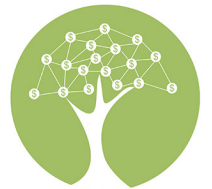




Yarnin' Money

Interim Evaluation Report January - December 2016

Indigenous Consumer Assistance Network
Prepared by Carmen Daniels



Yarnin' **Money**



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Yarnin' Money

Evaluation Progress Report 2017

This report discusses the evaluation progress to date on the Yarnin' Money training program, delivered to twelve remote Aboriginal and Torres Strait Islander communities over a three-year period (2015-2017). The report focuses on the development, delivery and evaluation activities of the Yarnin' Money program from January to December 2016. The report will discuss the key findings, and opportunities and challenges met over the reporting period.



Figure 1: Measuring key outcomes under the Yarnin' Money program

Key Findings

1. The training delivery and activities promote cultural safety, which has been the necessary foundation for opening participants up to be able to discuss money within a safe environment;
2. The Photo Narrative activity facilitates group discussions of: memory, childhood experiences, aspirations for family and/or self, financial and consumer issues. It is a necessary component and building block to the activities that follow. Without the activity, the training delivery does not 'flow' in the same way, impacting upon opportunities for 'teachable moments' to occur for participants;
3. The training provides an increase in financial capability knowledge;
4. Conditions and environment on training day impact upon training outcomes. Trainers need the flexibility to tailor training and evaluation needs to suit the training environment;
5. The training delivery and activities create opportunities for 'teachable moments'.
6. There is a link between 'teachable moments' identified in a training session and participants expressing pre-contemplative and contemplative self-efficacy towards financial capability;

7. Participants felt the training provides them with the tools to have conversations with family and friends about money (positive and more difficult conversations were identified);
8. There are challenges met by the current evaluation strategy which requires remodeling to suit both trainers and Yarnin' Money participants.

Yarnin' Money

The Yarnin' Money program focuses on **three main activities** over the funded three-year period:

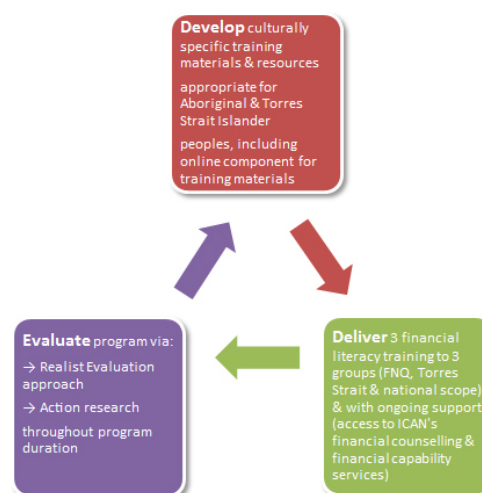


Figure 2: Key activities under the Yarnin' Money program

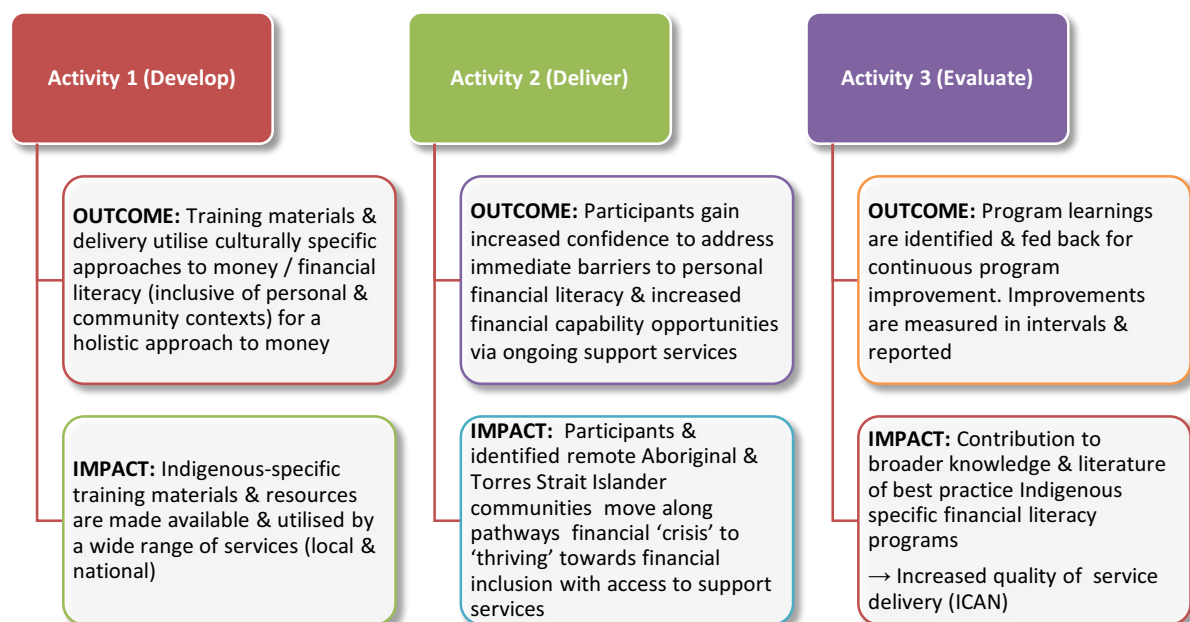


Figure 3: Projected outcomes and impact

Aims of the program

ICAN aims to empower Aboriginal and Torres Strait Islander community residents to be able to make informed financial and consumer choices, in contexts and means that provide personal meaning. The training aims to assist Aboriginal and Torres Strait Islander community residents to:

1. Identify and understand their financial situation from (& within) historical, cultural, and personal and community contexts;
2. Provide a safe environment through the Yarnin' Money training style (delivery methods) to openly discuss financial and consumer issues;
3. Create choices with utilising their money through the Yarnin' Money Wheel (Budgeting tools/techniques);
4. Generate thoughts and yarns surrounding Indigenous people and money in today's society - (*"If we start Yarnin' about this thing Budget/Money and we understand this component in our lives, we can try and be boss of it as best we can. Yarnin' about Money is the start of where we are today, to where our young people and generations to come, going to be in relation to how we perceive Money"* -Eddie Buli, Yarnin' Money developer and trainer).

Research Questions

The evaluation is guided by two research questions, underpinned by its methodology (overview discussed in Evaluation Interim Report July-December 2015):

1. In what context does financial literacy learning occur for Indigenous peoples for the targeted communities and how does context affect this learning?
2. To what extent does incorporating Indigenous worldviews and cultural components into financial literacy education promote:
 - a) An increase in knowledge¹, confidence and skills towards financial capability;
 - b) Financial conversations to occur;
 - c) Self-efficacy and behavioural change in financial capability.

Program goals & delivery components

- 1) Financial literacy training is delivered in 12 remote Aboriginal and Torres Strait Islander communities in Far North Queensland and the Torres Strait over a three-year period;

¹ 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).

- 2) Development of financial literacy tools that are culturally specific, to meet the needs of Indigenous people with varying levels of literacy and numeracy skills;
- 3) Train-the-trainer financial literacy training is offered to local community service providers through a face-to-face approach followed by ongoing online support through videos, cultural awareness training for non-Indigenous trainers and a variety of on line approaches including live webinar FAQ and troubleshooting on line live sessions;
- 4) Create online professional development opportunities for financial counselling /capability workers and community services providers nationally. Online financial literacy training to be offered to those who have completed the Yarnin' money Train the Trainer session which includes service providers who are Aboriginal and/or Torres Strait Islander, financial counsellors and financial capability workers nationally. The online approach will include webinar and live online delivery of aspects of the Yarnin' Money Program to ensure that the delivery mode is consistent; to provide support to transfer narrative approach skills to financial counsellors and financial capability workers.
- 5) Provide evidence of best practice methods for developing appropriate financial literacy content, tools and training delivery for Indigenous people in remote settings;

Context

The Yarnin' Money program endeavours to develop the financial capability of Aboriginal and Torres Strait Islander peoples living in remote Queensland communities. Kempson et al.² describe financial capability as:

“the capacity, when in possession of a given set of information, to implement a decision-making process, based on which decisions are to be taken and/or modes of conduct followed, with respect to certain economic/financial situations”

where:

“improving financial capability therefore means improving the results of such a decision-making process. This will entail increasing consumers' know-how and expertise and should be done through programmes designed to improve knowledge, skills and confidence.”

Understanding the “institutional context in which people live and work” is key to understanding how “people's financial literacy needs vary across socioeconomic group³.” In examining situated learning theory, Buckland highlights how *context*; referring to the “learner's participation in culture, relationships, community, available tools, and local activities”⁴, will directly affect how people will approach financial literacy learning and address financial challenges. This linking of

² Kempson, E., Collard, S., & Moore, N. (2006). Measuring financial capability: An exploratory study for the Financial Services Authority. *Consumer Financial Capability: Empowering European Consumers*, 39.

³ Buckland, J. (2010). Are low-income Canadians financially literate? Placing financial literacy in the context of personal and structural constraints. *Adult Education Quarterly*, 60(4), 357-376.

⁴ Ibid, p. 360.

context and situated learning is a useful approach for interpreting the social, and institutional settings in which the Yarnin' Money training is delivered.

Context matters when delivering the Yarnin' Money training to remote Aboriginal and Torres Strait Islander communities, where there are varying presenting barriers, due to geographical, structural and cultural factors which when combined, present a "unique set of circumstances"⁵ for the context in which Indigenous peoples understand financial literacy and financial capability. These factors enforce the importance of recognising that "communities with high levels of financial exclusion differ in the extent and nature" of how financial services may be accessed⁶, which in turn will impact upon how financial capability programs such as Yarnin' Money are delivered. In this manner, context affects what the financial literacy needs of Yarnin' Money participants will be, and how individuals will approach this type of learning⁷. Further, financial literacy training and tools developed for Indigenous people need to be relevant to their personal and community contexts and circumstances – which, when incorporated with access points experiential learning can lay the foundation for addressing personal attitudes towards money and the 'causal relationship between financial education and a change in financial behaviour'⁸.

