



Yarnin' Money

Report 2019

Acknowledgements

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ICAN respectfully acknowledges the Traditional Owners of these Lands, Sea and Water, that we are privileged to walk, to engage, to work on and to work with. We sincerely pay respect to our past Traditional Owners, Elders, family and loved ones that are not with us today, but are in spirit. ICAN also acknowledges the history, the resilience and the continual contributions of Aboriginal and Torres Strait Islander peoples of their Country.

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Executive Summary

In late 2014, the Indigenous Consumer Assistance Network (ICAN) received a grant from the Ecstra Foundation^[1] to create Yarnin' Money, a financial capability program wholly developed by and for Aboriginal and Torres Strait Islander peoples. In the 2014 grant round, Ecstra sought to fund projects that would: 'work to improve the financial literacy and money skills of Australians; provide practical materials that will advance financial literacy in Australia [and] expand the body of knowledge around financial literacy' (Financial Literacy Australia, 2014, p. 2). As one of the nineteen funded projects in 2014, ICAN piloted the Yarnin' Money financial capability program which would 1) develop unique financial capability educational content to meet the needs of Aboriginal and Torres Strait Islander peoples; 2) reach a significant number of people in remote and discrete Indigenous communities across North Queensland and the Torres Strait, and; 3) have the ability to scale.

With Ecstra funding, ICAN embarked on a journey to develop a methodology founded within Aboriginal and Torres Strait Islander ontologies (ways of being) and epistemologies (ways of knowing), so as to design a financial capability program that would align with one's own axiology (ways of doing) within their own cultural frameworks (Blue, 2016; Grieves, 2009). This methodology was purpose built so as to depart from traditional expectations of what financial literacy programs are expected to achieve and explore what could be possible when a financial capability program is developed and delivered from an Indigenous knowledges framework. In creating the Yarnin' Money program, we strived towards building a model for how Aboriginal and Torres Strait Islander peoples in Australia can develop meaningful financial capability knowledge and skills that align with Aboriginal concepts of wellbeing and 'lives lived well' (Grieves, 2009).

This report examines how ICAN developed and delivered a financial capability program through an Indigenous knowledges framework which involved Aboriginal epistemology and pedagogy, and how Aboriginal and Torres Strait Islander peoples acquired financial capability knowledge and skills through the Yarnin' Money program over the period of 2015 to 2018.

Key Findings & Recommendations

Key Finding #1: Financial capability training programs can thoughtfully engage Aboriginal and Torres Strait Islander peoples when Indigenous methodologies and knowledges are embedded into the design of training resources and methods of delivery.

Key Finding #2: The foresight of the Ecstra Foundation to fund ICAN to develop and deliver a financial capability program over a three-year period provided an appropriate investment of time needed to develop and deliver a quality training program to remote and discrete Aboriginal and Torres Strait Islander communities. The three-year period allowed ICAN to apply an action research approach for continuous quality improvement of the program.

Recommendation: Best practice methodologies and methods can be shared

across financial wellbeing programs and services, in order to 1) meet the cultural needs of Aboriginal and Torres Strait Islander peoples; 2) improve the quality of overall service delivery.

Key Finding #3: Yarnin' Money as a standalone financial capability training program has ability to be integrated into other state and federal government initiatives.

Recommendation: ICAN to explore further training opportunities for Job Seekers by developing/ delivering tailored training to meet the financial capability needs for this cohort.

Key Finding #4: Short-term, outreach financial capability programs with a mandate to scale will be limited in their ability to measure longer-term outcomes such as behavioural change.

Key Finding #5: Dual training and evaluation tasks directly impacted on the quality of training provided, due to limited funding for evaluative purposes.

Recommendation: In order to effectively be able to measure behavioural change, Yarnin' Money (and Indigenous financial capability programs more broadly) should to be delivered in one location, with one or more

cohort groups, over a longer period of time.

Recommendation: Evaluation design should match program design. Appropriate measurements need to be applied to financial capability programs of this nature (See Blue, 2016).

Recommendation: Funders to consider funding longer-term, place-based financial capability programs.

Background

The Indigenous Consumer Assistance Network Ltd (ICAN) is a not-for-profit charity operating in North Queensland and the Torres Strait since October 1, 2007. With a vision of Empowering Indigenous Consumers, the organisation delivers financial counselling, financial capability and training services to Indigenous peoples, with a focus on remote community service delivery. ICAN is a public company limited by guarantee, with six Directors and twenty employees across two offices in Cairns and Townsville, North Queensland. It is registered charity under the Australian Charities and Not-for-Profits Commission (ACNC) and maintains an exemplary financial track-record.

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

Introduction

Over the last decade, much of the debate around building the financial capability of Aboriginal and Torres Strait Islander peoples has been framed as discourses of inclusion and exclusion, focusing on barriers of access to basic banking, financial products and financial literacy training, all which have been positioned so as to foster a sense of social and financial inclusion (Connolly, 2014; Connolly, Hems & Georgouras, 2012; Reconciliation Australia, 2007; Urbis Keys Young, 2006). Much of the literature has provided in-depth discussion on the indicators and parameters of what it means to be financially included and equally, how exclusion occurs when Aboriginal and Torres Strait Islander peoples do not have access to the resources identified as necessary to be considered financially included (Bowman, Banks, Fela, Russell & de Silva, 2017; Connolly, 2014; Connolly et al., 2012; Godinho, 2014; Moodie, Roost & Dommers, 2014). Beyond discourses of what is needed to become socially or financially included, are the realities of historical and perpetual exclusion of Aboriginal and Torres Strait Islander peoples, through the imposition of policies and legislated Acts which prevented their economic participation and thus (as a collective of individual nations), the ability to build intergenerational wealth and prosperity (Atkin & McCutcheon, 2016; Australian Human Rights Commission, 2016; Kidd, 2006; Kidd, 2000; Peterson & Saunders, 1998). The Social Justice and Native Title Report 2016 discusses the barriers and impact of this historical regulation on 'Aboriginal and Torres Strait Islander peoples' social mobility and engagement with the economy':

'For generations, Aboriginal and Torres Strait Islander peoples have been subjected to legal and administrative controls limiting their enjoyment of basic rights and freedoms. States and territories have legislated to control Indigenous

peoples' property, employment and income including wages, savings and social security benefits since the mid 1800s. As a result, many Aboriginal and Torres Strait Islander peoples have been left with limited economic and social choices and little opportunity to accrue and pass their assets on to future generations' (Australian Human Rights Commission, 2016).

In the current policy environment of the Cashless Debit Card Scheme, quarantining of social security benefits and mutual obligation employment-related requirements, income security – a basic social determinant of health – for Aboriginal and Torres Strait Islander peoples in receipt of Centrelink benefits is becoming increasingly unstable (Bielefeld, 2018; Hunt, 2017; Marmot, 2011; 1999). Amidst this policy landscape, financial literacy and capability programs are being utilised as an important aid to improve the financial wellbeing of individuals and communities. However, financial literacy programs have historically, not always been wholly aligned to the needs of Aboriginal and Torres Strait Islander peoples or attuned to the unique history of exclusionary policies placed upon them. Understanding the impact of historical and present-day regulation on the economic participation of Aboriginal and Torres Strait Islander peoples is an important starting point for contextualising the history of mistrust or fear about working with welfare-based agencies and programs (Moodie et al., 2014; NSW Department of Community Services, 2009).

