment. Limited personal and household income. Large # of government payments. Limited to no access to financial products Remote, geographic isolation. No transportation. Limited to no access to support services.	Access to support services via Yarnin' Money. Access to safe, affordable financial products via Yarnin' Money. Ongoing support - financial counselling via Yarnin' Money.
From July-Dec. 2015, NILS funding ceased to the NPA.	No Interest Loans Scheme (NILS) is set to resume post-this reporting period.

Measuring across Indicators

ICAN measures the Yarnin' Money program across the following internal and external indicators:

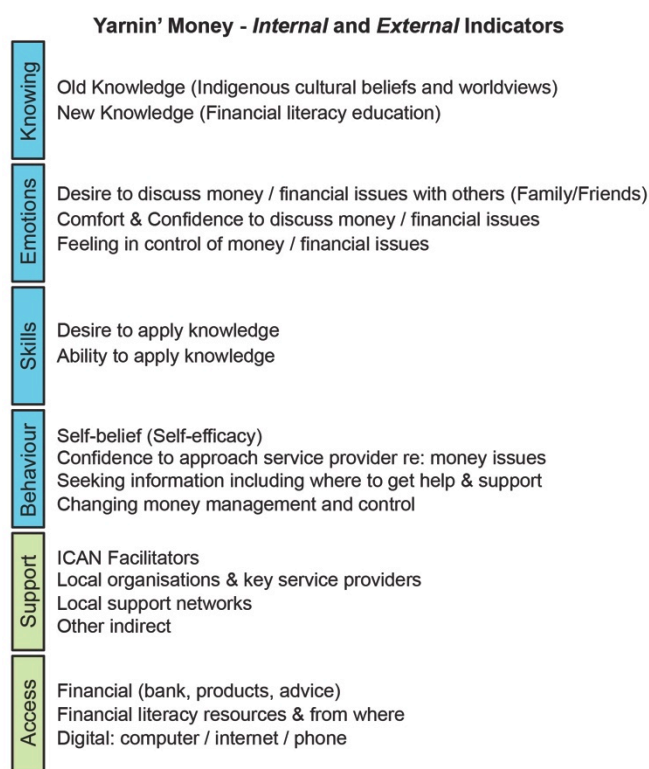


Figure 5. Yarnin' Money – Internal and External Indicators

Knowledge, Skills & Emotions

While ASIC posits that 'knowledge is not a proxy for behaviour change'²⁷, ICAN puts forth that in an Indigenous context where no financial literacy education has been provided prior to this program, an *increase* in financial literacy knowledge can be a key contribution to the process of behaviour change (Pre-contemplative → Contemplative → Preparation). This proxy is founded upon the view that building upon existing cultural ways of knowing is a respectful way to convey financial literacy education to Indigenous peoples. Utilising narrative approaches, the training seeks to connect 'Old Knowledge' (Indigenous cultural beliefs and worldviews) to 'New Knowledge' (financial literacy) to create new ways of knowing and understanding of the world (ontology) within a cultural framework. In seeking methods to measure an increase of financial literacy knowledge through the Yarnin' Money training, ICAN developed the knowledge-centred circle evaluation tool, deployed at the start of the training, and again on completion of the training.

The purpose of the tool is to assist the participant to self-evaluate their current understanding of the topic area/training. Participants are presented with two coloured circles 1: An outer green circle, symbolising what a participant may not know. 2: An inner blue circle denotes how participants' know/feel about this topic. The words 'knowledge' and 'feeling' are both used in this exercise, as a method to seek participant comments across indicators. There are two components on what the tool is designed to achieve. It is designed to gauge current thoughts, feelings and/or pre-existing

²⁷ Australian Securities and Investments Commission. 2011. 'Financial literacy and behavioural change.' Report 230. *Australian Securities and Investments Commission*: 1-132. <http://www.financialliteracy.gov.au/media/218309/financial-literacy-and-behavioural-change.pdf>.

knowledge and skill of the topic area evaluated by the participant and gauge an understanding of what learning outcomes were achieved by the participant in the topic area. It endeavours to assist the participants to conceptualise their own outcomes and learning.

In a five-minute exercise participants are asked to capture their knowledge/skill/feeling – at the beginning of the training or topic session within the training – and write them down in the inner blue circle. The second sheet of paper is handed out at the end of the topic session, the paper has two coloured circles 1: An outer green circle, symbolising what they didn't know about the topic area and their specific learning regarding the topic area. 2: The inner blue circle still represents their existing knowledge and skill. In the final exercise, the participant is asked to fill in the green circle. Here, the green circle is larger than the original blue one, to aid participants to conceptualise an increase in knowledge, awareness and skill.

Knowledge-centred circle evaluation tool

Baseline

What do you know about money, and how has it affected your life?



Post-Training

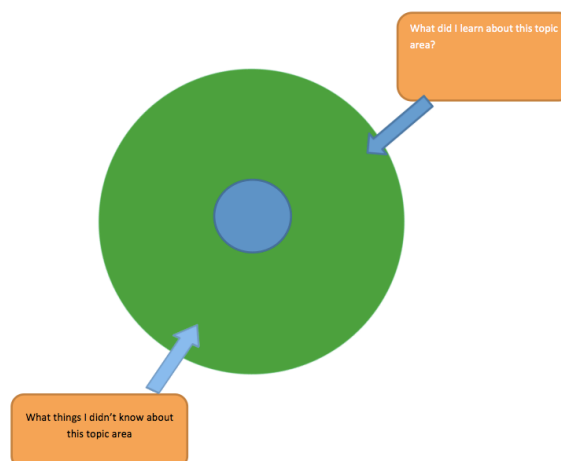


Figure 6. Knowledge-centred circle evaluation tool

The Yarnin' Money team encountered difficulties when implementing this evaluative tool for the first time (December 7, 2015) during the NPA 'With the Mob' [Resident] training. The YM trainers originally sought to implement the tool for each of the four topic areas of the training. There were difficulties met by the participants in understanding what was expected of them, when filling out the tool in the first instance. This confusion caused debate between students, and the exercise became time-consuming. The trainers noted:

"An introduction activity that was also part of evaluation was to get participants to identify what they know about money and how has it impacted on their life. After completing Topic 1, the participants were asked to repeat the first activity but write down what they now have actually learnt about the topic area after completing the activities within the session. The process took up more time than expected as participants were a little confused on how to answer the before and after questions. Although we received some great feedback, the YM team will need to review this activity and make it more user-friendly and less time consuming." – *Trainer's Field Notes, December 7, 2015.*