The Yarnin' Money program delivered seven training sessions across six Aboriginal and Torres Strait Islander communities located in the Western Cape York area. To understand the context in which training session is delivered, community perspective data is collected to provide insight into local knowledge of access and barriers to services in the local area.

Weipa

Weipa is the regional centre of the Western Cape York area, with a population of approximately 3,500 people. Weipa is located approximately 850 road kilometres and 580 air kilometres from Cairns and about 200 kilometres from the tip of Australia⁹. Weipa has a mixed economy, servicing a range of populations including: the site of Rio Tinto Alcan, the world's largest bauxite mine, and outer Aboriginal communities: Napranum, Mapoon and Aurukun. Local, insider knowledge provides insight of services and accessibility of those services:

- 1 Credit Union branch: Queensland Country Credit Union
- 5 ATMs available in Weipa: 'ATM in front of this Bank – They charge about 3 to 4 bucks to use'; 'ATM at the Weipa Service Centre opposite Western Cape College – Charge 3 to 4 bucks to use'; 'All the pubs have one [ATM], Alby, Bowlies, Golfies. (Albatross Resort, Bowls Club, Golf Club) – Charge 3 to 4 bucks to use'; 'The Golfies one (ATM) takes too long, waiting for ages for it to process';
- 'Cheaper to get it [money] from Woolworths, no charge, \$500 max a day you can withdraw. We use that to withdraw [money]';

⁵ Loban, H. (2010) *Unconscionable conduct and Aboriginal and Torres Strait Islander communities*. Prepared for the Indigenous Consumer Assistance Network. <http://ican.org.au/wp-content/uploads/2010/07/ICAN-Research-Report-2010.pdf>.

⁶ Collard, S., Kempson, E., & Whyley, C. (2001). *Tackling financial exclusion*. Policy. http://www.bridge.bris.ac.uk/pfrc/Reports/Tackling_financial_exclusion.pdf.

⁷ Ibid (4), p. 360, 361.

⁸ Brimble, M. and Blue, L. 2013. 'Tailored financial literacy education: an Indigenous perspective.' *Journal of Financial Services Marketing*. 18(3): 207-19.

⁹ Western Cape Chamber of Commerce. (2017). 'About Weipa.' <http://www.westerncapechamber.com.au/weipa>.

Mapoon

The Mapoon Aboriginal Shire community sits on the West Coast of the Gulf of Carpentaria, and is located on Tjungundji country, sharing its immediate surroundings with the Yupungathi, Taepithiggi, Warrangku and Thanakwith peoples¹⁰. Mapoon peoples “are extremely diverse... with a mixture of traditional and historical associations to Mapoon and Mapoon Mission”¹¹. Approximately 300 people live in Mapoon today. Local, insider knowledge provides insight of services and accessibility of those services:

- Nearest bank is 68 kms away (Weipa);
- Online banking is not popular in the community;
- There is one ATM located at the local store. Weather affects the operation of the ATM.
- Lack of transportation affects community residents.

Pormpuraaw

The Pormpuraaw Aboriginal Shire community, home to approximately 750 people, is located on the West Coast of Cape York, 500 kilometres from the tip of Australia, and south of the Edward River. It's the home of the Thaayorre, Wik, Bakanh and Yir Yoront people¹². Pormpuraaw (formerly Edward River) was established as an Anglican Mission in 1938. The median age of residents is 34 years. Major occupations in Pormpuraaw range from community services fields and labourers¹³. Local knowledge provides the following insights on services and issues in the community:

- 3 ATMs in the community
- A Commonwealth Bank agent located at the local post office;
- Pay loans are big in the community;
- Barriers to accessing services locally include: lack of transportation, limited incomes, family obligations, gambling.
- A former transportation barrier has lessened, with the cost of airfares decreasing. Flight costs used to range between \$800-\$1000 return, are now \$199 return.

¹⁰ Moran, M. (2006). 'Planning Mapoon.' In *Practising self-determination participation in planning and local governance in discrete Indigenous settlements*. Chapter 3. PhD Thesis: pp. 77-165. <http://www.mfmoran.com/wp-content/uploads/2012/04/02chap3and4.pdf>.

¹¹ Centre for Appropriate Technology Inc. (1995). 'Old Mapoon planning for a healthy community: towards a healthy living environment.' Stage II Report. pp. i-170. *Centre for Appropriate Technology Inc.* Cairns.

¹² Pormpuraaw Aboriginal Shire Council. (2017). 'Community life.' <http://www.pormpuraaw.qld.gov.au/community.htm>.

¹³ Australian Bureau of Statistics. (2017). 'Pormpuraaw (S).' http://stat.abs.gov.au/itt/r.jsp?RegionSummary®ion=36070&dataset=ABS_REGIONAL_LGA&geoconcept=REGION&data setASGS=ABS_REGIONAL.

Discussion

The discussion centres upon the program's three focus areas: development, delivery and evaluation. Key findings from the Yarnin' Money financial capability training program, delivered to seven sites across six communities are discussed, with recommendations for Year 3.

Development

In the reporting period, a new staff member with significant experience in writing and delivering accredited training packages joined the team to coordinate the development and delivery of the Yarnin' Money program. Two training resources '**Yarnin' with the mob**' and '**Financial First Aid for Service Providers**' were developed in Year 1 and were tested in Years 1 and 2. The approach and content appeared to be well received by participants, but trainers noted a need to refine some areas of the resources. It was found that the 'Service Provider' materials needed an approach that guided the trainer around all of the activities, methodologies and potential reading and research to ensure that new trainers could be appropriately resourced and supported, with a particular focus on ensuring that training outcomes were safe, culturally appropriate and able to meet a certain standard for remote Indigenous participants. The resources were refined to present the materials and activities in a logical sequence. The integrity of the content has been maintained.

Training manual introduction

The initial introduction in the training manuals linked YM strongly to the accredited FLE 301, 302 and 303 units, as well as some counselling units; however, the content only partially addressed some of the key elements and is not accredited training. This was reviewed to remove perception that the YM materials were an accredited training package. While there is ability to link the resources to accredited units, these were only used as a guide for ensuring YM materials provided structured learning outcomes. While more work could be carried out in order to build the assessments to the standards of accredited units, doing so may impact the impetus of building a relationship of trust aimed at facilitating behaviour change, however subtle. The current, reviewed manuals stipulate that the Yarnin' Money education is not accredited training.

Yarnin' With the Mob

Development of the train-the-trainer aspect of the program commenced in the reporting period. Upon review of the 'Yarnin' with the mob' training booklet, it was found that the materials did not match the section number of the Service Provider materials. The team aligned the section numbers and content across the two materials, in order for trainers to be able to utilise the Yarnin' With the Mob manual in delivery. General language, order and flow of activities were also streamlined to provide a more robust structure to the manuals. An outline of evaluation activities and resources will be added to the manuals.

Yarnin' Money – Service Provider

Upon review of the 'Yarnin' Money – Service Provider' manual, it was found that the content and structure has largely aligned with the 'Yarnin' With the Mob' training booklet. Changes were made to enhance the specific instructions for trainers (service providers). An instructional step-

by-step approach was added to each section of the course and activity, to ensure streamlined delivery (for future service providers). Additions include:

1. Exploration of cultural awareness for non-Indigenous trainers;
2. Reading material for trainer self-education;
3. Links to research and information to guide the trainer around key topics (including but not limited to): counselling skills; use of self-evaluation and reflection tools; training strategies; adult learning; financial literacy, etc.;
4. Ideas about how to approach challenges, highlighting areas and instances that may have impact in a group discussion, ie. humbug and other matters; consciousness of whether family may be present and impacts on learning and group participant engagement;
5. Reminders for trainers about culturally specific matters; respect, protocol;
6. A concentrated focus on the Yarnin' Money Wheel – how to share the concepts with participants;
7. Approaches to client engagement and icebreaker activities have been added.
8. Addition of the evaluation activity (circles) in the training manual (described in 'evaluation' section)

Marketing

Marketing messages that relate to the titles of the two sessions were reviewed:

- The notion of '**Financial first aid**' was removed to better align the language across the two manuals '**Yarnin' Money with the mob**' and '**Yarnin' money with service providers**' – provides continuity of the narrative approach utilised across both training deliveries. The Yarnin' Money with service providers is the train the trainer resource; we are referring train the trainer as T2T in our day to day language and some of our course advertising etc.
- Brochures for the YM courses reflect these changes. Language has been simplified without altering the messaging.

Use of materials

Outside the marketing brochures (created in the reporting period), the reviewed materials have not yet been tested. Testing will occur in over the 2017 program delivery. The 'train-the-trainer' sessions are to be tested and delivered over the 2017 program delivery.

Delivery

Key Findings [1 & 2]: *The training delivery and activities promote cultural safety, which has been the necessary foundation for opening participants up to be able to discuss money within a safe environment.*

Ensuring cultural safety in delivering the Yarnin' Money training has been a targeted, intended outcome of the program, where activities incorporating Indigenous knowledges and worldviews were purpose-built in the development stages of the program. It was felt by the trainers that the key messaging of the program would be to create a 'yarn' about money, which would promote a strengths-based approach to talking about money. Utilising a narrative approach, the

Photo Narrative activity has allowed participants to choose their own photos to explore their own stories, journeys and values, prior to moving on to more in-depth discussions and activities relating to money. 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’¹⁴;
- 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’¹⁵;
- 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’¹⁶.