This history of mistrust also has a place in contemporary service delivery as well, where the intent of financial wellbeing programs must be conveyed at the onset, to remote and discrete Aboriginal and Torres Strait Islander communities. In ICAN's experience, policies such as Income Management and card-based tools such as the Basics

Card and cashless debit cards are examples of recent policy implementation in remote communities that have at times caused confusion of the nature of non-compulsory financial wellbeing programs delivering services to remote and discrete Indigenous communities. For example, in mid-2008 when ICAN began Money Management service delivery to the Palm Island Aboriginal Shire community under the Department of Families, Housing, Communities and Indigenous Affairs' (FaHCSIA) Money Management Program (MMP), a considered approach was needed to convey the intent of non-compulsory Money Management services to community residents, in order to facilitate a trusting environment for financial wellbeing service delivery outside of concurrent policies being implemented elsewhere. A starting point to overcoming this mistrust begins with ensuring that financial literacy education is delivered in a safe, cultural manner which meets the needs of Aboriginal and Torres Strait Islander peoples, taking in personal and community contexts and needs (Saunders & Piper, 2011). This involves ensuring training materials are considered culturally appropriate, involving Indigenous peoples in the design and delivery of programs and contextualising content for local service delivery (Saunders & Piper, 2011).

The next step for financial capability programs will be to commence work on decolonising financial literacy education for Indigenous learning. Indigenous methodologies, which are 'paradigmatic approach[es] based upon an Indigenous philosophical positioning or epistemology' (See: Building the Yarnin' Money methodology, Page 17) are in the genesis of being recognised and valued as foundational to creating meaningful financial literacy education to meet the cultural and spiritual needs of Aboriginal and Torres Strait Islander peoples (Blue, 2016; Dreise & Meston, 2017; Kovach, 2010). Recognising how Indigenous knowledges and approaches are now informing financial capability practice advances our

work beyond notions of embedding cultural safety or Indigenising mainstream education, resources and practice. It moves towards decolonising education and practice altogether, to one of reimagining how financial capability education can fit within one's own cultural understanding of self and financial wellbeing (Battiste, 2013; Blue, 2016; Grieves, 2009; Haiven, 2017; Smith, 1999).

Defining Indigenous financial wellbeing

In order to understand where financial literacy and capability intersects with the wellbeing of Aboriginal and Torres Strait Islander peoples, the team first considered how financial wellbeing is currently being defined more broadly, where and how these definitions converge or equally, diverge with definitions of Indigenous social and emotional wellbeing and finally, how wellbeing is understood by Indigenous peoples themselves. We were further confronted with the problem of how we would go about measuring financial wellbeing in the Yarnin' Money program, when it was difficult to locate an appropriate definition by which to benchmark Indigenous financial well-being when current definitions did not consider the cultural side of self or community.

Since the program's inception in late 2014, a range of terms and understandings have developed, for how levels of financial literacy or capability could be measured. In recent years, concepts have emerged of what it means to be financially literate, capable and well, with an 'increasing focus on wellbeing' (Bowman et al., 2017). In 2018, the ANZ Bank charted a timeline of how Australia has defined financial literacy as 'knowledge-based' (in 2005), capability, as knowledge with initial behavioural indicators (in 2008) to a 'shift from knowledge-based financial literacy to behaviourally-based

financial capability' (in 2011), a movement towards motivationally-based financial literacy (in 2014), to arrive at a definition of financial wellbeing in 2018, comprising 'components of social and economic, environment; financial knowledge and experience; psychological factors; and financially capable behaviours' (ANZ, 2018). The ANZ (2018) Survey study noted that financial wellbeing must 'recognise that finances are inextricably linked with our individual and social wellbeing' with the following definition:

'The ability to meet financial commitments such as bills and loan payments; The extent to which people felt comfortable with their current and future financial situation, and to which their finances enabled them to enjoy life; and resilience for the future or the ability to cope with a significant unexpected expense or fall in income.'

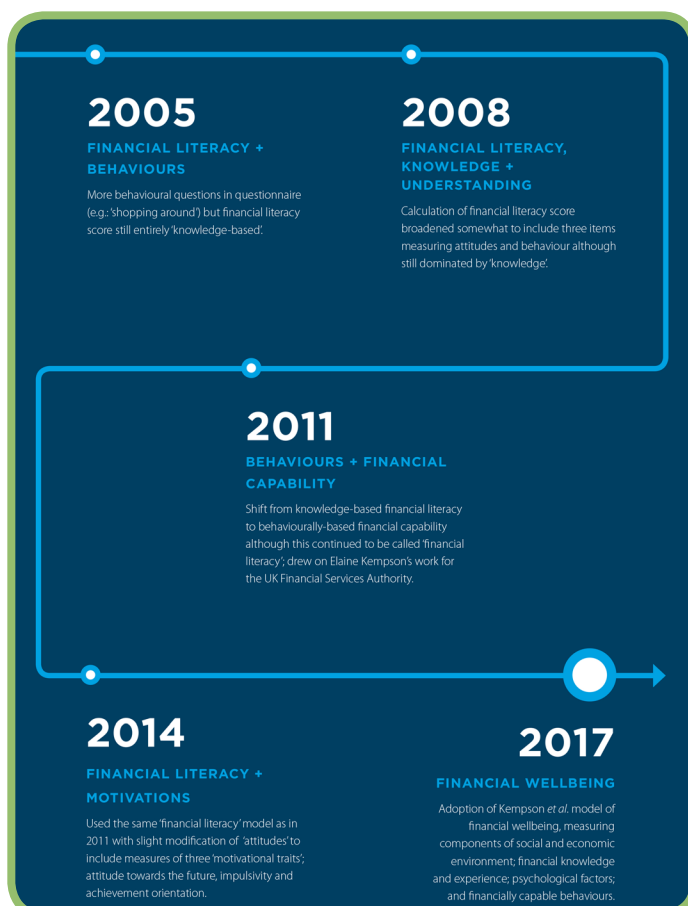
However, for many of the participants trained in the Yarnin' Money program, it was determined by the team that where Indigenous communities had not been exposed to financial capability training prior to the program, the closest definitions which aligned with where communities were at on the continuum of financial literacy, capability and wellbeing, belonged in the 2005-2008 spectrum of financial literacy (ANZ, 2018). The team concluded that for the communities Yarnin' Money was servicing, success would be evident if we commenced by increasing knowledge and affecting moderate behavioural change (ANZ, 2018).

The team looked to how Aboriginal and Torres Strait Islander peoples themselves were defining their own well-being, which included the balance of the cultural side of self and economic wellbeing framed through an Indigenous worldview. We then looked at how this could be applied to defining Indigenous financial wellbeing, by examining Grieves' (2009)

definition of Aboriginal of social and emotional wellbeing as a starting point:

'The starting point for wellbeing is always cultural in that it is defined, understood and experienced within a social, natural and material environment, which is understood and acted on in terms of the cultural understandings that a people have developed to enable them to interact within their world.'

Grieves (2009) discusses the underlying foundation of 'the different ontologies (understandings of what it means to be) and epistemologies (as ways of knowing) that characterise the experience of colonised peoples' as a fundamental starting point to understanding Aboriginal wellbeing. Wellbeing



Above: ANZ (2018) timeline & continuum of definitions for financial literacy to capability to wellbeing

starts with a 'concept of wholism', a wholistic view of self 'and the world around them' (Grieves, 2009). We applied this concept of wholism to a financial wellbeing context, where financial capability education can uphold Indigenous concepts of 'lives lived well' (Grieves, 2009). Examples of this wholism in financial literacy or capability education have been discussed by Saunders and Piper (2011) who noted that Indigenous financial capability may be enhanced when financial literacy is integrated into 'a [w]holistic system of wellbeing and seen as a tool to achieve communities' life aspirations.'