"Using evaluation activity as part of the sessions was a challenge - it impeded on time and distracted the flow of the course. It is still necessary more work is

needed in this space.” – *Trainer's Field Notes, December 7, 2015.*

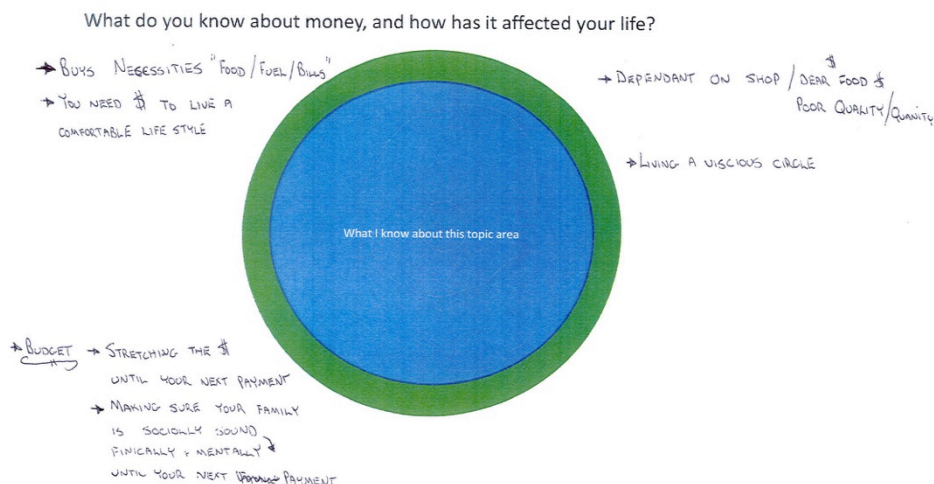


Figure 7. Example of knowledge-centred circle tool

However, it is important to note that where confusion catalysed debate among participants, this debate also generated a peer-to-peer discussion on the topics, where students themselves sought to 1) understand how to fill out the tool and 2) sought to assist others through their interpretations of how to fill out the tool, generating group discussion about personal views of knowledge and skills in this area. The activity resulted some participants guiding others in how the tool could be filled out, and in discussions which may not have occurred otherwise.

The difficulties implementing this tool for the first time resulted in the tool being partially completed by student participants. Given the amount of time required for participants to fill out stage 1 of the tool, the Trainers were unable to implement stage 2 (See Figure 6). As a result, the YM team gathered eight of ten responses during the Yarnin' Money with the Mob training, where participants documented their thoughts about money and its uses, in a pre-training context.

There was a strong focus among respondents on budgeting and/or saving as necessary means to make money stretch until next payday or “payment”:

“Budget: Stretching the \$ until your next payment.”

“Save money and budget money for the next payday.”

“Saving money. Budget money to your next payment.”

One respondent referred to a view of the fluid nature of money in the context of living in the NPA, and the need to save due to a limited amount of income received:

- *“Money: I see money only come and go. Because of the amount of our payment try to save the money till next payday.”*

There was a strong correlation between perception of money and its use to provide for basic living expenses, noted as: food and rent being the noted priorities (purchasing pre-paid ‘power cards’, fuel’ and paying ‘bills’ were also mentioned by the respondents):

- *“I save money for rent and power card.”*
- *“Put roof over my head and my family’s. Buying stuffs. Puts food on the table.”*

- *"-Rent / -Groceries / -Fuel / -Travel."*
- *"Buys necessities – food / fuel / bills."*

This is consistent with the 2014 findings from community consultations carried out for research by the Queensland Council of Social Service (QCOSS), into 'the experiences of Aboriginal and Torres Strait Islander energy consumers, living in remote communities in Queensland, where electricity is supplied using card-operated pre-payment meters'^{28, 29}. Similar to the QCOSS findings, the knowledge tool revealed participant thoughts when working within the confines of limited incomes. In both cases, respondents noted [people living in remote Queensland Indigenous communities] that within the confines of a limited income, they have a strong sense of the need for budgeting and prioritising key essential living expenses in their budget.

Respondents largely discussed the use of money as a means for being able to care for family:

- *"Put roof over my head and my family's."*
- *"Save money coz kidz need food for the next money day..."*
- *"Save money to provide food for family & family member and save money to provide food for myself and my family..."*
- *"Making sure your family is socially sound financially & mentally until your next payment."*

Respondents also noted a correlation between the need for money and being able to live a comfortable lifestyle. One respondent noted a potential impact on time spent with family:

- *"You need money to live a comfortable lifestyle."*
- *"Today you got no choice but to make money."*
- *"[I] Don't spend time with family only spend time from 5:30 after work to 8:30 at night."*

If the Knowledge tool is implemented correctly in future training delivery, it can be a useful way to locate student reflections along the indicators: knowledge, skills and emotions, to test an increase of knowledge and skills as a direct result of the Yarnin' Money training. To mitigate the issues found in its first implementation, trainers can:

- Apply the tool to the whole of training, rather than seek to test each topic area.
- Clearly explain the purpose of the tool and how to fill it out.
- Ensure the evaluative tool is completed and returned by all participants.

Teachable Moments arising from training delivery

In delivery to the NPA ('With the Mob' training – December 7, 2015), Trainers observed and reported on how each activity in the Yarnin' Money training culminated to moments in the training which can be referred to as 'teachable moments':

²⁸ Queensland Council of Social Service. 2014. 'Empowering remote communities: experiences of Aboriginal and Torres Strait Islander customers.' *Queensland Council of Social Service*: Brisbane: 1-71.
https://www.qcoss.org.au/sites/default/files/20140819_QCOSS%20Report%20on%20Remote%20PPM%20Customers%20Final.pdf.

²⁹ Across 3 Far North Queensland Aboriginal communities and 37 participants interviewed, community consultations carried out by ICAN for QCOSS revealed consistent results: community residents factored food, rent and prepaid power cards as their top three budgeted priorities, when income or payments were received.

“Participants responded very well to the photo narrative activity. There was plenty of discussion and interaction between participants during the selection of photos and when it came time to share stories regarding the photos that they picked; every participant shared their story, discussions were very powerful, open and shared. Participants spoke about their history, culture, opportunities, community issues and personal issues. The activity set the environment of trusted conversations and allowed this to filtrate through other activities to come.

“The time line activity further opened up the “Yarn,” particularly around culture, family history and community, the introduction of money and the impacts that money has had on their lives. Yarnin also included how participants hunted for food, one participant stating ‘if it wasn’t for our supermarket in the sea we would not survive.’