Through The use of individual storytelling, the Photo Narrative Exercise has established 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 training¹⁷ (further discussed in Evaluation Progress Report July – December 2015).

The Photo Narrative activity:

- Facilitates cultural safety of the Yarnin’ Money training;
- Allows opportunity for participants to share their own stories, to create a ‘yarn’;
- Facilitates group discussions of: memory, childhood experiences, aspirations for family and/or self, financial and consumer issues;
- Is a necessary component and building block to the activities that follow. Without the activity, the training delivery does not ‘flow’ in the same way, impacting upon opportunities for ‘teachable moments’ to occur for participants;

Participant and trainer responses to the Photo Narrative activity:

- *“The photos went really well this time with people sharing their cultural experiences”* (Trainer 2, Weipa Service Provider training, September 1, 2016);
- *[Participant] “talked about the front of the pearl diving Lugger boats in the Torres Strait and it brought back good memories of growing up when money wasn’t an issue and things were achieved. She said she really enjoyed growing up on Thursday Island whereas today things are expensive and more complicated”* (Trainer 2, Napranum Service Provider training, September 1, 2016);

¹⁴ Fook and Gardner in Duvall, J. and Beres, L. (2011). Innovations in narrative therapy: connecting practice, training and research. W.W. Northon & Company: New York. Kindle Edition.

¹⁵ Ibid.

¹⁶ Ibid.

¹⁷ ICAN. (2016). ‘Yarnin’ Money evaluation progress report July – December 2015.’ <http://finlit.org.au/funded-projects/funded-projects2014/indigenous-consumer-assistance-network-ican/>.

- *“One of the participants chose a photo of an iPhone and we talked about her contract” (Trainer 2, Rio Tinto – With the Mob training, June 21, 2016);*
- *“One participant chose the photo of the...repo man getting the car keys back... car in the background of picture and she told her story of change of circumstances / loss of employment etc, that this repossession happened to her and if she had known about where to go, perhaps this wouldn’t have happened to her.” (Trainer 2, Rio Tinto – With the Mob training, June 21, 2016);*
- *“I think those participants who chose pictures relating to financial and consumer issues... wanted to go straight into the session plan relating to those issues (repossession, buying a car, credit cards, buying a house topics etc as their defense walls/mechanisms were already down and they already felt they were in a comfortable safe training environment to discuss their personal financial and consumer issues, no need for build-up activities.” (Trainer 2, Rio Tinto – With the Mob training, June 21, 2016);*
- *“Others chose pictures of personal stories / memories (such as a picture of a white man shaking a black man’s hand, for him it was about getting along, working and living together).” (Trainer 2, Rio Tinto – With the Mob training, June 21, 2016);*
- *One participant related a chosen photo to a desire for a kind of lifestyle for her children. “Participant chose was a photo of a TV with an island setting in the background, and she said she wished her kids could have a life like this.” (Trainer 2, Napranum Service Provider training, September 1, 2016);*
- *“Participant chose a black and white photo of a wharf with kids jumping off and this reminded her of when she lived on Mornington Island.” (Trainer 2, Napranum Service Provider training, September 1, 2016);*
- *(Photo) “...picked was a Christmas scene which is a big event for them... They have to save money for this as it is their special day.” (Trainer 2, Napranum Service Provider training, September 1, 2016);*

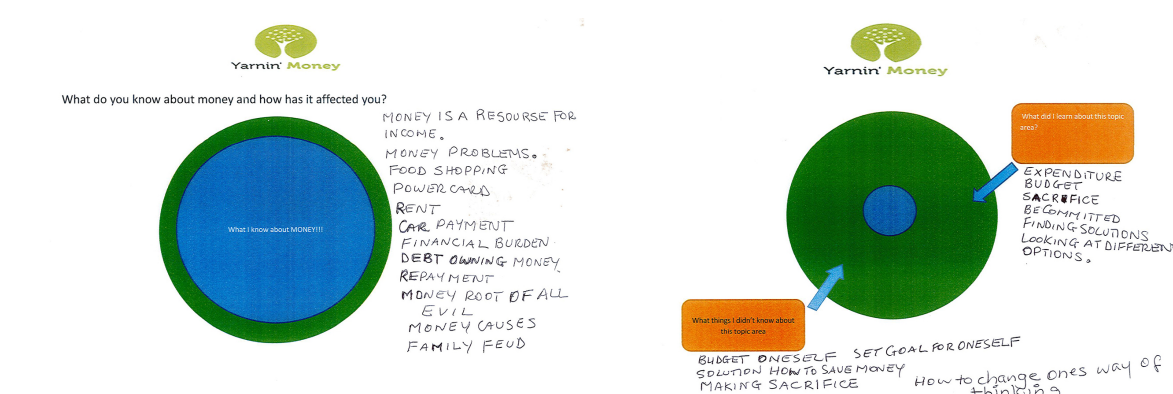
Key Finding [3]: The training provides an increase in financial capability knowledge

While ASIC posits that ‘knowledge is not a proxy for behaviour change’¹⁸, 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). 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;

¹⁸ 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>.

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 knowledge and skill of the topic area evaluated by the participant and gauge an understanding of what learning outcomes were achieved by the participant. 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 training 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.

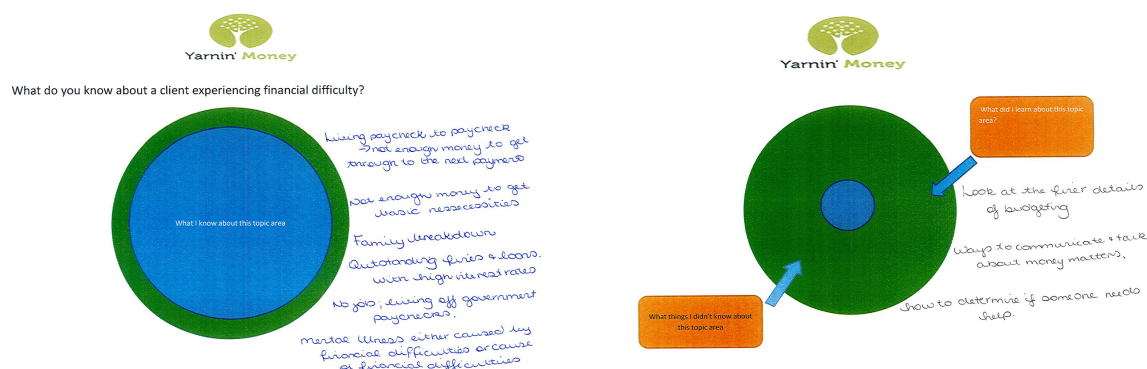


Money causes family feud
Family breakdown
Mental illness caused by financial difficulties
Financial problems and debts
Do not show up for work for the dole, cut off for 8 weeks – how to survive without money
Can cause dramas and jealousy but brings happiness around festive times
Goes as fast as it comes
Affects personal, social and business life
Good times don't last as long as the bad times

'How to change one's way of thinking'
'How life experiences can affect your financial situation'
'Ways to communicate & talk about money matters'
'Have strong goals'
'Set a goal for oneself'
'Supporting' – 'Know where to get help'
'How much it clears up where you spend your money'
'How to read interest, control your car loans'
'I learned about loan payments'
'How much money you spend in a year and how simple it is to save money'
'I didn't know about how you can budget money/put money away for holiday'
'ICAN is a very useful tool in helping Indigenous people with financial issues'
'Everything was knowledgable'
'Best information I've got in any program and financial situations, very effective'

Above: Left: Cause / Effect response to 'What do you know about money and how it has affected you?'; **Right:** Responses to how YM training has assisted in changing mindsets about money across several domains (With the Mob training across two sites: Mapoon and Rio Tinto).

Across the Service Provider and With the Mob training responses, participants identified both cause and effect ideas about their views of money. In the categories 'What do you know about money and how has it affected you?' and 'What do you know about a client experiencing financial difficulty?', the context of living in remote Indigenous communities underpinned the responses on limited: employment, income and housing. Further responses highlighted how participants felt money impacted upon them, by way of family breakdown, financial problems and debts, and mental and stress related issues.



Structural issues
 Not having enough money
 Limited to no jobs available
 Low incomes
 Limited to no housing available
 Outstanding fines
 Mental illness... cause of financial difficulties
 Living paycheck to paycheck to get through to the next payment
 Not enough money to get basic necessities
 Reliance on government benefits
 List of basic living necessities
 Puts food on the table
 No money no dream
 Families asking for money for their habits
 Giving money away without thinking
 Not thinking before I spend

'Look at the finer details of budgeting'
 'How to more accurately budget'
 'Cutting expenses'
 'Making sacrifice of spending money on expensive things'
 'How to set a budget'
 'Yarnin' Money Wheel – to develop a budget and how I can assist others to budget'
 'Strategies to use'
 'There were a lot of things that I didn't know, like for example, how to budget properly'
 'The things I didn't know is that budgeting really helps you save heaps'
 'Effective information about the art of budgeting and how you can really save if you really want to accomplish a future goal'
 'I learned that budgeting seriously can buy you a home in 20+ years and paying a mortgage less than a fortnightly rent from a real estate property'

Above: Left: Cause / Effect responses to 'What do you know about a client experiencing financial difficulty?' (Service Provider training across three sites: Weipa, Rio Tinto and Mapoon); **Right:** Responses to how YM training has assisted in budgeting knowledge and skills.