In creating our definition of Indigenous financial wellbeing, we again looked to an understanding put forth by Grieves (2009), who noted that although the term wellbeing is broadly 'tied to political, social, economic and cultural indicators', its nature is 'intangible... not necessarily linked to material considerations'. When seeking to define Indigenous wellbeing, it is this notion of wellbeing's role in daily living or 'lives lived well' that we are interested in progressing (Grieves, 2009). Our definition of Indigenous financial wellbeing encompasses how we take care of and maintain both sides of self in daily life. In striving towards financial wellbeing in an Indigenous context, we look to the balance of providing for and maintaining for daily life and the cultural self, which encompasses individuals, families and whole communities. This continuous balance of providing and maintaining both sides of self requires constant decision-making to navigate and maintain the daily balance and importance of two worlds.

In our diagrams (1 & 2), we locate where financial wellbeing often sits within competing cultural and spiritual priorities. Rather than minimizing the size or importance of the cultural areas of life, we strive to impress how financial wellbeing fits within the cogs of cultural life. We then use the 2nd diagram to impress where our vision lies for how financial wellbeing can hold an increasingly or equally

important role in providing for and maintaining cultural life.

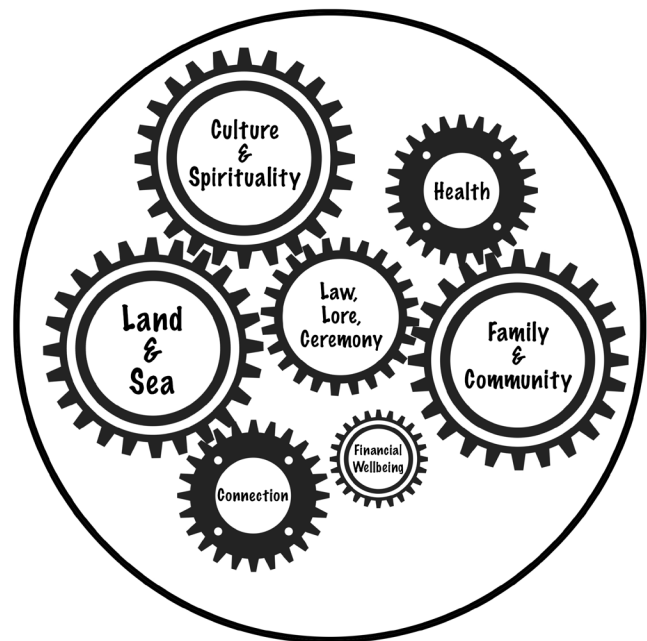


Diagram 1: Where financial wellbeing can often sit within cultural life, as a competing priority

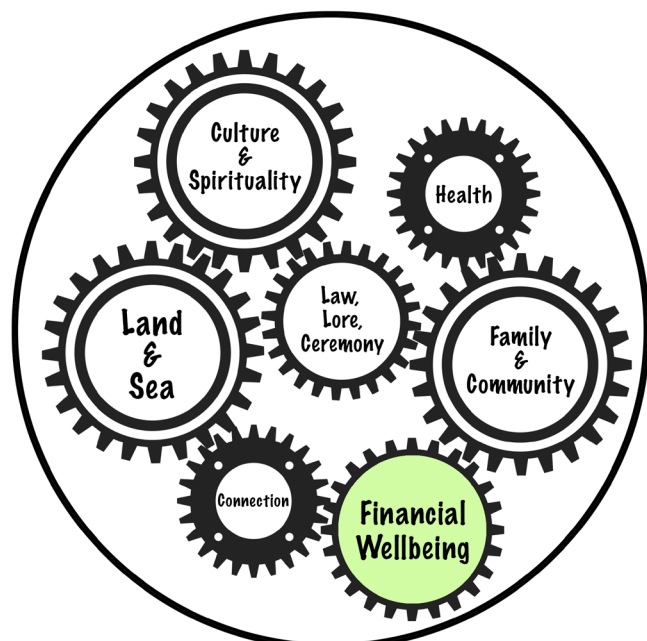


Diagram 2: Where financial wellbeing can aid in providing for and maintaining both the cultural self and the economic side of self, which encompasses individuals, families and whole communities.

Program Overview



Above: Yarnin' Money Service Provider Participants in the Northern Peninsula Area of Cape York.

The Yarnin' Money program, funded by the Ecstra Foundation, aims to assist remote Aboriginal and Torres Strait Islander communities to develop financial literacy skills through a training model which embeds existing Aboriginal and Torres Strait Islander cultural worldviews and knowledges as the foundation to build new financial capability skills. The program was developed as a means for ICAN to overcome the obstacle of delivering financial counselling and capability services to a vast geographical area (Far North and North Queensland, Cape York and the Torres Strait regions) with limited resources. At the onset of the Ecstra funding, ICAN intended to develop a three-phased program roll-out. The first phase delivered a tailored training program (Yarnin' Money – Service Provider) to community service providers, whom work in the identified communities whom deliver a range of local community, health, housing and Council-related services. The second phase delivered a tailored community-based training program (Yarnin' Money with the Mob) to local residents of identified communities. The third phase aimed to scale the program beyond the twelve communities and would

include piloting a national delivery component. ICAN developed the Yarnin' Money program with a mandate to deliver localised financial capability workshops to a total of twenty-four training sessions to 240 people across twelve identified communities in the funded period of 2015-2018. It also had a promotional mandate to promote Yarnin' Money at community events, such as conferences, NAIDOC Days and other events.

A unique aspect of the funded program was that ICAN was given the latitude by the Ecstra Foundation to develop Yarnin' Money from inception. ICAN had an opportunity to create a meaningful financial capability program that would engage Aboriginal and Torres Strait Islander participants in conversations about money. At the onset of the development stage, it was important for the Yarnin' Money team to recognise that its identified target audience – persons living in remote and discrete Aboriginal and Torres Strait Islander communities in North and Far North Queensland, Cape York and the Torres Strait – historically had limited to no opportunities to participate in financial literacy or capability training. This recognition required the team to reimagine what financial capability training would look like in these settings and how it would best incorporate meaningful community engagement in both the design of the training resources and its delivery methods.

In the first six months of the program (January – June 2015), the Yarnin' Money team worked on the development of the resources and a series of topic areas were developed with specific learning outcomes. The Yarnin' Money team comprised two Indigenous staff and one non-Indigenous staff, who worked on the program design. An important starting point was thinking about how we would depart from traditional financial literacy education in order to create content that would be engaging for its intended target audience. The team determined

that the key messaging of the program would be to create a 'yarn' about money, which would promote a strengths-based approach to discuss money and related issues that impact upon how Indigenous peoples can build financial capability amidst structural constraints (ie. limited incomes, geographical and cultural barriers to economic participation). An Indigenous knowledge framework and specific Indigenous methodologies were applied to the program at the onset (See 'Building the Yarnin' Money methodology', Page 17). ICAN engaged the services of Financial Resilience Australia to aid the development of the evaluation tools, so as to implement realistic measures of a training program that was provided as an outreach and one-off service to identified communities.

In June 2015, ICAN tested its first Yarnin' Money – Service Provider delivery in the Northern Peninsula Area (NPA) of Cape York, Queensland, with seven local service providers. The testing phase of the training provided the trainers insight for how the program was received locally and through the service providers' feedback, how it needed to be improved before its next delivery. ICAN applied action research methods at the onset of the program to allow for continuous improvement to both content and delivery of Yarnin' Money, based directly on participant feedback and trainers' experiences.