“The Yarnin Money wheel was the next activity. Conversations centred around money and how to control money when it hits the bank account. Participants took part in designing their own money wheel (after Eddie explained the steps of how to create it. All participants engaged in the activity with plenty of yarnin’ taking place. Participants were open on discussing with other participants about their own money wheel. One participant stated: “so if I have less spokes does this mean I’ll have more money?” As a trainer it was exciting to hear this; for a person being trained you only learn by asking questions! The reply to the question was the amazing bit as it came from another participant sitting beside him. “No, the money wheel shows you where your money is going. For example, if you only have three spokes that’s were all your money is going! (This was a light bulb moment that occurred in the training).

“The last activity for the session was Goal Setting. The group focused on needs and wants and participated in an activity in which each participant had to identify their own needs and wants. The discussions centred on what was important to them and their family therefore food and shelter became hot topics particularly the cost of food and quality of food. Other topic discussions included drinking alcohol, smoking and drug use and the financial impacts it has on the family. The exercise than went to actually identifying how much it would cost if a person drank alcohol every-day, the reaction was of surprise when the figure of \$18,000 per year flash up on the projector screen!”

Trainers noted the NPA with the Mob delivery facilitated a peer-to-peer learning environment, where discussion of personal money use and values were discussed in an open and honest manner amongst participants. Future training delivery (in Year 2) will aim to measure the context in which this created environment is able to be replicated or if it pertains to the specific context of Yarnin’ Money training delivery to the Northern Peninsula Area.

Support & Access

This indicator will be discussed in the Jan-June 2016 evaluation progress report.

ICAN Staff training delivery

In response to issues identified in the previous reporting period, where trainers noted Yarnin' Money delivery may benefit by inclusion of female trainers in future delivery, ICAN delivered Yarnin' Money training to its Cairns (August 7, 2015) and Townsville (August 26, 2016) staff. While it was not ICAN's intention to measure the outcomes under staff training in Yarnin' Money, two noteworthy issues arose from the training:

- 1) Staff themselves underwent a very personal and introspective journey through the Photo Narrative Activity:
 - “I really liked the Photo Narrative [activity], it brought out emotional feelings personally within. Sharing the ‘story’.
- 2) Staff felt the Yarnin' Money training – which utilises a narrative approach to financial literacy education - could assist a reframing process in how they deliver financial counselling and financial capability services to ICAN clients;
 - “Broadening my skills in how to talk about money/budgeting. To incorporate into my sessions, as a Financial Counsellor. Give that basis to yarn about money. Makes it personal, and allows for everyone to open up.”
 - “Would like to use [Money] Wheel + budget + Timeline with clients.”
 - “Yarnin Money Workshops, looking forward to yarnin with other about [as future trainer]. Participating and making that ripple effect.”

Considerations & recommendations

Testing delivery and materials in the context of Year 2 identified communities:

1. Apply the Knowledge-centred circle evaluation tool to the whole of training, rather than seek to test increased knowledge and skill across each topic area.
2. Continue to improve measurement tools: b) The method for carrying out the ‘Observation’ tool during training delivery, to ensure evaluative practice does not interfere with delivery.
3. Ensure trainers have clearly explained survey components prior to participants undertaking evaluative tools (survey, knowledge tool).
4. A flexible approach may be needed to simplify the evaluation process itself.
5. Compare data, once testing of delivery and materials is carried out in remote communities with varying socio-economic contexts (Year 2 – May / June 2016).
6. Map emergence (if any) of replication of peer-to-peer learning environments (if arising in future training delivery in Year 2) to provide comparative data to NPA training results.

Background

The Indigenous Consumer Assistance Network Ltd (ICAN) is a not-for-profit charity operating in North Queensland and the Torres Strait since October 1, 2007. With a vision of “Empowering Indigenous Consumers”, the organisation delivers financial counselling, money management (now termed ‘financial capability by the Department of Social Services) and training services to Indigenous people, with a focus on remote community service delivery. ICAN is a public company limited by guarantee, with four Directors and sixteen employees across two offices in Cairns and Townsville, North Queensland. It is registered charity, under the Australian Charities and Not-for-Profits Commission (ACNC) and continues to meet yearly financial audit standards.

Prior to its incorporation, ICAN was originally named the Consumer Affairs Unit and operated as a special project under the Aboriginal Co-ordinating Council (ACC), the peak statutory body for the Queensland Deed of Grant in Trust (DOGIT) Aboriginal communities. After closure of the ACC on September 30th, 2004, ICAN was established as part of the Kowanyama Aboriginal Shire Council’s Cairns office to continue to provide a valuable community service to Indigenous consumers. For more information on ICAN, please see <http://ican.org.au>.

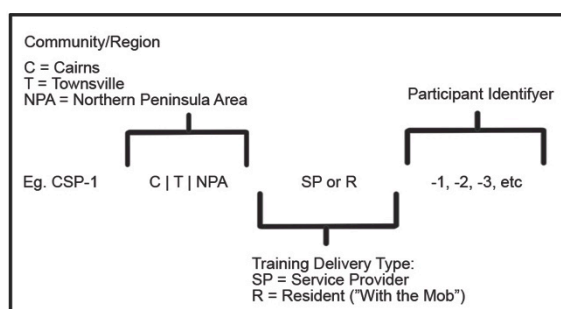
Results

Training deliveries were provided in the following locations:

Date of Training	Area & Type of Training Delivered	Participant #'s & Survey Responses
June 8-12, 2015	NPA – Service Provider Training One training session was delivered to the five communities in the Northern Peninsula Area (Bamaga, Seisa, Injinoo, Umagico and New Mapoon)	Student Participant Survey (Service Provider) – 7 participants responded to the 'Participant Survey' (post-training)
December 7, 2015	NPA – With the Mob (Resident) Training One training session was delivered to the five communities in the Northern Peninsula Area (Bamaga, Seisa, Injinoo, Umagico and New Mapoon)	Student Participant Survey (<i>With the Mob</i> / Resident) – 10 participants (100%) responded to the 'Participant Survey' (post-training)
August 7, 2015	Cairns – Service Provider Training	– Student Participant Survey (Service Provider) – 6 participants (100%) responded to the 'Participant Survey' (post-training)
August 26, 2015	Townsville – Service Provider Training	Student Participant Survey (Service Provider) – 4 participants (100%) responded to the 'Participant Survey' (post-training)

Measuring 'Effectiveness'

Coding Key



Cairns [August 7, 2015]

Q.1 In thinking of how you felt before you took this training today, has there been anything in this training that has changed your view of money / financial situations (either a client's or a personal situation)? If yes, please list.	
Participant 1 (CSP-1)	"The difference between a 'budget' and living expenses."
Participant 2 (CSP-2)	"An awareness of a cultural perspective relating to finances (Money Wheel)"
Participant 3 (CSP-3)	1. Respect 'money' more! 2. Spend wisely and strategically 3. Plan for the present and future 4. 'Specials' a must!!
Participant 4 (CSP-4)	"The activities has shown me different ways to obtain information to assist clients and think about the way I spend money personally."
Participant 5 (CSP-5)	"Yes. As broadening my skills in how to talk about money/budgeting. To incorporate into my sessions, as a Financial Counsellor. Give that basis to yarn about money. Makes it personal, and allows for everyone to open up."