The right-hand circle represents the knowledge and/or skills gained in the training. The responses have been divided into two categories: the first relates to specific ideas participants had that directly relate to budgeting itself. The second relates to how mindsets have changed towards money or ideas towards action in the areas of being provided with tools to change one's way of thinking, thoughts on how life experiences impact upon one's financial situation, how the training has provided the tools for participants to communicate and talk about money matters, how to find support and goal setting. Comments from Rio Tinto With the Mob centred upon an increase of knowledge of how to manage money, better understand and manage their loans, and how budgeting may also lead to being in a position to own a home.

Key Finding [4]: *Conditions and environment on training day impact upon training outcomes.*

The conditions and nature of the training and participant groups mean trainers need the flexibility to tailor training and evaluation needs to suit the training environment. The flow of a training session is impacted by a number of conditions, which when met, allows for the 'yarn' to develop between trainers and participants. These conditions provide for a safe, uninterrupted training environment. The logistics of the training requires: community buy-in at a stakeholder level (for participant numbers and an appropriate training space), a quiet room, access to resources (computer, Internet), and participants who are able to stay for the duration of the training.

The trainers met a number of logistical difficulties in delivering training via a job services organisation in Weipa, when delivering to two, separate groups (Service Provider and With the Mob) that involved staff of the organisation. Where there was staff interest to join the training on the day, the trainers adapted to fit more participants. Logistically, this meant moving training rooms to suit the participant requests. The trainers felt the activities were disturbed by the environment in which the training was delivered. While the training well received overall, distractions such as phones ringing, people walking in and out of the reception area, disturbed the 'flow' of the activities, where trainers felt the physical space impacted upon the learning outcomes.

Trainers may also have little to no control over the environment in which they deliver training to. The With the Mob training delivered to job seekers from the Napranum Aboriginal community was conducted in the job network shed. There were a number of restrictions placed on the trainers on this occasion where there was no electricity, tables or Internet in the training room, and time was limited due to a number of participants needing to leave early on the day. The trainers adapted to the change of conditions, and placed the participants in smaller working groups. This was aided by the job services organisation being able to provide laptops to each group, so the Money Smart budget activity was able to be delivered and worked on in small groups, instead of a large, single group activity. Due to time constraints, the trainers chose not to deliver the photo narrative activity. It was felt by the trainers that this impacted upon the overall flow of how the activities build upon one another, to create both the 'yarn' and learning outcomes. Trainers noted that without the opportunity for participants to share their personal stories in the Photo Narrative, that the subsequent timeline activity did not flow in the same way.

The small group dynamic allowed for new observations by the trainers. The trainers felt literacy issues may have arose for some participants. However, they also observed the small group dynamic allowed for peer-to-peer learning to develop during the Yarnin' Money Wheel and Money Smart budget activity. The trainers observed participant interaction and helping each other through the activities, where the trainers acted in a much more hands-on capacity, moving between the groups to work with them in each activity. The trainers felt that more people had the opportunity to interact with the Money Smart budget, where group conversations centred around individual stories. One participant mentioned he had used the Money Smart budget previously, and was able to assist other participants through the activity. The participant mentioned he was not able to gain access to the resource on his own due to no Internet access, and was pleased to have been provided this resource through the training.

The Mapoon With the Mob training delivery also experienced disruptions which required the trainers to adapt to circumstance, when training in a large work shed, where a dog fight broke out in the shed during training. Distractions were further exacerbated by people coming in and out of the shed to make coffee and phones ringing. The trainers felt that the distractions impacted upon the training flow, but did not impact on being able to create the 'yarn'. The trainers felt that literacy issues may have arisen during the written evaluation activities and asked for alternative evaluative methods which does not require writing for participants.

Trainers noted:

"You can see the difference when the whole presentation is not done. The actual concept can be missed as it is a step-by-step process and if we go ahead without the whole program, then the wow factor ['a-ha' or 'teachable moments'] and what it means may be jeopardised in the end."

However, where conditions and training environment are met, the trainers felt the sequence of activities flowed better, leading to 'a-ha' moments and learning outcomes. The Rio Tinto With the Mob, Napranum Service Provider and Pormpuraaw training sessions were organised with participation by local stakeholders and participants were engaged in the training. While training venues with good conditions are ideal, it is important to note the flexibility and adaptability of the trainers to deliver the Yarnin' Money training in all environments and to a diverse set of participants.

Key Findings [5 & 6]: *The training delivery and activities create opportunities for 'teachable moments'; The training delivery and activities create opportunities for 'teachable moments' and transformative learning with a link to participants expressing self-efficacy.*

The training delivery and activities create opportunities for 'teachable moments' and transformative learning. There is an identified link between where 'teachable moments' are identified in a training session and participants expressing pre-contemplative and contemplative self-efficacy for financial capability. There is an identified progression of how teachable moments are identified and occur:

- The manner in which personal, family and community financial and consumer issues are discussed and interpreted via the Yarnin' Money training, followed by how students view these issues as a result of the training;
- These are identified as transformative learning points, which are discussed by participants as having the insight or tools to make changes to how they interact or manage their personal finances, as well as how they may use the tools to discuss money with family.

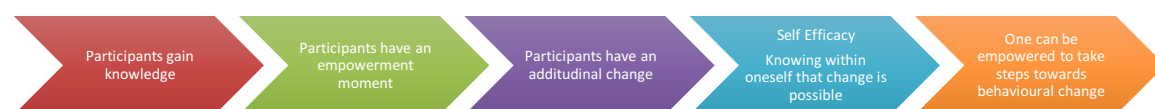


Figure 4: Process of teachable moments

Teachable moments have been identified by the trainers as a moment occurring in the training, when participants have an 'a-ha' moment, a moment of understanding or clarity. The trainers note that they can see, feel or locate when an 'a-ha' moment occurs for a participant or group of participants. They have been identified within the Yarnin' Money Wheel and Money Smart budget group activities, specifically in how participants noted that these activities provide tools for them to use, both for themselves and with family members.

A key theme arose in the area of how, through the Money Smart budget activity, participants came to have a larger understanding of how much they spend, when they were able to view costs and expenditure over longer periods of time. Trainers commented that participants were 'shocked' to see how much they spent on items when captured as annual figures. The trainers noted this catalysed further discussion by the participants of how they could manage or mitigate those high costs by making small, personal changes in spending.

A recurring theme arose among participants specifically in the Service Provider and Rio Tinto training session, where the Money Smart budget activity catalysed discussion on home ownership. The trainers identified two participants who experienced 'a-ha' moments when completing the Money Smart budget activity. In these instances, the participants (1-Napranum Service Provider & 2-Rio Tinto With the Mob) identified a desire and motivation to wanting to enact a pathway to home ownership. The trainers noted a direct correlation between the participants' involvement in doing their personal budgets Money Smart budget activity and the participant comments, where discussion centred around a comparative analysis of the cost of renting versus the cost of making mortgage repayments.

Key Finding [7]: *Participants felt the training provides them with the tools to have conversations with family and friends about money (positive and more difficult conversations were identified).*

A key theme arose around participants expressing that the Yarnin' Money training provided them with the tools to be able to have conversations with family and friends about money, in both positive ways and in more difficult conversations. Participants across both the Service Provider and the With the Mob trainings noted that there are often cultural obligations associated with how they handle their money, where there is often pressure to share or give money to family members.

During the Napranum Service Provider training (June 20, 2016), participants noted they

- *"don't want to talk about money as it is hard to save because they are continuously asked to loan it out which is bound up with cultural issues"* (Trainer 2 Observation).
- *"every time they brought up the subject of money with a family member, they would be told that it was none of their business and to stay out of it"* (Trainer 1 Observation).

The trainers observed that participants said they were looking for methods to be able to discuss money with family members, and felt the Yarnin' Money Wheel was an appropriate tool to be able to do so. The trainers observed confidence by the participants when using the tool:

- *"The participants thought that sitting down in an environment where they could go through the process of a yarn and look at the money wheel, and by talking about things*

outside money first and then capturing that within the wheel was a good approach”
(Trainer 1 Observation);

- *“They were excited about using this method with their family”* (Trainer 1 Observation)

The Rio Tinto With the Mob training yielded similar responses, where trainers described the participants as persons within a certain income bracket. Discussion among the group focused on how the participants could seek ways to balance cultural obligations (where money is concerned) with how to take better control of their own money. Here discussions centred upon *“not denying cultural obligations but how to use the Yarnin’ Money tools to find ways to have the conversations without offending a family member”* (Trainer 2 Observation). Trainers noted participant responses that the Photo Narrative, Positive/Negative behaviour activity and Timeline activity gave them increased confidence to “have that yarn with family” while the Money Wheel and Money Smart budget gave them physical tools to carry out those conversations (Trainer 2 Observation).

Key Finding [8]: *There are challenges met by the current evaluation strategy which requires remodeling to suit both trainers and Yarnin’ Money participants.*

The evaluation process has been limited by how the program is structured, and how often Yarnin’ Money team members are able to travel to remote communities (limitations of funding for ongoing travel). These limitations impact on how evaluative data may be collected and by whom. The structure of the program originally provided for 2x trips to each identified community, whereupon the first training delivery was to be delivered to Service Providers, with the second, subsequent visit to deliver the ‘With the Mob’ training. The original evaluation strategy sought to have the YM trainers carry out on-site evaluations at the time of training, with an opportunity to carry out follow up evaluations on medium and longer term impacts of the program, at the second visit to the same community. However, due to challenges met in participant numbers early on in the program, changes were made to how the 2x community trips were carried out, which has impacted on the original evaluation strategy.