In the second year of delivery, a skilled trainer and accredited training course developer joined the Yarnin' Money team. Three training manuals were developed for the program: 'Yarnin' With the Mob' and 'Yarnin' Money – Service Provider' and Yarnin' Money Train-the-Trainer. In 2016, sector responses to a survey conducted by ICAN Learn (Registered Training Organisation subsidiary of ICAN), required ICAN to amend the online component of the program. Survey responses from the financial counselling and capability sector revealed that respondents did not favour online-only training

and wished to be able to access face-to-face training and/or blended modes of delivery, a combination of face-to-face and online). It was determined that difficulties would be encountered in seeking to preserve the program's methodology in an online delivery environment. The team concluded that program's richness is in the delivery of Yarnin' the face-to-face delivery approach, where an online substitute would not provide the same learning outcomes. The overarching deliverable for Phase Three was to scale the program beyond the initial twelve communities and to deliver Yarnin' Money to financial counsellors and capability workers. ICAN achieved this scale by delivering the program in several locations across Australia. Yarnin' Money was integrated (as a separate delivery component) into the Indigenous Financial Counselling Mentorship Program and was delivered to thirteen Aboriginal and Torres Strait Islander financial counsellors and capability workers from Cairns, Gatton & Normanton (QLD); Derby (WA); Melbourne (VIC); Northern NSW communities: Wilcannia, Narramine & Dubbo; and Port Augusta & Adelaide (SA).

In 2017, ICAN introduced an Aboriginal female trainer to the team, to create a gender balance for training deliveries. Between 2015 to 2018, ICAN delivered 28 Service Provider and With the Mob training workshops to 272 participants, covering 13 communities and regional areas of North and Far North Queensland and the Torres Strait. Four promotional sessions of the Yarnin' Money With the Mob training were delivered in urban/metropolitan areas to both Indigenous and non-Indigenous participants. In 2017, the Commonwealth Bank of Australia, the Department of Social Services (DSS) and the Queensland Department of Communities, Disability Services and Seniors contributed additional funding to ensure the program's sustainability.

Key Program Goals

Yarnin' Money's mission was to create and deliver a meaningful, engaging financial capability program specific to the cultural needs of Aboriginal and Torres Strait Islander peoples by:

- 1) Embedding Indigenous approaches and methodologies into financial capability learning.
- 2) Developing appropriate financial literacy resources and training delivery methods.
- 3) Creating a safe training environment that would meaningfully engage participants.
- 4) Delivering twenty-four Yarnin' Money sessions across twelve communities over the three-year funded period.

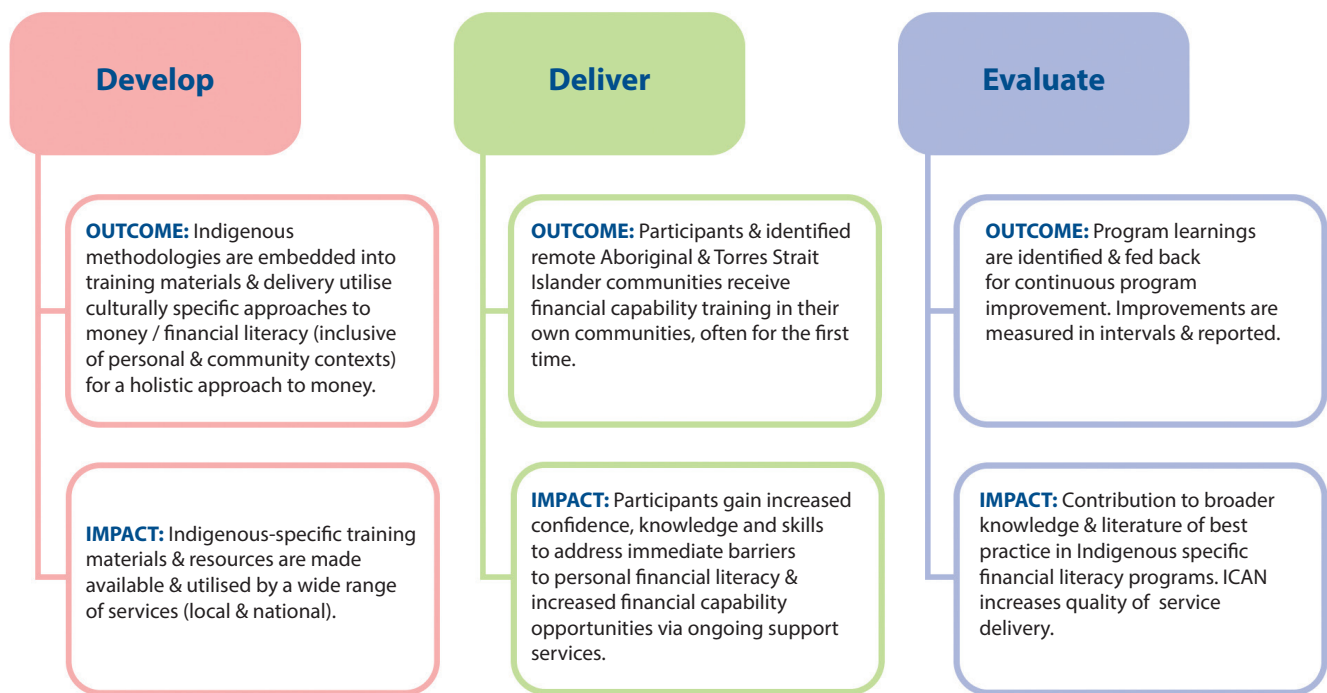
Program Aims

ICAN aims to empower Aboriginal and Torres Strait Islander community residents to be able to make informed financial and consumer decisions and choices, noting structural impacts and contexts are important factors in how people will be able to navigate their financial journeys.

The training aims to assist Aboriginal and Torres Strait Islander peoples to:

- 1) Identify and understand their financial situation from (and within) historical, cultural, and personal and community contexts.
- 2) Generate thoughts and yarns surrounding Indigenous people and money and be able to openly discuss financial and consumer issues impacting upon them.
- 3) Determine what their own financial wellbeing looks like, in their own community contexts, through the Yarnin' Money Wheel.
- 4) Feel self-efficacy, to be able to determine how to manage personal finances, make financial and consumer choices.

Projected outcomes and impact



Research Question

The research study is guided the following research question:

To what extent has incorporating Indigenous methodologies into financial literacy education promoted:

- Financial conversations to occur;
- An increase in knowledge, confidence and skills towards financial capability;
- Self-efficacy and behavioural change in financial capability (to contribute to a larger understanding of where short-term financial literacy programs can realistically affect change (Blue, 2016).

Significance of the study

In Australia, there is little to no literature on how Indigenous methodologies are being utilised in financial capability program design. The study aims to describe how Indigenous methodologies were purpose-built into a financial capability program, in order to demonstrate how financial literacy education can be reimagined and developed from Indigenous ontological and relational positions.

At the onset of the Yarnin' Money training program and at the time of this report, there is not a well understood definition of Indigenous financial wellbeing that is defined by Aboriginal and Torres Strait Islander peoples themselves. In seeking to understand how and whether Indigenous financial wellbeing could be measured, ICAN was not able

to find an appropriate definition that aligned with the balance of economic and cultural needs of Indigenous peoples. Through the yarn generated in the Yarnin' Money training, ICAN locates a starting point for defining Indigenous wellbeing as a way to contribute to this dialogic formation, still in its genesis. More broadly, ICAN aims contribute to a growing body of literature on Indigenous financial wellbeing.