Q.2 To what extent do you feel this training has given you knowledge and skills to:					
1) Confidence to discuss money with a client and/or personal situation:					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
CSP-1				X	
CSP-2			X		
CSP-3				X	
CSP-4				X	
CSP-5					X
2) Knowledge to be able to seek / access information including where to get help and support for money/financial-related issues:					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
CSP-1				X	
CSP-2			X		
CSP-3				X	
CSP-4					X
CSP-5					X
3) Skills to think about and/or better manage money:					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
CSP-1				X	
CSP-2			X		
CSP-3				X	
CSP-4					X
CSP-5					X

Q.3 How will you use the skills learned from this training?

CSP-1	"Understanding what the underlying issues stem from."
CSP-2	"Variety of ideas."
CSP-3	"Adjust my approach and response to clients (Refine my verbal & non-verbal behaviour."
CSP-4	"In face-to-face one-on-one [client] counselling & workshops & personal."
CSP-5	"[Use] the activities to incorporate into [client] interviews and workshops, to get people to open up and build rapport. To have the skills to get people to talk about money."

Q.4 Could you list any highlights from this training, that stood out for you?	
CSP-1	"The ripple effect (Money Wheel)."
CSP-2	"Money Wheel [activity]. Diagram – MoneySmart website ie. visual."
CSP-3	"Be aware (very aware) that people can experience confronting, emotional moments during financial counselling – must be prepared for this!"
CSP-4	"The activities were good – a variety of activity."
CSP-5	"I really liked the Photo Narrative [activity], it brought out emotional feelings personally within. Sharing the 'story'. Yarnin Money Workshops, looking forward to yarnin with other about [as future trainer]. Participating and making that ripple effect."

Q.5 Would you like further support in other areas relating to your client and/or self? Check all that apply				
	Seeking help from ICAN relating to a financial issue I am helping a client with	Seeking support from ICAN relating to a personal financial issue	Seeking further training like this one for my clients	Would like to stay in touch with ICAN relating to any future financial literacy training
CSP-1	X	X	X	X
CSP-2				X
CSP-3	X		X	X
CSP-4				
CSP-5	X	X	X	X

Townsville [August 26, 2015]

Q.1 In thinking of how you felt before you took this training today, has there been anything in this training that has changed your view of money / financial situations (either a client's or a personal situation)? If yes, please list.	
Participant 1 (TSP-1)	[No response provided]
Participant 2 (TSP-2)	"That events in my life are impacting on my financial decisions. Same for [my] clients."
Participant 3 (TSP-3)	"I now understand in order – cater for my expenses. I will have to revise my income columns."
Participant 4 (TSP-4)	"Bringing in the concept of 'yarning' to discuss money."

Q.2 To what extent do you feel this training has given you knowledge and skills to:					
1) Confidence to discuss money with a client and/or personal situation:					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
TSP-1				X	
TSP-2					X
TSP-3					X
TSP-4					X
2) Knowledge to be able to seek / access information including where to get help and support for money/financial-related issues:					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
TSP-1					X
TSP-2					X
TSP-3					X
TSP-4					X
3) Skills to think about and/or better manage money:					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
TSP-1					X
TSP-2					X
TSP-3					X
TSP-4					X

Q.3 How will you use the skills learned from this training?	
TSP-1	"I would like to track my spending, then prepare an accurate budget."
TSP-2	"Do my own budget/spending diary. Would like to use [Money] Wheel + budget + Timeline with clients."
TSP-3	"In guiding my clients to access financial counselling."
TSP-4	"Engage consumers more in them discussing how they got their current financial position rather than just referring them."

Q.4 Could you list any highlights from this training, that stood out for you?	
TSP-1	"Highlight for me what the Photo Narrative."
TSP-2	"All activities, especially 'Photo' and Timeline."
TSP-3	"The Photo Narrative helped to ease me into the training."
TSP-4	"Photo Narrative was good – wasn't too long. It involved the participants, which was good. It was something different, which makes them take a bit more interest."

Q.5 Would you like further support in other areas relating to your client and/or self? Check all that apply				
	Seeking help from ICAN relating to a financial issues I am helping a client with	Seeking support from ICAN relating to a personal financial issue	Seeking further training like this one for my clients	Would like to stay in touch with ICAN relating to any future financial literacy training

TSP-1	X	X	X	X
TSP-2		X		X
TSP-3	X	X	X	X
TSP-4*				

*TSP-4 – No response was provided to this section of the evaluation survey.

Northern Peninsula Area [December 7, 2015]

“Yarning Money with the Mob” [Resident Training]

Q.1 In thinking of how you felt before you took this training today, has there been anything in this training that has changed your view of money / financial situations (either a client's or a personal situation)? If yes, please list.	
Participant 1 (NPAR-1)	“Yes, as it showed me how to spend money wisely and saving money and budgeting properly.”
Participant 2 (NPAR-2)	“Solve all the problem on my budgeting with every life saving. On needing basic.”
Participant 3 (NPAR-3)	“This training is a big help to [me] and my business.”
Participant 4 (NPAR-4)	“Yes - help me to [know] how to handle my \$\$\$.”
Participant 5 (NPAR-5)	“Is good training and learning about budgeting money.”
Participant 6 (NPAR-6)	“Stop smoking and drinking so I can have more money.”
Participant 7 (NPAR-7)	[No response]
Participant 8 (NPAR-8)	“Yes → Help me understand how to better handle \$.”
Participant 9 (NPAR-9)	“Yes it show me how small money you spend every day it adds up to be thousand of dollars in the end of the year.
Participant 10 (NPAR-10)	“It help me how to budget my money & how to spend my money in proper things.”