In seeking to meet the challenges of raising participant numbers in each training, a change was proposed to how the 2x community trips would be carried out. A pre-engagement trip to the Western Cape area was conducted by the trainer to engage stakeholders and community buy-in. The pre-engagement trip was found to be successful, raising participant numbers significantly. Upon the second trip to the region, several training deliveries were conducted in partnership with local stakeholder organisations. The evaluation strategy was embedded into the training delivery component program at the onset: trainers were to carry out the bulk of the evaluation on-site, with the hope of being able to conduct follow up interviews with past training participants upon the second trip. Incorporating the necessary pre-engagement trip into the program has impacted upon how the original evaluation strategy was to be conducted, as funding does not permit a third trip back to the community for evaluation follow up.

Trainers noted difficulties in being able to deliver training and simultaneously conduct evaluations, with difficulties met in being able to balance their focus on the training content and building trust from the onset of each training session, with the evaluative requirements. Trainers noted that the nature of some evaluative activities or the way the tools were implemented needed to change, in order to suit the training environment and participant needs. Ongoing work has been conducted to ensure there is an understanding of the need for

evaluation to include trainers' views of what they see as appropriate and achievable methodologies. Due to issues arising with seeking to implement the original materials, these have been reviewed in this reporting period. The key issue highlighted in the evaluation space is the challenges, particularly for Indigenous peoples, when there is a perceived sense by participants that there are strings attached to the training. Trainers noted a sense of unease by participants when the participant surveys were provided, and noted responses by participants that the evaluative requirements (Participant Survey) undermines the trust relationship built in the training and of itself, undermines their training outcomes.

The issues described above note a consistent theme of challenges met in seeking to evaluate the program. Trainers highlighted that evaluation requirements are at times onerous, interrupting the flow of delivery. The surveys seek to gain an insight into effectiveness: whether or not the training promotes self-efficacy in financial capability, if and what kinds of new knowledge and skills are learned, as well as to measure training efficiency. In reviewing participant survey responses, it is clear that there are challenges to how participants are filling out the surveys themselves (discussed below).

It has taken time to test the evaluation tools and to understand the challenges met by the current evaluation strategy. The testing of the tools in Year 2 suggest that the current evaluation requires remodeling to suit both trainers and Yarnin' Money participants.

Measurement tools

At the onset of the program four evaluative tools were created to measure three key areas: quality feedback, context data and project impact:

- **Participant Survey** – Quality feedback is inputted into the program from training participants for purposes of testing: internal and external indicators;
- **Key Informant Survey** ("Community Perspective") – In addition to desktop research, context data is provided via a community perspective survey, allowing the program to gain insight into a community's contextual social and cultural conditions;
- **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.

In the reporting period, data collected via these tools have assisted ICAN to examine each tool's validity^{19,20} (referring to 'the quality of the inferences, claims, or decisions drawn from the scores of an instrument'²¹).

¹⁹ Zappalla, Gianni. 2014.

²⁰ Triangle Consulting. 2015. 'Validity and reliability of the Outcomes Star.'

²¹ Chen, Eric. 2002. 'Standards and guidelines for validation practices: development and evaluation of measurement instruments.' *Validity and validation in social, behavioural, and health sciences*. Social Indicators Research Series 54. Switzerland: Springer International Publishing.

Observation & Field Notes tools

At the onset of the program, the four tools were created as a method to measure the validity of the findings. Triangulating the data collected from each tool would present perspectives of 1) the training sessions (by both participants and trainers) and 2) the wider community context in which each training session occurs (from the perspectives of both a 'key informant' from each community and the trainers in their observations and field notes). The Trainers noted that the *Observation Form* and *Trainer's Field Notes* tools were not successful methods of capturing data:

- Trainers expressed that trying to capture real time observation undermined the potential positive outcomes that result from training built on the development of a trust relationship;
- Trainers set out to capture both the training session observation form and Trainer's field notes after training sessions;
- At times, there were delays in capturing the above data, which affected being able to recall 'real-time' observations;
- Writing out each form was onerous on the Trainers, and they requested an alternative method or tool to capture these two pieces of data;

An alternative method was implemented in the reporting period. Trainers moved to a shared voice recording of their observations, conducted post each training session. A portable recording device was provided to the trainers in early 2016. The trainers use the device post-training to answer questions outlined in the 'Observation Form', which are then transcribed. The trainers note the new method has presented an opportunity to debrief post-training, which has been a valuable way for them to review what worked, what hasn't worked and why. The recordings create a detailed overview of highlights and challenges met in training, allowing for the trainers to disseminate this information and discuss the issues. It is a useful tool to understand logistics of the training day, provides thoughtful commentary by the trainers on issues arising, as well as a comparative analysis of similarities or differences between training deliveries across different communities and contexts.

Participant Survey

The trainers have experienced varying responses to the Participant Survey tool, noting that there have been instances where challenges were met by participants in:

- Not wishing to fill out the survey;
- Participants stating, they felt the survey meant there were 'strings attached' to the training, impacting upon the trust built during training;
- Possible literacy issues.

These may be explained by the participant responses:

- Survey responses at times left blank;
- Questions seeking to locate how a particular skill learned in the training will be implemented post-training – have responses such as: 'Agree'; 'Yes'; 'Budgeting';

- Questions seeking to locate if there been anything in this training that has changed one's view of money / financial situations –repeated responses such as: 'Budget my money; 'Save money'.

However, the participant survey has also yielded thoughtful responses for how the training has impacted upon participants in positive ways. Respondents noted interest in the material, stating that their views of money and how to manage it had changed as a result of the training.

Weipa – With the Mob training, Sept. 1, 2016

- *It was good, show us how to Budge[t] money* – P4, With the Mob, Weipa, Sept. 1, 2016;
- *The feeling I got today from this workshop, is that changing our way and living a better view of spending, saving can be reach by setting goal* – P6, With the Mob, Weipa, Sept. 1, 2016;
- *Very interesting to me maybe it will help me & my family members to budget some money aside for our children & coming future; And its also good; Value of money* – P7, With the Mob, Weipa, Sept. 1, 2016;

Rio Tinto – With the Mob training, June 22, 2016

- *It has changed my view a lot* – P2, Rio Tinto, Weipa, June 22, 2016;
- *I had an idea (sort of) about budgeting. By doing this training it has cleared it up and made it easier to understand the importance of saving & budgeting* – P2, Rio Tinto, Weipa, June 22, 2016
- *Yes it gave me a little bit of understanding how to budget & how much we really spend* – P4, Rio Tinto, Weipa, June 22, 2016;
- *Saving is better then taking out a loan, Best to own things outright, Cut down on wants* – P7, Rio Tinto, Weipa, June 22, 2016;
- *Made me feel that I can make big changes how to budget in the future* – P8, Rio Tinto, Weipa, June 22, 2016;
- *It's changed my personal view of how to budget or manage money properly* – P10, Rio Tinto, Weipa, June 22, 2016;

Napranum – Service Provider training, June 21, 2016

- *Yes, I feel I have a tool or a ground to stand on to allow strength to overcome my weaknesses* – P1, Napranum, June 21, 2016;

Weipa – Service Provider training, September 1, 2016

- *I feel like I have aged 5 years. I'm 20 worrying about financial. I loved the course. Awesome presenters bring such a good vibe, I have taken a lot from the course which is just what I wanted* – P1, Weipa, September 1, 2016;
- *Will benefit my people in my community of Napranum. Reality of a break down of budgeting our money for the future* [Refers to Money Smart budgeting tool delivered in training] – P2, Weipa, September 1, 2016;
- *The importance of financial control* – P4, Weipa, September 1, 2016.

The team is looking at a more holistic approach to embedding participant responses into the training delivery itself, without requiring participants to fill in a written response at the end of each training session.

Further evaluation challenges

To date, there have been difficulties in carrying out post-training, follow-up surveys with community residents. A number of issues have arisen which has presented challenges in how follow up work was to be conducted. These include:

1. A number of persons undertaking Service Provider training in the Northern Peninsula Area were located in one community organisation. Post-training, the community organisation experienced high turn-over and a number of the participants no longer worked at the organisation. One person left the community.
2. Participants for the With the Mob training delivered to the Northern Peninsula Area were sourced from job seekers connected with a job services organisation. In this instance, ten participants were supplied to the YM training by the organisation. Email addresses or contact phone numbers were not supplied for the evaluator to conduct follow up work with the participants. The evaluator sought to contact participants through the job network itself and other networks, with no response to date.
3. In 2016, contact details for participants were collected during YM training sessions. Several phone calls, voice messages and text messages were placed to seek follow up interviews. After not receiving responses, it was felt that cold-calling participants to carry out follow up surveys was not appropriate. The team is working on a more coordinated approach involving community stakeholders to contacting former participants for follow up work.

Future Endeavours

In 2017, ICAN will seek to understand how the Yarnin' Money training created impact for student participants in three key areas. Specifically, ICAN will seek to understand how the Yarnin' Money training created impact for student participants in three key areas. Specifically, it will endeavor to understand: if the training resulted in: a new thought process and/or uptake of personal or family budgets and why; if the training prompted financial conversations with family and/or friends; and what kinds of financial skills have been able to be put into practice;

In the last year of the program, follow up surveys will be conducted with former YM participants. The follow up work will involve the whole team, in order to ensure a coordinated, culturally safe approach to conducting the surveys.

Follow up surveys will be conducted with student participants of the Yarnin' Money program. The surveys will seek to ask the following questions:

1. Did the training prompt you have financial conversations with family and friends?
2. As a result of this training, in what ways have you (or do you):
 - a) Thought differently about money or issues affecting money? In what ways?
 - b) Do anything differently with your money? ie. How you spend, save, purchase goods;
 - c) Thought about keeping a budget?