Limitations of the Study

There are a number of limitations to the study, which are also reflected in the overall program. Logistical issues with organising participant attendance in remote and discrete Indigenous communities required ICAN to make a significant change in the number of visits Yarnin' Money was able to make to each community. This impacted ICAN's ability to conduct follow-up interviews with participants. The structure of the Yarnin' Money program as an outreach, one-off training workshop delivered in remote communities limited its ability to meet funder expectations of measuring behavioural change over a period of time. Funding limitations were also a consideration for conducting follow-up interviews with participants and stakeholders, which resulted in a limited sample size of data that was able to be collected in the follow-up interview stage. Further limitations are considered in the number of respondents to the post-training evaluation survey with less than half of all participants completing the survey, identified as a number of possible factors. The report therefore captures a sample of Yarnin' Money participants.

Due to funding limitations, an evaluator was not able to attend to training deliveries located in remote or discrete communities. At the onset of the program, evaluative measures were built into the duties of trainers. However, it was noted that these activities greatly impacted on trainers being able to deliver the

workshops and simultaneously conduct evaluation tasks such as filling out the Observation tool in real time.

Context

Context accounts for both the geographical and institutional settings in which Yarnin' Money was delivered, as well as for their impact upon how people acquire financial capability in their local communities (Buckland, 2010; Daniels, 2017). It needs to be considered when delivering financial capability training to remote and discrete Aboriginal and Torres Strait Islander communities, where geographical, structural and cultural factors can present a 'unique set of circumstances' for Indigenous peoples (Loban, 2010). These factors enforce the importance of recognising that communities may differ in the extent and nature of how financial services may or can be accessed, which in turn can impact upon how financial capability programs such as Yarnin' Money are delivered (Collard, Kempson & Whyley, 2001). In this manner, context has part in determining the financial literacy needs of Yarnin' Money participants and how individuals will approach this type of learning (Collard et al., 2001).

In the remote and regional settings, the logistical and geographical context in which Yarnin' Money was delivered:

- Of the twenty-eight workshops delivered, twenty-three Service Provider and With the Mob sessions were delivered to remote and regional areas of Queensland.
- Delivering training to very remote locations is costly. Establishing buy-in for a workshop at a community level involved mitigating complex logistical issues. The average time needed for Trainers to negotiate and establish a workshop delivery, was four to six weeks, with some negotiations taking up to several months.
- Yarnin' Money workshops often had to compete

with other pressing issues in the communities. For example, an unannounced (then) Prime Minister's visit to the Torres Strait required ICAN to cancel and defer its planned workshops to a later date.

- Cultural events can also cause sudden cancellations of workshop deliveries.

Understanding the 'institutional context in which people live and work' is key to considering how 'people's financial literacy needs vary across socioeconomic group' (Buckland, 2010). In examining situated learning theory, Buckland (2010) highlights how context, referring to the 'learner's participation in culture, relationships, community, available tools, and local activities' will directly affect how people will approach financial literacy learning and address financial challenges. Financial literacy training and tools developed for Indigenous peoples 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' (Brimble & Blue, 2013; Daniels, 2017). This linking of context and situated learning is a useful approach for interpreting the social, and institutional settings in which the Yarnin' Money training is delivered. The socio-economic context in which Yarnin' Money was delivered:

- Sixty-six percent (n= 180) of all participants (n= 272) expressed that the Yarnin' Money training was the first time a training of this nature was delivered in their community and the first time they had attended a financial capability training workshop.
- Limited to no access to financial counselling or capability services in a number of the identified communities, outside of ICAN's telephone financial counselling service (Cape York, Queensland) or place-based services (Yarrabah



Above: Eddie Buli, Yarnin' Money Co-developer and facilitator presents at 2018 ABL conference Vancouver, Canada.

- and Palm Island Aboriginal Shire communities);
- No Interest Loans Scheme (NILS) was delivered in a limited amount of identified communities;
- Only one of the twelve communities (Thursday Island) had a local bank branch to access full banking services. A number of communities accessed basic banking via Australia Post branches;
- Only one fee-free ATM existed in the Torres Strait, as part of the network of eighty-five fee-free ATMs available for Aboriginal and Torres Strait Islander communities nationally (Australian Competition and Consumer Commission, 2017);
- Through the training, the systemic consumer issue of sale of used vehicles at inflated prices was identified in the Northern Peninsula Area (NPA). At the time of the Yarnin' Money Service Provider workshop delivery (June 2015), ten community residents had experienced similar issues with either their finance contract, vehicle or both.

\$75,000 consumer win for NPA Residents

As a result of ICAN's Yarnin' Money training conducted in the Northern Peninsula Area (NPA, located at the top tip of Cape York, Queensland) in 2015, ICAN identified a systemic lending issue arising from a singular car yard business in Cairns who had been offering in-house finance for purchase of the vehicles. At least ten Indigenous residents, whom had purchased a car with an associated credit contract, soon began to experience issues with their cars and related contracts. The car-related issues arose within relatively short period after taking possession of the car and entering into the loan contract for purchase of the vehicle. Subsequently, many of the purchased vehicles were not drivable. It was established that the business had a local person in the NPA assisting him with spreading the word about cars for sale. These used cars were sent on the barge up to Bamaga where the local person would then take them to his house in Injinoo. Community persons interested in the car would be advised to contact the car yard business in Cairns. An assessment was conducted over the phone and a verbal contract was completed with documentation forwarded by the credit provider to be signed and returned. However, most of the contracts were never signed by the Indigenous residents, nor returned to the credit provider.

Over the period of mid-2015 to early 2017, ICAN lodged complaints to the CIO for each individual, following delay/refusal by the car yard business/credit provider in providing the requested documentation to ICAN financial counsellors. ICAN financial counsellors worked on the matter for approximately twenty months. Eight matters were resolved with a positive outcome by the CIO: "outstanding balance of loan waived in full; client released from any further obligations associated with loan and the business discharged registered interest over vehicle". The outcome resulted in a savings of approximately \$75,000 total for eight clients. In 2017, the Australian Securities and Investments Commission (2017) cancelled the credit licence of Cairns-based second-hand car dealer, Mr William Barry Young, when it found that the business was not a member of an "ASIC approved External Dispute Resolution (EDR) scheme and was therefore ineligible to hold a credit licence".



Building the Yarnin' Money Methodology

Key Finding #1:

Financial capability training programs can thoughtfully engage Aboriginal and Torres Strait Islander peoples when Indigenous methodologies and knowledges are embedded into the design of training resources and methods of delivery.

In designing the Yarnin' Money program, Developer and Trainer Eddie Buli combined Indigenous methodologies with his lived experience and learnings over a twenty-five year career of working in Aboriginal and Torres Strait Islander communities across Far North Queensland, Cape York and the Torres Strait Region. The aim was to translate financial literacy knowledge and information on consumer rights and responsibilities into relatable content referencing Aboriginal and Torres Strait Islander culture and spirituality as a meaningful conduit to financial capability learning.

Eddie was guided by an underlying principle of embedding Indigenous methodologies into the program design, for two purposes: to ensure the financial literacy material was delivered to Aboriginal and Torres Strait Islander peoples within a cultural framework guided by Indigenous knowledges and ways of being, which would in turn aid the process to decolonise general financial literacy material for participants of the Yarnin' Money program. The process moved beyond Indigenising general financial literacy material, to one of reimagining how the material could fit within one's own cultural understanding of self and financial wellbeing (Haiven, 2017).