Q.2 To what extent do you feel this training has given you knowledge and skills to:					
1) Confidence to discuss money with a client and/or personal situation:					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
NPAR-1					X
NPAR-2					X
NPAR-3				X	
NPAR-4					X
NPAR-5				X	
NPAR-6	X				
NPAR-7				X	
NPAR-8					X
NPAR-9					X
NPAR-10				X	
2) Knowledge to be able to seek / access information including where to get help and support for money/financial-related issues:					

	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
NPAR-1					X
NPAR-2					X
NPAR-3				X	
NPAR-4					X
NPAR-5				X	
NPAR-6	X				
NPAR-7				X	
NPAR-8					X
NPAR-9					X
NPAR-10				X	
3) Skills to think about and/or better manage money:					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
NPAR-1					X
NPAR-2					X
NPAR-3				X	
NPAR-4					X
NPAR-5				X	
NPAR-6	X				
NPAR-7				X	
NPAR-8					X
NPAR-9					X
NPAR-10				X	

Q.3 How will you use the skills learned from this training?	
NPAR-1	"Save money. Spend money wisely."
NPAR-2	"By working on my budget."
NPAR-3	"It will help me budget 'business' money."
NPAR-4	"Use it for save money."
NPAR-5	"Coz it talk about money how to save money for meself so I can bedit money."
NPAR-6	"Help manage money better and better my life in the long run."
NPAR-7	"Learned more about it."
NPAR-8	"Helped me start business / Also how to look after my family better."
NPAR-9	"Think and cut out on things I don't need."
NPAR-10	"How to budget my money / And how to spend it."

Q.4 Could you list any highlights from this training, that stood out for you?	
NPAR-1	"Calculating money been spend a year."
NPAR-2	"Financial report on my budget list."
NPAR-3*	--
NPAR-4	"Good communication."
NPAR-5	"Money and budget."
NPAR-6*	--
NPAR-7	"Everything."
NPAR-8	"Money Wheel. Networking with other organisation."

NPAR-9	"How to save and budget."
NPAR-10	"The budget plan on the computer." [MoneySmart Budget Tool]

*No response provided

Q.5 Would you like further support in other areas relating to your client and/or self? Check all that apply				
	Seeking help from ICAN relating to a financial issues I am helping a client with	Seeking support from ICAN relating to a personal financial issue	Seeking further training like this one for my clients	Would like to stay in touch with ICAN relating to any future financial literacy training
NPAR-1*				
NPAR-2	X	X	X	X
NPAR-3*				
NPAR-4*				
NPAR-5	X	X	X	X
NPAR-6*				
NPAR-7*				
NPAR-8	X	X	X	X
NPAR-9*				
NPAR-10*				

*No response provided

Knowledge-centred evaluation tool*	
What do you know about money and how has it affected your life?	
NPAR-1	"Put roof over my head and my family's." "Buying stuffs." "Puts food on the table."
NPAR-2	"Save money and budget money for the next payday so we can save money dis cut \$100 into your NAB ACC[ount] to save money." "Save money in your bank ACC. Save \$100 to your NAB ACC so you can save money." "Save money coz kidz need food for the next money day so save." "Money come and goes so save money is good for selling drinking and food is save money."
NPAR-3	"I save money for rent and power card even showing"
NPAR-4	"Money: I see money only come and go. Because of the amount of our payment try to save the money till next payday." "Save: Save money to provide food for family & family member and save money to provide food for myself and my family day to save money."
NPAR-5	"Money is root of evil." -Rent -Groceries -Fuel -Travel "Budget: keep the money growing like tree."
NPAR-6	"Buys necessities – food/fuel/bills. You need money to live a comfortable lifestyle." "Budget: Stretching the \$ until your next payment. Making sure your family is socially sound financially & mentally until your next payment." "Dependent on shop/ Dear \$ food \$ / Poor Quality / Quantity." "Living a vicious circle."
NPAR-7	(Written in the inner blue circle):

	<p>“Saving money. Budget money to your next payment.” (Written outside of blue circle):</p> <ol style="list-style-type: none"> 1. Money is our living 2. We need for our everyday living - Food – Rent - Health
NPAP-8	<p>“Today you got no choice but to make money.” “Don’t spend time with family only spend time from 5:30 after work to 8:30 at night.”</p>

*8 of 10 participants submitted the evaluation tool.

Measuring ‘Efficiency’

Cairns [August 7, 2015]

Q.4 On the training delivered today (Please place an ‘X’ in the relevant boxes below):					
Criteria	Strongly agree	Agree	Disagree	Strongly Disagree	Not Applicable
	4	3	2	1	0
Training was relevant to my needs	Participant(s): CSP-1, CSP-5	Participant(s): CSP-2, CSP-3, CSP-4,			
Materials provided were helpful	Participant(s): CSP-1, CSP-3, CSP-4, CSP-5	Participant(s): CSP-2,			
Length of training was sufficient	Participant(s): CSP-3,	Participant(s): CSP-1,	Participant(s): CSP-2, CSP-4 (Would like more time to complete activities),		CSP-5 (Needs to be longer = more discussion. End a bit rushed)
Content was well organised	Participant(s): CSP-3, CSP-4, CSP-5 (Needs index page. Confused Topic 4 with Activity 4. Love the book!)	Participant(s): CSP-1, CSP-2,			
Questions were encouraged	Participant(s): CSP-3, CSP-4, CSP-5	Participant(s): CSP-1, CSP-2,			
Instructions were clear and understandable	Participant(s): CSP-3, CSP-4, CSP-5	Participant(s): CSP-1, CSP-2,			
Training met my expectations	Participant(s): CSP-3, CSP-4, CSP-5	Participant(s): CSP-1, CSP-2,			
The presenter and/or presentation was effective	Participant(s): CSP-1, CSP-3, CSP-4, CSP-5 (Loved the tag team [of trainers].	Participant(s): CSP-2,			

	Give both different experiences)				
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Townsville [August 26, 2015]

Q.4 On the training delivered today (Please place an 'X' in the relevant boxes below):

Criteria	Strongly agree	Agree	Disagree	Strongly Disagree	Not Applicable
	4	3	2	1	0
Training was relevant to my needs	Participant(s): TSP-2, TSP-3, TSP-4	Participant(s): TSP-1			
Materials provided were helpful	Participant(s): TSP-2, TSP-3, TSP-4	Participant(s): TSP-1			
Length of training was sufficient	Participant(s): TSP-2, TSP-3, TSP-4	Participant(s): TSP-1, TSP-4			
Content was well organised	Participant(s): TSP-2, TSP-3, TSP-4	Participant(s): TSP-1			
Questions were encouraged	Participant(s): TSP-1, TSP-2, TSP-3, TSP-4				
Instructions were clear and understandable	Participant(s): TSP-1, TSP-2, TSP-3, TSP-4				
Training met my expectations	Participant(s): TSP-2, TSP-3, TSP-4	Participant(s): TSP-1			
The presenter and/or presentation was effective	Participant(s): TSP-1, TSP-2, TSP-3, TSP-4				