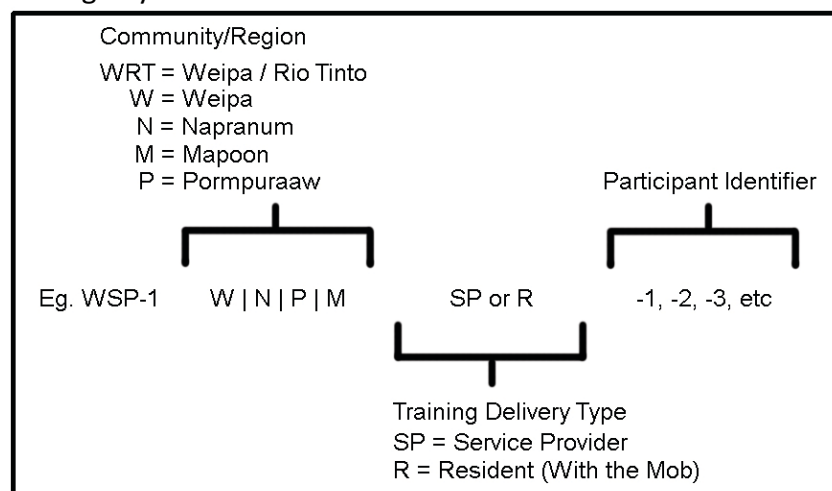
- d) Do you now keep a budget – personal, or a family budget?
- e) If yes, why has budgeting become important to you?
- 3. What other financial skills have you been able to put into practice? / What kinds of habits have you changed, as a result of doing the Yarnin' Money Training?
- 4. Are there any other ways in which the Yarnin' Money training has made a personal impact (influence or an effect) on you?

Recommendations:

- 1. Review how evaluation work is conducted in Year 3;
- 2. Seek alternate ways to capture participant responses, embed new evaluation activities into training sessions, while maintaining consistency;
- 3. Explore a 'before-after' activity (in addition to knowledge 'circle' tools) into the training delivery itself;
- 4. Seek to attach follow up work with other community visits in other ICAN program areas;
- 5. Seek to involve evaluative tasks at the onset of community stakeholder engagement, where evaluation follow up may be conducted with stakeholder involvement;
- 6. Case studies are to be collected and examined where 'teachable moments' were identified as impacting upon identified participants;
- 7. An examination of the building blocks of learning and storytelling as pedagogy.

Measuring 'Effectiveness'

Coding Key



Weipa – Rio Tinto employees [June 22, 2016]

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? If yes, please list.	
Participant 1 (WRTR-1)	It has changed my view a lot
Participant 2 (WRTR-2)	I had an idea (sort of) about budgeting. By doing this training it has cleared it up and made it easier to understand the importance of saving & budgeting
Participant 3 (WRTR -3)	Yes how to budget money
Participant 4 (WRTR -4)	Yes it gave me a little bit of understanding how to budget & how much we really spend
Participant 5 (WRTR -5)	Yes – how to budgeting money
Participant 6 (WRTR -6)	Loan a[nd] payments
Participant 7 (WRTR -7)	-Saving is better then taking out a loan -Best to own things outright -Cut down on wants
Participant 8 (WRTR -8)	Made me feel that I can make big changes how to budget in the future
Participant 9 (WRTR -9)	How much money I've spent without realizing the effects later
Participant 10 (WRTR -10)	It's changed my personal view of how to budget or manage money properly?
Participant 11 (WRTR -11)	Budgeting is very important!
Participant 12 (WRTR -12)	Just look carefully into what I spent my money on
Participant 13 (WRTR -13)	Yes. Money management, loan repayments, Interest on loans, rates.
Participant 14 (WRTR -14)	No coms.

Participant 15 (WRTR -15)	-Learnt how to budget. -Control loan -Understandable of interested.
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Q.2 To what extent do you feel this training has given you knowledge and skills to:					
1) Confidence to discuss money with someone (Family, friends, local community worker, financial counsellor and/or personal situation)					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
(WRTR -1)				X	
(WRTR -2)				X	
(WRTR -3)				X	
(WRTR -4)				X	
(WRTR -5)				X	
(WRTR -6)				X	
(WRTR -7)				X	
(WRTR -8)					X
(WRTR -9)					X
(WRTR -10)					X
(WRTR -11)				X	
(WRTR -12)				X	
(WRTR -13)				X	
(WRTR -14)					X
(WRTR -15)				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
(WRTR -1)				X	
(WRTR -2)				X	
(WRTR -3)				X	
(WRTR -4)				X	
(WRTR -5)				X	
(WRTR -6)				X	
(WRTR -7)				X	
(WRTR -8)				X	
(WRTR -9)					X
(WRTR -10)					X
(WRTR -11)				X	
(WRTR -12)					X
(WRTR -13)				X	
(WRTR -14)					X
(WRTR -15)				X	
3) Skills to think about and/or better manage money:					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
(WRTR -1)					X
(WRTR -2)				X	
(WRTR -3)				X	
(WRTR -4)				X	
(WRTR -5)				X	
(WRTR -6)				X	
(WRTR -7)				X	

(WRTR -8)				X	
(WRTR -9)					X
(WRTR -10)					X
(WRTR -11)				X	
(WRTR -12)					X
(WRTR -13)					X
(WRTR -14)					X
(WRTR -15)				X	

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

(WRTR -1)	Accessing the usb stick that was given/provided and website*
(WRTR -2)	I will definitely be using the budgeting tool given to help me accomplish my goals. Thank you!
(WRTR -3)	How to saving money
(WRTR -4)	Wisely
(WRTR -5)	Cut down on things that I want
(WRTR -6)	Yes
(WRTR -7)	Cut down on things that I want
(WRTR -8)**	--
(WRTR -9)	-Share with others -Put it into action
(WRTR -10)	I would use the skills to teach myself, children & family/families
(WRTR -11)	Monthly budgeting tables
(WRTR -12)	Manage and save more of my money at home with my family
(WRTR -13)	Yes it will be a necessity to my money management now
(WRTR -14)	Talk about it.
(WRTR -15)	Cut down on things that I want

*Refers to Money Smart website & budgeting tool delivered in training.

**[No response provided]

Q.4 Could you list any highlights from this training, that stood out for you?

(WRTR -1)	No everything was useful and handy
(WRTR -2)	Definitely the budgeting calculation program*. I think it is going to make my budgeting a lot clearer
(WRTR -3)	Cut down thing I want
(WRTR -4)	BUDGETING
(WRTR -5)	Money Survey budget* was great
(WRTR -6)	Budgeting skills
(WRTR -7)	Money Smart budget was great
(WRTR -8)	Budgeting
(WRTR -9)	The whole of the training was an eye opener for me from my past to now. I now have children in my care it's a very big difference. "Budget is now important to me"
(WRTR -10)	Budget
(WRTR -11)	Calculating interest
(WRTR -12)	Planning my year spending and saving
(WRTR -13)	Budgeting skills was excellent. Interest rates. Knowledge. Money saving.
(WRTR -14)	Learning and listening

(WRTR -15)	Money Smart budgetted
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*Refers to Money Smart budgeting tool delivered in training.

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 to help a family member, friend or community member	Seeking support from ICAN relating to a personal financial issue	Seeking further training like this one for yourself	Would like to stay in touch with ICAN relating to any future financial literacy training
(WRTR -1)				X
(WRTR -2)*				
(WRTR -3)	X	X	X	X
(WRTR -4)			X	
(WRTR -5)	X	X	X	X
(WRTR -6)				X
(WRTR -7)	X	X	X	X
(WRTR -8)	X	X		X
(WRTR -9)	X			
(WRTR -10)	X	X	X	X
(WRTR -11)		X		
(WRTR -12)		X		X
(WRTR -13)		X		
(WRTR -14)	X			
(WRTR -15)	X	X	X	X

*[No response provided]

Napranum [June 21, 2016]

Service Provider 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 (NSP-1)	Yes, I feel I have a tool or a ground to stand on to allow strength to overcome my weaknesses
Participant 2 (NSP-2)	Financial situation
Participant 3 (NSP-3)	

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
NSP-1					X
NSP-2				X	
NSP-3				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
NSP-1					X
NSP-2				X	
NSP-3					X
3) Skills to think about and/or better manage money:					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
NSP-1					X
NSP-2				X	
NSP-3					X

Q.3 How will you use the skills learned from this training?	
NSP-1	By educating my family on this
NSP-2	To assist people in community who may have issues with budgeting money
NSP-3	Tell the families in the community

Q.4 Could you list any highlights from this training, that stood out for you?	
NSP-1	Changing my mindset from Negative to Positive on money handling & budgeting
NSP-2	Money tree Budget table
NSP-3	1) How to budget money 2) how to buy your own home

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
NSP-1		X	X	
NSP-2			X	X
NSP-3*				

*[No response provided]

Pormpuraaw [September 20, 2016]

Service Provider 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 (PSP-1)	Identifying where money is spent
Participant 2 (PSP-2)	There is a lot of help if you know where to look
Participant 3* (PSP-3)	

*[No response provided]

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
PSP-1					X
PSP-2					X
PSP-3					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
PSP-1					X
PSP-2					X
PSP-3					X
3) Skills to think about and/or better manage money:					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
PSP-1					X
PSP-2					X
PSP-3					X

Q.3 How will you use the skills learned from this training?	
PSP-1	Do a budget for myself and the client
PSP-2	Applying them in my own personal situation & seeking more information in an effort to help them
PSP-3	When speaking with a clients. And getting them to be actively involved

Q.4 Could you list any highlights from this training, that stood out for you?	
PSP-1	All that was listed in doing up the budget list
PSP-2	Overall good, great resources to go away with
PSP-3	Selecting photo and explaining what it meant to me

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
PSP-1	X	X	X	X
PSP-2*				
PSP-3*				

*[No response provided]

Weipa – My Pathway [August 30, 2016]