There were several challenges in the development stage. First, was the innate recognition that historically and even in present day, government legislation and policies have asked (or forced upon) Aboriginal and Torres Strait Islander peoples to fit into a particular mould or 'shape' of how we are to live, how we are to be determined as living a good life. I view our people as a wholistic sphere, representing a circle. Present day policies of Closing the Gap are a reminder of how policy determines the shape and form we are to fit, if we are to be determined as healthy and well, by achieving benchmarks and indicators set not by our own societies – our own Law and Lore – but by those external to us. The first challenge towards decolonising and reimagining financial literacy, was the internal battle of developing this training with Western tools and thinking verses my own cultural values. I battled with developing a training program that may please the shape, but in turn, miss the mark for my people. This is because financial literacy material generally focuses on individualist approaches to wealth along with external concepts of what it means to be financially well, which can be at odds with a cultural understanding of how we generate and build wealth, as individuals but also as communities and societies. In order to create a training program that would be understood, accepted and applied by Aboriginal and Torres Strait Islander peoples, it was necessary to look inward, to our histories and our own knowledges as a starting point and guiding mechanism, to ensure we as Indigenous peoples are determining our own shape, towards what our own financial literacy and wellbeing can look like. Here, we can dismantle the notion that we are – to flip a phrase – circle pegs trying to fit into square boxes of policy and legislation, by revisiting what actually shapes us.

First, is an understanding of where two worlds meet. Godinho, Venugopal, Singh, & Russell (2017) explain this well in their phrase, 'when exchange logics collide'. This relates to the institutions and social norms that are external to Indigenous peoples,

which includes how the value of money is viewed, accepted and used across different institutional contexts (Godinho et al, 2017; Haiven, 2017). The second relates to Indigenous spirituality, where Law and Lore guide all aspects of life including Aboriginal and Torres Strait Islander practices of economic participation and prosperity of its peoples and societies, prior to a colonised world. Indigenous systems of barter and ‘intercultural exchange’ are identified in songlines (for example, the Seven Sisters Songline), Dreaming stories (such as the Two Dog Dreaming) and in relational ontology; one of these relational strands is commonly identified in the practice of reciprocity (Grieves, 2009; Kerwin, 2006; Kelly, Kickett & Bessarab, 2016; Morrison, 2019; Sercombe, 2008). These pre-existing systems set out in Law and Lore, are fundamental to how Aboriginal and Torres Strait Islander peoples understand economic wellbeing (Grieves, 2009).

The challenge was to design a financial capability program that would bring these two systems together, noting that differing worldviews and value systems can collide due their fundamental differences (Little Bear, 2000). It was important for Yarnin’ Money to start with an understanding of both financial and cultural systems, so that Indigenous peoples are empowered with the capability to deal effectively in the dominant financial system while maintaining cultural integrity that may involve understandings and approaches of equal or greater importance (Haiven, 2017; Woods, 2019). This can be a starting point in validating the ‘multiple ways of knowing and doing held by Aboriginal people’, to allow Yarnin’ Money participants to build financial capability skills and knowledge within their own worldviews and contexts (Blue, 2016; Kelly et al., 2016).

Why Yarnin’?

As Aboriginal and Torres Strait Islander peoples, we don’t talk about money. To us, it’s like a sexual health disease. We also tend to view our money as separate: my money is my money and your money is your money. Many Indigenous communities have never had financial literacy training or heard about financial literacy or even have the chance to discuss money openly. When we do talk about money, it predominately carries a negative connotation with it: when we are in debt or when a debt collector is chasing us. So how do we change the sense of money coming in one hand and going out the other, and having off weeks where we have no money? The larger picture for us will be determining how we create intergenerational wealth for our young people. My goal was to open up the dialogue, to help our mob to be able to talk about money, and that’s why it’s called Yarnin’ Money. Yarnin’ for me is about utilising culture, how we pass on knowledge through storytelling, our songs, our dance. Using that element of our culture is the way to pass on this new knowledge. Yarnin’ Money is about making a level playing field, where we are not facilitator and student. We are all at the same level in a two-way learning process, because I’m learning as much from them as they are from me. So, yarnin’ takes participants on a journey to look and see money – and money issues – from a historical, cultural, personal, family and community view. The delivery of the training is about our mob, our communities, our style, our yarn and the way we yarn.

Yarnin’ as Pedagogy

Yarning or yarnin’ is a process of communication and information exchange between Aboriginal and Torres Strait Islander peoples that ascribes unspoken concepts of ‘making meaning, communicating and passing on history and knowledge’ (Bessarab & Ng’andu, 2010). When the term yarnin’ is used,



The tear drop picture provided a starting point to the outcome I was seeking for the Yarnin' Money training, it gave me the essence of the training itself. The tear drop is about the effect, how to pass on the most relevant information in the short amount of the training time that will give a maximum learning experience. I need to create this teardrop for my mob so that when it falls and is exposed not only to the participants but after the training, this teardrop of information can hopefully be passed on to other community members, families within the community. I needed the teardrop to also create the ripple effect.

it implies 'the telling and sharing of stories and information' which may be social or informal (Bessarab & Ng'andu, 2010). In recent years, yarning or the exchange of telling and sharing stories, has become an accepted method of conducting research (Bessarab & Ng'andu, 2010; Geia, Hayes and Usher, 2010; Kovach, 2010). Much of the literature on yarnin' details how it is becoming a valued part of the research process where the nature of storytelling can smooth power imbalances between researcher and participant, so as to create a process by which they travel upon a journey together (Bessarab & Ng'andu, 2010; Donovan, 2016; Geia et al., 2010; Kovach, 2010). The process of yarnin' in research as part of the larger emergence of Indigenous methodologies, is an 'approach based upon an Indigenous philosophical positioning or epistemology' (Kovach, 2010). Yarnin' as an Indigenous research methodology is an example of 'what it means to bring old knowledges as Indigenous into places

that are new to them as academic research' where Indigenous perspectives contribute to new knowledge formation (Geia et al, 2010; Kovach, 2010; Mertens, 2008). In this context, the process of yarnin' can become one of resistance against Eurocentric research practices which have historically silenced Indigenous voices, while simultaneously being one of reclamation (Geia et al., 2010; Mertens, 2008). The process of yarnin' is used in Yarnin' Money as

a method of teaching financial literacy material to participants. Yarnin' is embedded across the four main topic areas of the Yarnin' Money program: Photo Narrative, Timeline, Yarnin' Money Wheel and Budget activities, and is the foundational method for how financial literacy information is delivered in the training. The yarn becomes the vehicle for creating a shared experience around discussing money, when it is often considered a taboo subject. The end goal for using yarnin' as pedagogy is to create a ripple effect for individuals, families and communities, to be able to pass on financial capability knowledge and skills gained in the training:

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

Yarnin' or storytelling as pedagogy is recognised across both Indigenous and non-Indigenous contexts and is detailed across education, therapeutic, nursing and midwifery practices (Duvall & Beres, 2011; Dulwich Centre, 2019; East, Jackson, O'Brien & Peters, 2010; Graveline, 1998; Lai, 2010; Little Bear, 2000; Phillips, 2013; 2012; Yunkaporta, 2009). In Indigenous societies, storytelling and oral tradition are fundamental tenets of the educational process for transmitting Law, Lore, customs, values and spirituality (Little Bear, 2000; Grieves, 2009). Grieves (2009) and Little Bear (2000) both discuss the transcendental nature of this educational process, where stories emitted and received cross boundaries between physical and spiritual states into a developed awareness of Indigenous being and knowing, described by Mowaljarlai (in Grieves, 2009) as 'pattern thinking'. Yarnin' and storytelling also have a relational transmission and is part of the process of developing one's 'sense of Self-in-Relation' to one's community and in forms of reciprocity by which Indigenous peoples relate and share with one another

(Graveline, 1998). This relationality is demonstrated in the shared standpoints and worldviews of Aboriginal and Torres Strait Islander participants (Foley, 2006; Rigney, 2017).