Northern Peninsula Area [December 7, 2015]

"Yarning Money with the Mob" [Resident Training]

Q.4 On the training delivered today (Please place an 'X' in the relevant boxes below):

Criteria	Strongly Agree	Agree	Disagree	Strongly Disagree	Not Applicable
	4	3	2	1	0
Training was relevant to my needs	Participant(s): NPAR-1, NPAR-2, NPAR-3, NPAR-6, NPAR-9,	Participant(s): NPAR-5, NPAR-8		Participant(s): NPAR-4*	

	NPAR-10				
Materials provided were helpful	Participant(s): NPAR-1, NPAR-6, NPAR-8, NPAR-9,	Participant(s): NPAR-2, NPAR-3, NPAR-5, NPAR-10		Participant(s): NPAR-4*	
Length of training was sufficient	Participant(s): NPAR-1, NPAR-3, NPAR-9,	Participant(s): NPAR-2, NPAR-4, NPAR-5, NPAR-8, NPAR-10	Participant(s): NPAR-6		
Content was well organised	Participant(s): NPAR-1, NPAR-6, NPAR-9,	Participant(s): NPAR-2, NPAR-3, NPAR-5, NPAR-8, NPAR-10			
Questions were encouraged	Participant(s): NPAR-1, NPAR-2, NPAR-8, NPAR-9, NPAR-10	Participant(s): NPAR-3, NPAR-4, NPAR-5, NPAR-6,			
Instructions were clear and understandable	Participant(s): NPAR-1, NPAR-2, NPAR-3, NPAR-6, NPAR-8, NPAR-9,	Participant(s): NPAR-5, NPAR-10		Participant(s): NPAR-4*	
Training met my expectations	Participant(s): NPAR-1, NPAR-2, NPAR-3, NPAR-9,	Participant(s): NPAR-4, NPAR-5, NPAR-6, NPAR-8, NPAR-10			
The presenter and/or presentation was effective	Participant(s): NPAR-1, NPAR-2, NPAR-3, NPAR-6, NPAR-8, NPAR-9,	Participant(s): NPAR-5, NPAR-10		Participant(s): NPAR-4*	

*See Analysis, Page ❖ NPAR-7 – No response was provided to this section of the evaluation survey

Project Impact data

Trainer 2 - Observation
Yarnin' Money Service Provider Training – Cairns & Townsville

Carried out August 7 & 26, 2015 by Observer	
What topics grabbed people's interest?	Non-Verbal expressions (List here) (ie. body language, silence, any other expressions noted?)
Photo activity, Timeline and Wheel had major engagement. Everyone was engaged in Budget.	Environment intimate, had to be highly engaged. The Photo Narrative was able to engage the participants & had the effect of bringing people closer together.
What discussions occurred?	
<ul style="list-style-type: none"> • People shared personal stories • Shared client stories • (One's) upbringing and how that affects financial behaviours 	Like Cairns [Staff Training], people respected sharing of emotional stories. Non-verbal acknowledgement, caring about the story.
Stories – When people explained things in their own words, told their own stories, etc.	
<ul style="list-style-type: none"> • Water cooler story in the context of 'Internal Dispute Resolution' (IDR) and 'External Dispute Resolution' (EDR) conversation. • Superannuation – part of the photo narrative got everyone talking. 	Participant picked a photo that related to a situation facing ICAN clients regarding a water cooler company overcharging people, where people paid \$1,100 and no water cooler supplied.
An 'a-ha' moment by students – Or any difficulties noted?	
Understood the need to build rapport & gain trust before delving into creating budgets, etc.	
Facilitation – observation of facilitator's progress, interaction, etc.	(Other)
After seeing Cairns presentation, I would say delivery has been refined and more succinct. The interplay between Jon & Eddie is continually improving with practice.	Spending tracker app could be incorporated.

Trainer 1 - Field Notes, Prepared by Jon O'Mally
Yarnin' Money with the Mob [Resident] Training – Northern Peninsula Area
Location: NPA, December 7, 2015

Participant Demographic

There were 10 participants for the course; all participants were part of the MY PATHWAYS employment program. There were 9 male adults and 1 female adult. 1 participant stated he had a on again off again small lawn mowing business, the majority of participants stated that they have had previous employment experience. 1 participant showed competency in computer skills, 9 participants identified that they lack basic computer skills. 5 participants identified that they lived with their partner and kids. All participants were actively seeking employment. All the participants had the competency of writing words and sentences although in some cases it was limited (Short statements).

Session Delivery

The "Yarnin Money with the mob training" was delivered in two separate sessions these included (a) Where Yarnin Money Come From and (b) preparing a personal budget

Session 1. Where "Yarnin Money Come From"

The activities under this session included;

- Introduction. (evaluation activity)
- Photo narrative.
- Mapping a personal timeline.
- Yarnin Money Wheel.
- Goal setting.

As a trainer I was a little apprehensive about the reaction of the participants regarding the delivery of the course and how it would be received. This was due to the fact they this was the first time delivering the course to a larger group. I felt a little comforted at the start when one participant stated "our people here really need a course like this."

An introduction activity that was also part of evaluation was to get participants to identify what they know about money and how has it impacted on their life. After completing the session1, the participants were asked to repeat the first elevation activity but write down what they now have actually learnt about the topic area after completing the activities within the session. The process took up more time than expected as participants were a little confused on how to answer the before and after questions. Although we received some great feedback, the YM team will need to review this activity and make it more user- friendly and less time consuming.

In my observation as a trainer the participants responded very well to the photo narrative activity. There was plenty of discussion and interaction between participants during the selection of photos and when it came time to share stories regarding the photos that they picked; every participant shared their story, discussions were very powerful, open and shared. Participants spoke about their history, culture, opportunities, community issues and personal issues. The activity set the environment of trusted conversations and allowed this to filtrate through other activities to come. The time line activity further opened up the "Yarn," particularly around culture, family history and community, the introduction of money and the impacts that money has had on their lives. Yarnin also included how participants hunted for food, one participant stating "if it wasn't for our supermarket in the sea we would not survive."