My Pathway Service Provider 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 (WSP-1)	I feel like I have aged 5 years. I'm 20 worrying about financial. I loved the course Awesome presenters bring such a good vibe, I have taken a lot from the course which is just what I wanted
Participant 2 (WSP-2)	Will benefit my people in my community of Napranum. Reality of a break down of budgeting our money for the future*
Participant 3 (WSP-3)	Yes this Yarnin' Money would have been ideal for my husband – as he don't know the value of money
Participant 4 (WSP-4)	The importance of financial control
Participant 5** (WSP-5)	--
Participant 6** (WSP-6)	--
Participant 7 (WSP-7)	Not really interested due to career prospects not happening

*Refers to Money Smart budgeting tool delivered in training

**[No response provided]

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

Q.3 How will you use the skills learned from this training?	
WSP-1	I'm not sure. I'm 20 so I'm still learning the ropes but I still have an idea what financial saving, and how to budget
WSP-2	Start my children off on business ventures
WSP-3	Talk to family members and friends on the importance of money
WSP-4	Going home to do my budget
WSP-5	To help educate people to save money or live comfy.
WSP-6	Budgeting
WSP-7	To work out a budget

Q.4 Could you list any highlights from this training, that stood out for you?	
WSP-1	The Excel spread sheet* really good Opened me up to budgeting better
WSP-2	--
WSP-3*	Just the importance and the value of money. How some people takes for granted
WSP-4	The budget stuff

WSP-5	--
WSP-6*	Activities
WSP-7	The budget tools on spread sheet**

*[No response provided]

**Refers to Money Smart budget tool delivered in training

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
WSP-1	X	X	X	X
WSP-2			X	
WSP-3			X (Husband)	
WSP-4*				
WSP-5		X		X
WSP-6*	X	X	X	X
WSP-7	X	X	X	X

*[No response provided]

Weipa – My Pathway [September 1, 2016]

My Pathway 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 (WR-1)	Yes and help me how to save money
Participant 2 (WR-2)	I felt good. Help and support on how to save my money
Participant 3 (WR-3)	Yes, how I spend my money
Participant 4 (WR-4)	It was good, show us how to Budge[t] money
Participant 5* (WR-5)	--
Participant 6 (WR-6)	The feeling I got today from this workshop, is that changing our way and living a better view of spending, saving can be reach by setting goal
Participant 7 (WR-7)	Very interesting to me maybe it will help me & my family members to budget some money aside for our children & coming future. And its also good Value of money
Participant 8 (WR-8)	BUDGET EXPENDITURE

*[No response provided]

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

Q.3 How will you use the skills learned from this training?	
WR-1	How I can budget
WR-2	How to save money and Budgeting
WR-3	Try to set up a budget
WR-4	Save money, budget money
WR-5	How to budget
WR-6	Is to live the skills to reach our goal
WR-7	Sacrifice myself
WR-8	How to save

Q.4 Could you list any highlights from this training, that stood out for you?	
WR-1	Saving money
WR-2*	--
WR-3	Budget sheet

WR-4	Money Wheel
WR-5*	--
WR-6	The Money Wheel, was so good because it showed that things can work out
WR-7	How much money we spend every year
WR-8	BUDGET EXPENDITURE

*[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
WR-1				X
WR-2	X		X	X
WR-3				X
WR-4*				
WR-5				X
WR-6*				
WR-7	X	X	X	X
WR-8	X	X	X	X

*No response provided

NAPRANUM [August 31, 2016]

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? If yes, please list.	
Participant 1 (NR-1)	Eat less take out and make my lunch
Participant 2 (NR-2)	Nothing of note.
Participant 3 (NR -3)	Agree
Participant 4 (NR -4)	Yes, how to budget my money more
Participant 5* (NR -5)	--
Participant 6* (NR -6)	--
Participant 7 (NR -7)	I already knew about it and am wiser about more
Participant 8 (NR -8)	I can work on my saving easier than I thought
Participant 9 (NR -9)	Yes just to watch where your money go and try and save some money every payday so I can get something good for myself. And to give up some of the bad things I do, to save money
Participant 10	Very good

(NR -10)	Yes showing how much money I spend
Participant 11 (NR -11)	Very good
Participant 12* (NR -12)	--

*[No response provided]

Q.2 To what extent do you feel this training has given you knowledge and skills to:					
1) Confidence to discuss money with someone (Family, friends, local community worker, financial counsellor and/or personal situation)					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
(NR -1)				X	
(NR -2)				X	
(NR -3)					X
(NR -4)				X	
(NR -5)*					
(NR -6)					X
(NR -7)				X	
(NR -8)					X
(NR -9)					X
(NR -10)	X				
(NR -11)	X				
(NR -12)				X (More of how I can manage my money)	
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
(NR -1)				X	
(NR -2)				X	
(NR -3)				X	
(NR -4)				X	
(NR -5)*					
(NR -6)				X	
(NR -7)				X	
(NR -8)				X	
(NR -9)				X	
(NR -10)	X				
(NR -11)	X				
(NR -12)					X
3) Skills to think about and/or better manage money:					
	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
(NR -1)				X	
(NR -2)				X	
(NR -3)				X	
(NR -4)					X
(NR -5)*					
(NR -6)			X		

(NR -7)				X	
(NR -8)				X	
(NR -9)					X
(NR -10)	X				
(NR -11)	X				
(NR -12)					X

*[No response provided]

Q.3 How will you use the skills learned from this training?	
(NR -1)	To improve my budgeting
(NR -2)	To help me manage my finances
(NR -3)	Agree
(NR -4)	Save more money
(NR -5)	May use budget wheel to do further budgeting
(NR -6)	Saving my money
(NR -7)	Watching what I spend Learning to save a lot better
(NR -8)	Saving & having a better life style
(NR -9)	Just to think and watch how I spend my money
(NR -10)	Help others
(NR -11)	Keep doing it again and make change
(NR -12)	To manage how to spend

Q.4 Could you list any highlights from this training, that stood out for you?	
(NR -1)	The graph where you put your plan into sections*
(NR -2)	Powerpoint presentation**, the budget work sheet*
(NR -3)	Agree
(NR -4)	Save money for thing I want the most & I'll get it
(NR -5)	Wasn't boring Flowed at a learning level
(NR -6)	Monitoring my money
(NR -7)	Learning how to spend money carefully
(NR -8)	The Wheel The speech The exercise on the laptop*
(NR -9)	How much money I spend in a year
(NR -10)	All of it
(NR -11)	Money Smart Budge[t] Yarnin' Money Wheel How much we spending now, try not to spend too much! Save a little bit pocket money "Learn something new today"
(NR -12)***	--

*Refers to Money Smart budget tool delivered in training

**Refers to Money Wheel activity

***[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 issue to help a family member, friend or community member	Seeking support from ICAN relating to a personal financial issue	Seeking further training like this one for yourself	Would like to stay in touch with ICAN relating to any future financial literacy training
(NR -1)*				
(NR -2)*				
(NR -3)	X	X	X	X
(NR -4)		X		
(NR -5)*				
(NR -6)	X		X	
(NR -7)			X	
(NR -8)	X			X
(NR -9)*				
(NR -10)	X	X	X	X
(NR -11)	X	X	X	X
(NR -12)	X	X	X	X

*[No response provided]

Measuring 'Efficiency'

Weipa – Rio Tinto [June 22, 2016]

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): WRTR -1, WRTR -2, WRTR -4, WRTR -7, WRTR -9, WRTR -10, WRTR -12,	Participant(s): WRTR -3, WRTR -5, WRTR -6, WRTR -8, WRTR -11, WRTR -13, WRTR -14, WRTR -15			
Materials provided were helpful	Participant(s): WRTR -1, WRTR -2, WRTR -4, WRTR -9, WRTR -10, WRTR -12,	Participant(s): WRTR -3, WRTR -5, WRTR -6, WRTR -7, WRTR -8, WRTR -11, WRTR -13, WRTR -14, WRTR -15			
Length of training was sufficient	Participant(s): WRTR -2, WRTR -4, WRTR -9, WRTR -10,	Participant(s): WRTR -1, WRTR -3, WRTR -5, WRTR -6, WRTR -7, WRTR -8, WRTR -11, WRTR -12, WRTR -13, WRTR -14, WRTR -15	Participant(s):		
Content was well organised	Participant(s): WRTR -1, WRTR -2, WRTR -4, WRTR -6, WRTR -7, WRTR -9, WRTR -10, WRTR -12, WRTR -13,	Participant(s): WRTR -5, WRTR -8, WRTR -11, WRTR -14, WRTR -15			
Questions were encouraged	Participant(s): WRTR -4, WRTR -9, WRTR -10,	Participant(s): WRTR -1, WRTR -2, WRTR -5, WRTR -6, WRTR -7, WRTR -8, WRTR -11,			

		WRTR -12, WRTR -13, WRTR -14, WRTR -15			
Instructions were clear and understandable	Participant(s): WRTR -1, WRTR -2, WRTR -4, WRTR -6, WRTR -7, WRTR -9, WRTR -10, WRTR -13, WRTR -14,	Participant(s): WRTR -2, WRTR -3, WRTR -5, WRTR -8, WRTR -11, WRTR -12, WRTR -15			
Training met my expectations	Participant(s): WRTR -1, WRTR -4, WRTR -6, WRTR -9, WRTR -10, WRTR -13, WRTR -14,	Participant(s): WRTR -2, WRTR -3, WRTR -5, WRTR -7, WRTR -8, WRTR -11, WRTR -12, WRTR -15			
The presenter and/or presentation was effective	Participant(s): WRTR -1, WRTR -4, WRTR -6, WRTR -7, WRTR -9, WRTR -12, WRTR -13, WRTR -14,	Participant(s): WRTR -2, WRTR -5, WRTR -8, WRTR -11, WRTR -15			