We as Aboriginal and Torres Strait Islander people share similarities and differences with our customs, culture and communities at a personal, local, state, territory level. Each of these levels have their own 'style', which has its own similarities and differences relating to Aboriginal and Torres Strait Islander people. These unique 'styles' distinguish our origin of Country, Sea and Water and our identity to Country, Sea and Water. For Aboriginal and Torres Strait Islander people in Queensland, we share our own 'style'. This is reflected in our yarns and demonstrates our ways of being, our unique worldviews and our ability to relate to one another.

In developing the Yarnin' Money methodology, these ontological and relational approaches were applied to a financial literacy context to create new understandings of where Indigenous ways of being and knowing intersect with financial literacy learning.



Above: Participants of the Yarnin' with the Mob! Yarnin' Money training program working on their own personal money wheels.

Decolonising Training – Two Way Learning

To reimagine how financial literacy could be taught and understood by Aboriginal and Torres Strait Islander participants, a number of new tools and activities – a Personal Timeline and the Yarnin' Money Wheel – were created by the Yarnin' Money team.

Personal Timeline

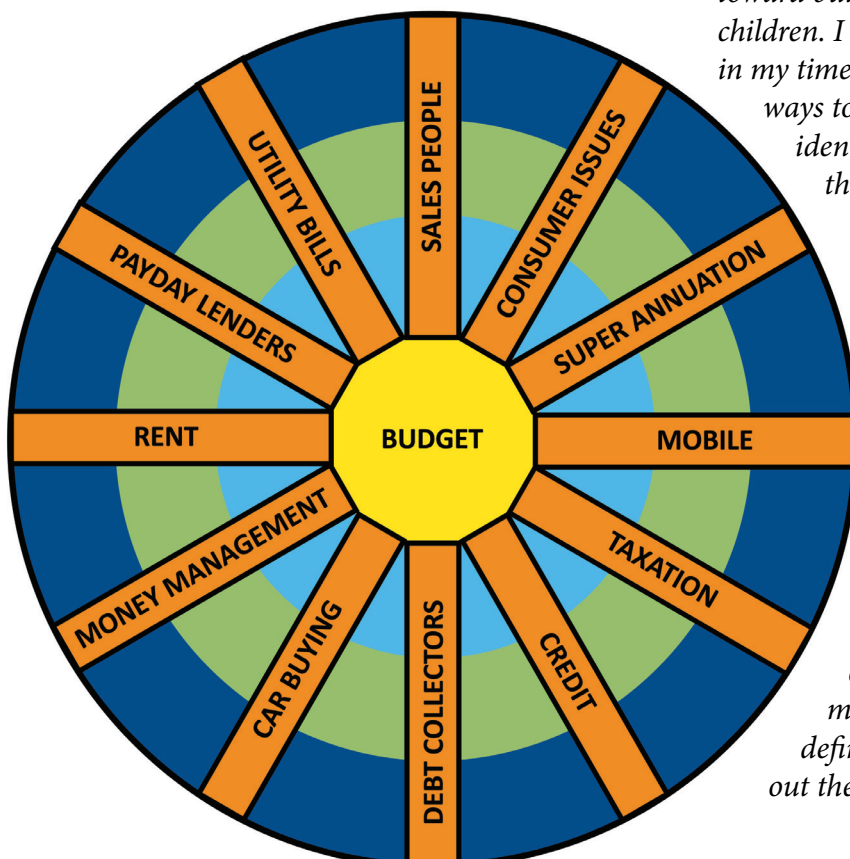
Based on the lived experiences of one of the Aboriginal (whom is also Torres Strait Islander) trainers, a personal timeline activity was created as a way to take participants on a journey through their own timeline, to understand where and how money

fits into one's own cultural worldview and centres discussion on how histories and life events impact our view and use of money.

I developed the Timeline the following purposes; to demonstrate a snap shot of my upbringing and life experiences, through my own stories. The activity builds rapport, connection, familiarity, trust and openness with the participants, re-enforces a culturally safe environment and levels the training environment. It provides a way of bonding trainer and participants by allowing us to view our histories and their relationship to (and concept of) money by highlighting our traditional monetary systems pre- and post-colonisation. I demonstrate to participants pivotal moments in my life which started at age thirty-eight, where money impacted upon me and when it started to make meaning for me. I demonstrate the shift in my own life, how I now treat money, how I'm working toward building intergenerational wealth for my children. I hope to aid participants to see themselves in my timeline, where they can relate to and visualise ways to view money differently, to be able to identify and locate those pivotal moments in their own lives.

Yarnin' Money Wheel

The Yarnin' Money Wheel is a tool developed for the training that came from the essence of the teardrop ripple effect in the ocean (described above). From the sharing of stories and story with the photo narrative and timeline we need to take that oral knowledge and stories from what we visualised and discussed to now use another traditional method and that is to draw it. Participants define their own financial wellbeing by filling out their own Yarnin' Money Wheel.



Yarnin' Money Topic Areas

This section provides an overview of the Yarnin' Money activities from the two training manuals (Service Provider and With the Mob).

Topic 1: Identifying money challenges

Often a client will present with a financial problem when they are seeking other assistance from health or community services. People who work in other services are unsure how to support or refer someone for assistance to sort out a financial problem. It is a common mistake to think that a financial crisis or problem is fixed by completing a budget! Financial issues are mostly a secondary (surface issue) factor for people. Often people with surface issues are experiencing underlying issues that have influenced them to do the things they do. These issues can be varied and may include; personal trauma, grief or loss, cultural and social.

The activity assists participants to identify positive and negative behaviours in both self (With the Mob training) or presented by clients (Service Provider training) may present. These behaviours are more often than not visual, verbal or both. Groups reflect on positive and negative behaviours most common in their communities.

Learning outcomes:

- Demonstrate empathy to clients and/or client groups experiencing financial difficulty and hardship
- Assessment and analysis of client need
- Assist clients to identify any barriers to effective personal money management

Topic 2: Finding and telling your story

The Photo Narrative activity is the second activity in the Yarnin' Money training. It incorporates yarnin' and narrative approaches into teaching financial literacy education for Aboriginal and Torres Strait Islander peoples. This activity involves listening to and telling or re-telling stories through the use of photo imagery. The photos assist participants to identify to their own personal story, their challenges, highlights and problems they have encountered in their lives.

Narration refers to telling a bigger story, one that might relate to people's community experiences. In this activity, Trainers speak about the history of Aboriginal and Torres Strait Islander peoples and acknowledge that there are many different journeys. The photo narrative is about linking one's personal story to one's community story.

Photos are arranged on the floor for participants to reflect upon, before choosing a particular photo that represents an aspect of their lives. Both trainer and participants share their story with the group, explaining what the photo represents to them. This activity allows each participant to share their story and facilitates a trusting environment. An important part of the activity is to acknowledge each participant's story.

Learning outcome:

- Participants understand how things that happen in life, including situations involving money, impact on decision-making.