The Yarnin Money wheel was the next activity and during this time conversations started to centre around money and how to control money when it hits the bank account. Participants took part in designing their own money wheel after it was explained by Eddie on the steps of how to create it. All participants engaged in the activity with plenty of yarnin taking place. An interesting observation was participants were open on discussing with other participants about their own money wheel. Another participant stated that "so if I have less spokes does this mean I'll have more money?" As a trainer it was exciting to hear this; for a person being trained you only learn by asking questions! The reply to the question was the amazing bit as it came from another participant sitting beside him. "No, the money wheel shows you where your money is going if you only have three spokes that's were all your money is going! (A light bulb moment).

The last activity for the session was Goal Setting. The group focused on needs and wants and participated in an activity in which each participant had to identify their own needs and wants. The discussions centred on what was important to them and their family therefore food and shelter became hot topics particularly the cost of food and quality of food. Other topic discussions included drinking alcohol, smoking and drug use and the financial impacts it has on the family. The exercise than went to actually identifying how much it would cost if a person drank alcohol every-day, the reaction was of surprise when the figure of \$18,000 per year flash up on the projector screen!!!

Session 2. Preparing a personal budget

The activities under this session included:

- Managing a tight budget (Income vs Expenditure)
- What is a budget
- Saving money

The first activity under this session was managing a tight budget and identifying what income they received and what expenditure they may have. Participants used their money wheel to assist them with this activity. Following on from other activities there was group discussions on the topic area whilst participants were completing the exercise.

The next activity was introducing the participants to the Money Smart budget. I invited a participant to be the scribe using the laptop (and budget format) to create a budget using a family of four living in the NPA as an example case study. All participants got involved in creating the budget and constantly asked questions about the functions of the Money Smart budget and how to input data. At the end of the activity participants could see how money can be recorded as an Income and expenditure and how the Yarnin Money Wheel helped participants identify these expenditures. Further yarnin took place, participants then questioned certain expenditure and ways to reduce expenditure. One participant stated that if "he'd stop smoking for the year he could save enough money to buy a boat."

The Money Smart Budget was a "winner" with the group but this could not have happened without the activities that created the Yarn in session 1.

Summary

Good Points

- Great engagement by participants.
- Participants responded well to YM workbook and activities.
- Photo Narrative, timeline and Yarnin Money Wheel created the environment for participants to "Yarn"
- Plenty of questions raised
- All participants engaged with the activities and responded openly.
- Learning took place
- Invited back to do more training.
- Training room was excellent.
- Participants were keen to receive a certificate as an acknowledgement of their learnings.

Challenging Points

- Time constraints
- Availability of organising training set-up.
- Only able to present to the group once.
- The need for a third person to be an observer and evaluator
- Using evaluation activity as part of the sessions was a challenge it impeded on time and distracted the flow of the course. It is still necessary more work is needed in this space.

Trainer 2 - Observation, Prepared by Eddie Buli Yarnin' Money with the Mob [Resident] Training – Northern Peninsula Area Carried out December 7, 2015

What topics grabbed people's interest?	Non-Verbal expressions (List here) (ie. body language, silence, any other expressions noted?)
<p>The Welcome to Country. Introduction of Yarnin Money - explaining what we'll be doing today, emphasising that it's not like school, that we have all been there done that, good experiences, bad experiences of school, we all big people here and it's about us yarnin and creating knowledge amongst us.</p> <p>Our apologies again of the late start.</p> <p>Jon's Topic 1/Activity 1: Where Yarnin Money Come? Photo Narrative. The photo narrative was the first time we used the activity</p>	<p>Participants nodding and acknowledging our apologies again verbally and non-verbally.</p> <p>Examples One participant picked a photo of white goods/fridge with an Indigenous lady standing in front of it. But the way he held</p>