Napranum – Service Provider [June 21, 2016]

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

Pormpuraaw – Service Provider [September 20, 2016]

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): PSP-1, PSP-2, PSP-3	Participant(s):			
Materials provided were helpful	Participant(s): PSP-1, PSP-2, PSP-3	Participant(s):			
Length of training was sufficient	Participant(s): PSP-1, PSP-2,	Participant(s): PSP-3			
Content was well organised	Participant(s): PSP-1, PSP-3	Participant(s): PSP-2,			
Questions were encouraged	Participant(s): PSP-1, PSP-2,	PSP-3			

Instructions were clear and understandable	Participant(s): PSP-1, PSP-3	PSP-2,			
Training met my expectations	Participant(s): PSP-1,	Participant(s): PSP-2, PSP-3			
The presenter and/or presentation was effective	Participant(s): PSP-1, PSP-3	PSP-2,			

Weipa – Service Provider [September 1, 2016]

My Pathway Service Provider 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): WSP-1, WSP-5, WSP-7	Participant(s): WSP-2, WSP-3, WSP-4, WSP-6,			
Materials provided were helpful	Participant(s): WSP-1, WSP-2, WSP-3, WSP-5, WSP-7	Participant(s): WSP-4, WSP-6,			
Length of training was sufficient	Participant(s): WSP-1, WSP-2, WSP-3, WSP-5,	Participant(s): WSP-4, WSP-6, WSP-7			
Content was well organised	Participant(s): WSP-2, WSP-3, WSP-5,	Participant(s): WSP-1, WSP-4, WSP-6, WSP-7			
Questions were encouraged	Participant(s): WSP-1, WSP-2, WSP-3, WSP-5, WSP-7	WSP-6,	WSP-4,		
Instructions were clear and understandable	Participant(s): WSP-1, WSP-2, WSP-3, WSP-5, WSP-7	WSP-4, WSP-6,			
Training met my expectations	Participant(s): WSP-1, WSP-2, WSP-3, WSP-5, WSP-7	Participant(s): WSP-4, WSP-6,			
The presenter and/or presentation was effective	Participant(s): WSP-1, WSP-2, WSP-3, WSP-5, WSP-7	WSP-4, WSP-6,			

Weipa – [August 31, 2016]

My Pathway 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): WR -6, WR -7, WR -8	Participant(s): WR -1, WR -2, WR -3, WR -4, WR -5,			
Materials provided were helpful	Participant(s): WR -3, WR -4, WR -6, WR -7, WR -8	Participant(s): WR -1, WR -2, WR -5,			
Length of training was sufficient	Participant(s): WR -6, WR -7, WR -8	Participant(s): WR -1, WR -2, WR -3, WR -4, WR -5,			
Content was well organised	Participant(s): WR -6, WR -7, WR -8	Participant(s): WR -1, WR -2, WR -3, WR -4, WR -5,			
Questions were encouraged	Participant(s): WR -4, WR -6, WR -7, WR -8	WR -1, WR -2, WR -3, WR -5,			
Instructions were clear and understandable	Participant(s): WR -4, WR -6, WR -7, WR -8	WR -1, WR -2, WR -3, WR -5,			
Training met my expectations	Participant(s): WR -6, WR -7, WR -8	Participant(s): WR -1, WR -2, WR -3, WR -4, WR -5,			
The presenter and/or presentation was effective	Participant(s): WR -6, WR -7, WR -8	WR -1, WR -2, WR -3, WR -4, WR -5,			

NAPRANUM – [August 30 2016]
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): NR -4, NR -6, NR -7, NR -8, NR -9, NR -10, NR -11, NR -12	Participant(s): NR -1, NR -2, NR -3,			NR -5,
Materials provided were helpful	Participant(s): NR -4, NR -5, NR -6, NR -7, NR -9, NR -10, NR -11,	Participant(s): NR -1, NR -2, NR -3, NR -8,			
Length of training was sufficient	Participant(s): NR -4, NR -5, NR -7, NR -9,	Participant(s): NR -1, NR -2, NR -6, NR -8, NR -11, NR -12		NR -10 [More time]	
Content was well organised	Participant(s): NR -3, NR -4, NR -5, NR -7, NR -9, NR -11,	Participant(s): NR -1, NR -2, NR -6, NR -8, NR -10, NR -12			
Questions were encouraged	Participant(s): NR -2, NR -3, NR -4, NR -7, NR -9, NR -12	NR -1, NR -8,	NR -5, NR -6,	NR -10, NR -11,	
Instructions were clear and understandable	Participant(s): NR -2, NR -3, NR -4, NR -5, NR -6, NR -7, NR -8, NR -9,	NR -1, NR -10, NR -11, NR -12			
Training met my expectations	Participant(s): NR -4, NR -5, NR -6, NR -7, NR -8, NR -9,	Participant(s): NR -1, NR -2, NR -3, NR -10, NR -11, NR -12			
The presenter and/or presentation was effective	Participant(s): NR -4, NR -5, NR -6, NR -7, NR -8, NR -9,	NR -1, NR -2, NR -3, NR -10, NR -11,			

'Community Perspective' – Context Data



Mapoon Community Perspective

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?

- I do everything online (banking).
- Nearest bank is 68 kms away (Weipa), I don't use that bank.
- A lot of people don't have online banking, people ask me to help them at my work with online banking.
- One teller machine at the store, we've had a lot of trouble with the storms and stuff (storms affecting the internet/banking)
- The shop was closed due to the storms, the ATM, Teller machine weren't working. It happens quite often.
- Hopefully they've got new machines, it was closed yesterday, so hopefully its fixed.

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

No

Are there any kinds of particular support services that community people would like to see in their own community?

- We need something like Policing, definitely Police, it's a major one.
- With the drinking, bashings, domestic violence.
- Also something for the teenagers, early school leavers, some trainings and jobs for them.

Are any of the following, a BARRIER for community people to be able to access services or support:

- ✓ Lack of transportation
- ✓ Limited incomes
- ✓ Family obligations – Few issues that surround around young couples.
- ✓ Other (Please list): Some people lack of confidence, shyness, not being confident to ask or speak up.

Would you like further support in the following areas? Check all that apply:

- ✓ Seeking support from ICAN, to help people with money or car problems
- ✓ Would like ICAN to do more financial literacy training in the community
- Didn't really know what ICAN does but will look it up on the website.



Yarnin' Money

Weipa Community Perspective

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?

- There is the Bank of Qld Country Credit Union
- ATM in front of this Bank – They charge about 3 to 4 bucks to use
- ATM at the Weipa Service Centre opposite Western Cape College – Charge 3 to 4 bucks to use.
- All the pubs have one, Alby, Bowlies, Golfies. (Albatross Resort, Bowls Club, Golf Club) – Charge 3 to 4 bucks to use.
- The Golfies one (ATM) takes to long, waiting for ages for it to process.
- Cheaper to get it (money) from Woolworths, no charge, \$500 max a day you can withdraw. We use that to withdraw.

How do you pay your bills?

- Withdraw from Woollies, then go to the bank (Bank of Qld Country Credit Union) to pay RIO Tinto our rent and electricity.
- I use online banking BPay for other bills.

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

No

Are there any kinds of particular support services that community people would like to see in their own community?

- Money related program for the mob, they don't know how to budget.
- Big drinking problem up here, from high school (age) upwards.
- You see kids just out of high school drinking, then into RIO drinking.
- Something to do with Mental Health Services (up here)
- Youth Programs; all the stealing of cars is done by youth, boredom, nothing to do besides drink.

Are any of the following, a BARRIER for community people to be able to access services or support:

- ✓ Lack of transportation – You see the mob walking from Napranum into Weipa to shop.
- ✓ Limited incomes – Not everyone is in the mines, living in a mining town is expensive.
- ✓ Family obligations – Yes of cause.
- ✓ Other (Please list): An example provided – When people go to meetings and items are discussed and people nod and agree to decisions but really not fully understanding what's happening. A lack of understanding the process and outcome,

Would you like further support in the following areas? Check all that apply:

- ✓ Seeking support from ICAN, to help people with money or car problems
- ✓ Would like ICAN to do more financial literacy training in the community
- ✓ Running sessions for Mypath people who are on the dole
- ✓ Running sessions out in the communities, but keep it simple, basic stuff.
- ✓ Run programs with the LAP trainees, they get big pay and don't know what to do with it. (Local Aboriginal Person Traineeship, RIO TINTO)



Pormpuraaw Community Perspective

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?

- We have 3 ATM's in the community
- Our Post Office has banking, Commonwealth Agent.
- I do my banking online.

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

- Pay loans are big in the community
- Always your high interest loans who get people into financial troubles.

Are there any kinds of particular support services that community people would like to see in their own community?

- More help to consolidate debts
- A service that can work out financial plans, financial assistance, Financial advice.
- Otherwise it's the payday loans as the option.

Are any of the following, a BARRIER for community people to be able to access services or support:

- ✓ Lack of transportation
- ✓ Limited incomes
- ✓ Family obligations
- ✓ Other (Please list): Alcohol and gambling. Some drug use, marijuana use which impacts on someone's financials.

NOTE: A reduce barrier is the cost of airfares being decreased.
Before flights were \$800-\$1000 return now they are \$199 return.

Would you like further support in the following areas? Check all that apply:

- ✓ Seeking support from ICAN, to help people with money or car problems
- ✓ Would like ICAN to do more financial literacy training in the community
- ✓ Access to financial aid, financial knowledge for people seeking assistance.

If this isn't there then people look for the short and easy way, payday loans, to fix their problem short term.