<p>with any YM Service Provider or With the Mob training.</p> <p>During the Photo Narrative numerous interactions and interpretations were taking place. We had one yarnin member assisting in the room by interpreting the activity for the rest of the group into broken English. Other yarnin members took from the manual the directions of the activity and were debating a picture had to relate to money or money issues. So there were several different perceptions from the group on how to interpret the activity going on. We got a cross-section of ideas and personal narratives based on the one photo they chose that meant a yarn to them, also where they had to mention if someone else had picked their first choice of their photo.</p> <p>The Photo Narrative had that variation of personal attachment to a photo, some related their photo directly back to their perceptions of money, as well as some group members who related their photo to a consumer issue.</p> <p>This variety of interpretations of that activity that occurred shaped a lot of conversation amongst the group. With the mix of individual characters, confidence and comfortability they took over the interpretation of the activity, they took over the yarn.</p> <p>Every activity that followed from the first one, the group continued that yarn, they made their yarnin environment where Jon and I assisted their flow of ideas to create knowledge around financial and consumer learnings.</p> <p>Eddie conducting the Yarnin Money Wheel Activity - personal summary</p>	<p>the photo his finger was on the lady and as his starting his yarn exclaiming this is my problem, this is my problem in a humorous way with his finger pointing to the lady. Jon and I and the rest of the participants are looking at the photo and what the finger was pointing to and begin to chuckle then he jokingly says no sorry I meant the fridge this is my problem, this is my problem. We all are totally confused now. My misses says to me every time when I go shopping to get that one thing, that one thing only. So like this picture I'm going to buy a new fridge, with his hand he makes the gesture of one thing with his index finger then goes to explain that when he comes out from shopping he holds index, middle and ring finger and says but I come out with three things, repeats the story about his misses. That's my problem I go in for one thing and I come out with three things.</p> <p>One participant picked a photo of the two rings in which she explains about the rings and what they represent to her. It's about a man and woman being together, walking together, working together with all things in life. It's about their money, shopping together and not this is my money your money, it's the family money, it's their lifestyle together to make things better. Looking at our old people and how they worked together like this picture, making a stronger family together. (The rest of the male participants could only agree by looking down or away and nodding at the same time)</p> <p>One participant picked the picture of a turtle and went on to describing it as a Hawksbill turtle and that it was his family totem. He goes on to talk about him and a few of his Bala's plan a hunting trip every now and then. They have go in someone's dingy, they all chuck in for fuel say \$70 each and go and load up for fish and seafood. If we are lucky we get turtle or two. He then talks of how they come back and share everything amongst them, even dividing up the turtle meat, etc for them and their families. Another some families look us and think we are greedy or selfish cause we don't share with them, but if they chuck in for fuel they would get some too. He expands on it the yarn on how the turtle it's like \$400 worth of meat, also having extra seafood/crayfish/seafood in the freezer cause of how food is so expensive in the NPA. This helps us to survive up here, you spend \$200/\$250 at the store you come out with only 3 or 4 shopping bags, not much. If you haven't got a good job, you can't buy much from the shop for your family. That's why we go hunting so we have something to take us over.</p> <p>The word excitement doesn't do it proper justice for me. From designing something to believing in its capabilities if given the chance to showcase it and then seeing it in action brought a man to tears.</p> <p>The yarn of the wheel was hard to keep up with as all the participants were in full flight of wanting to share their thoughts, ideas and questions. Observing the YM Wheels having commonalities (food, power cards, etc) in the beginning then they started to shape differently amongst themselves. (the number of spokes)</p> <p>Some participants stating they would like to share this wheel with their partners and family about their picture of where their money was going, etc.</p>
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Jon conducting the Money Smart Budget Activity through the projector.	<p>Besides the heavy involvement of conversations happening about individual wheels with commonalities, the comparing of wheels. Another highlight was at the end when asked if we could take their wheels and participants asking if we had any copies of the wheel to take home to do with their partners and share it with their families. Due to misinterpretation of which wheels to hand back, the Yarnin Money team didn't end up with the NPA YM With the Mob Wheels.</p> <p>But I've witnessed what it did at the beginning and through the activity to the end point of all participants asking for this black and white A4 picture of the Yarnin Money Wheel to take with them.</p> <p>Seeing the participants having a friendly yarn towards inputting into the Money Smart Budget not only as a group but also trying to have their individual expenses go up on the big screen.</p>
What discussions occurred?	
Participant Offload at the beginning of the training.	<p>Their trials and tribulations of being unemployed. The cost of living in the NPA. Having not much money. Not having good leadership and blaming councils. The lack of what MyPathway does for them. Lack of career paths/training for participants provided by MyPathway. They haven't had training in 2 years we were the first training for them. No jobs in the NPA. Why talk about budgets when we've got no good jobs. Don't really want to leave the NPA to look for better jobs but some have and it's more expensive for them.</p>
Jon conducting the Money Smart Budget Activity through the projector.	Other lifestyle aspects were being raised in a Yarnin Money environment.
Stories – When people explained things in their own words, told their own stories, etc.	
Money Smart Budget Activity	<p>One participant shared about giving up one of his lifestyle activities for a good while and from doing this put this money to savings and ended up buying a four-wheeler motorbike for his son and bought himself a ride-on-mower from which he uses as a lawn mowing business in the NPA.</p> <p>Participants could see how much they maybe spending on smokes or alcohol in a fortnight, monthly, 3 monthly, 6 monthly or a year.</p>
An 'a-ha' moment by students – Or any difficulties noted?	
The Yarnin Money Wheel	I need to cut back on some spokes.
Money Smart Budget Activity	<p>Wanting to save to take their family on a holiday.</p> <p>It was also very exciting to hear the positive comments from the group about the course. The NPA Yarnin With the Mob consistently asked Jon and I when we're coming back to do more training and to sit down on a one-on-one basis and to share this with their own families.</p> <p>3 participants wanting to start a business.</p>

Facilitation – observation of facilitator's progress, interaction, etc.	(Other)
Unsure of what the ingredients were on that day, to start late to gather again and conduct a Yarn and watch it grow. Looking forward to seeing more of the training in 2016 and to see if a training session tops the above NPA YM With the Mob group. They have set the bar for me as a group and they have set the bar for me as a Yarnin Money team member/facilitator/co-developer.	

'Community Perspective' – Context Data

[Prepared by NPA Local Service Provider]

What kind of services exist in, or near the community, for people to do their banking or access financial services or products? For example: Is there a bank or ATM in, or near the community? Do people have access to No Interest Loans (NILS)? Do people access financial counselling or other types of support?
<p>ATM</p> <ul style="list-style-type: none"> Bamaga BP IBIS Store Bamaga Post Office - Commonwealth Agent Seisia Store Umagico Store Participant was unsure about Injinoo but mentioned the Injinoo Station. <p>BANKING</p> <ul style="list-style-type: none"> Nil bank in the NPA besides the Bamaga Post Office being an agent. Only the National Bank on Thursday Island. <p>NILS</p> <ul style="list-style-type: none"> They did have NILS through NPAWS, but don't have access to it anymore. <p>FINANCIAL COUNSELLING/OTHER TYPES</p> <ul style="list-style-type: none"> NPAWS have Family Coaches which do budgeting with their clients but not to the extent as a Financial Planner.
Are there any particular financial or consumer issues facing community people? For Example: travelling door-to-door sales people selling goods, people often use pay-day loans
CONSUMER ISSUES – At the moment I'm keeping my eye on those Photographer people up here at the moment. You people getting family photos done then end up paying big money for them.
Are there any kinds of particular support services that community people would like to see in their own community?
<p>PARTICULAR SUPPORT SERVICES</p> <ul style="list-style-type: none"> Financial Counsellors to be available, even if it's one person that just sits in the morning with our mob. Something to deal with is Centrelink deductions, people get them set up, then something happens, then a big bill comes from somewhere, cause there deductions didn't come out then they can't pay it. <p>PARTICULAR SUPPORT SERVICES (Cont)</p> <p>Like Child Care Centre, their deductions didn't happen, the kids get kicked out, and then the adults have to leave their job to take care of the kids.</p>
Are any of the following, a BARRIER for community people to be able to access services or support:
<p>Lack of transportation - Transports really not an issue as we have a free bus service now and it runs on the weekends as long as you are standing at the different bus stops.</p> <ul style="list-style-type: none"> ✓ Limited incomes - Majority people work for the dole up, I have my own personal opinion on this. ✓ Family obligations - Very big. <p>Other (Please list):</p>
Would you like further support in the following areas? Check all that apply:
<ul style="list-style-type: none"> ✓ Seeking support from ICAN, to help people with money or car problems ✓ Would like ICAN to do more financial literacy training in the community
OTHER ADDITIONAL INFORMATION
<ul style="list-style-type: none"> What we have to put up with, people come in, what we have to pay up here. Car service rip us off, very expensive to get your car serviced up here, was going to do mine was you know you pay \$1000 for car service. RACQ rip us off when our cars breakdown it's \$500 dollars just for them to come out, in Cairns I would pay \$10.

Breakdown up here you just call family to bring a tow rope.

- We need something like that Trainer the Trainer you did. You's come in someone is skilled up then we have someone to turn to.
- People need to be educated around these things, you know, learn how to and questions cause you get no choices up here, you get what you get.

Appendix A – Yarnin' Money Theory of Change