In the Photo Narrative, I chose the photo of the pearl diving Lugger boats in the Torres Strait. It brought back good memories of growing up when money wasn't an issue and things were achieved. I really enjoyed growing up on Thursday Island whereas today things are expensive and more complicated... Napranum Service Provider training, September 2016

In the Yarrabah training, one fella chose a photo of the mask with two faces – one happy, one sad. He related a story of how the happy face is the one that we show outwardly. The sad face as what is really going on inside with us, what's really happening in our financial lives: being behind in rent, can't pay school fees, got no food. For me, it was the first time someone had related that kind of experience through the photo of the mask. (YM Trainers, Yarrabah.)

Topic 3: Personal Timeline

This activity involves a trainer delivering their own personal timeline in a group setting, in order for participants to understand that their personal life journey impacts upon their current lives and decision-making. The trainer presents a series of life events where money has impacted and created pivotal moments in one's life, including: personal lifetime of events, discovery of Australia, pre-colonisation, Indigenous histories, customs and traditions.

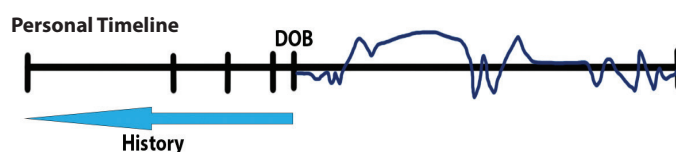
The Timeline activity is central to this course. It enables the participants to relate their photo narrative story to their history timeline. It aids participant understanding of key life events of historical or literary figures by focusing attention on the many factors which have contributed to the array

of choices they have made. Participants then draw out their personal timelines, in order to reflect on key choices that have shaped their identities.

Learning outcomes:

Participants understand that their personal life journey impacts on what is happening now and:

- Identify own values and attitudes in relation to personal financial management.
- Recognise the values and attitudes of diverse client groups in relation to financial management
- Understand the impact of cultural differences in relation to understanding of money
- That there are a broad range of values and attitudes in relation to money



Topic 4: Yarnin' Money Wheel

The Yarnin' Money Wheel is a unique tool developed by the Yarnin' Money team, as an ecological model to provide participants a chance to think about their view of the world- where they fit, what has influenced them, and how these impact upon their views about money.

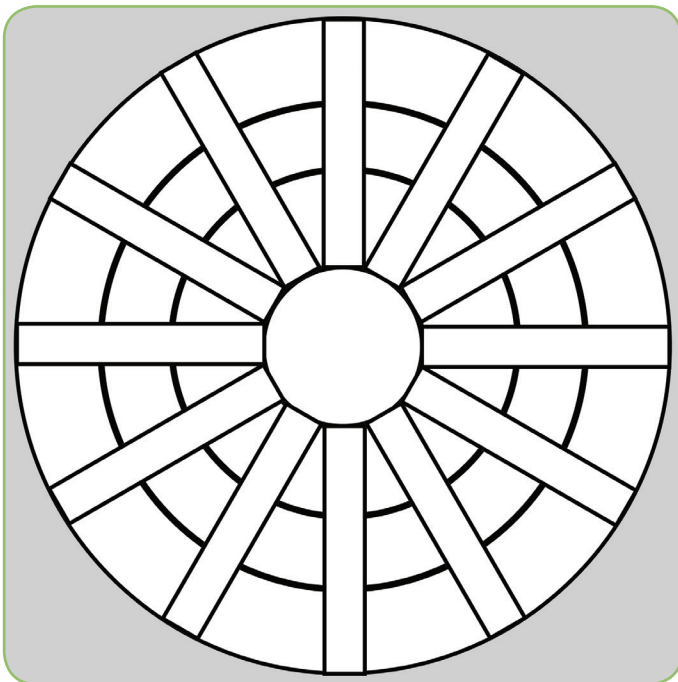
The Developing a Yarnin' Money Wheel activity provides an opportunity to help a person look at and understand their financial situation within their historical, cultural, personal and community contexts. Trainers explain the use of the wheel to participants:

The first step of this activity is identifying the your place within the community and the issues that affect the community as a whole.

- The first outer circle is you and your community.
- The second circle is issues within your

community; as a support worker you can assist your client by giving examples.

- The third circle is other community issues that may not be identified.
- The final circle is the Tread of the Yarnin' Money Wheel, this Tread captures everything that is going on in someone's life. It symbolises a person's traction. The tread identifies whether you're moving forward, having difficulties in gripping the road (for example, issues with debt) or just being bogged down!
- Overlaying this are the spokes, the varied issues such as specific forms of debt or other issues that may be impacting upon the tread, what is stopping us from going forward.



Through the Yarnin' Money Wheel exercise, the group discusses the impact of financial and consumer issues at a personal level where participants are able to explore the issues unique to their community. Trainers give participants a chance to think about their view of the world, where they fit, what has influenced them, and how it collectively impacts upon their view about money. The key follow-up

activity after completing the Yarnin' Money Wheel is linking the spokes and the conversations about money to the focus on goal setting. It's a conversation that can become convoluted and the trainer must have all of the actions in mind- identifying individual money experiences; linking to managing and making money last till payday and setting goals for future.

Learning outcomes:

- Analyse and discuss the effective use of consumer credit
- Identify common debt issues
- Analyse and discuss budgeting as a financial tool
- Assist client groups to understand the role of budgeting in personal financial management
- Understand the budget in context of self, family, community, society and how it relates to one's personal Yarnin' Money Wheel.

\$8,000 SPER debt waiver for Pormpuraaw Participant

The Yarnin' Money team was able to assist a YM participant in the Pormpuraaw Aboriginal Shire Community with additional financial counselling support with their 'State Penalties Enforcement Registry' (SPER) debt, after a Yarnin' Money training. The Yarnin' Money team (also accredited financial counsellors) assisted a participant with a SPER debt of approximately \$17,000 by: 1) achieving a debt waiver of \$8,000 & 2) negotiating with SPER for the remainder of the debt (approx. \$9,000) to be transferred to community service, to be undertaken by the participant. The greater outcome attained was the client's ability to then be able to apply for and obtain a driver's license specifically for work purposes.

Topic 5: Yarnin' about Needs & Wants

The Needs/Wants activity focuses on aiding participants to think about how to take care of future needs, including how to make the money last until payday. It involves goal setting and links to the personal Yarnin' Money Wheel created by participants. In setting goals, there is also a need to link to the things that are needed in everyday life. Linking to the needs and wants that the person has identified – and really working with what each person has identified is real for them. This activity focuses on goals that participants have identified as important to them, including:

- seeing their lost family in a distant place
- travelling to see grandchildren
- attending a funeral; visiting a funeral or sacred site
- reconnecting with family that have passed on
- having a special birthday for a loved one
- taking the kids/ family to the regional show – where there is cost for tickets, accommodation if they live in a remote place, food and the essentials
- attend a favourite gathering, which may be far away; paying for accommodation, food and other needs.

A group discussion follows on current barriers participants are facing, in making money last from payday to payday, and involves discussions of reciprocity, humbugging and where needs and wants may overlap for Aboriginal and Torres Strait Islander peoples (for example: a vehicle may be a want but is also a need for a person living in a remote community).

We all have extended families in our Communities and sometimes it's hard to balance your own financial commitments and your family/clan obligations. For example, there may be a family

member that constantly humbugs you for money or another family member that comes looking for bread and milk, and you know they have just been paid from their work or Centrelink. It's pretty hard to say no at times but sometimes you have to draw the line. Explain that that it costs too much just to give away. You need to have your food or money to last you until your next pay...

Topic 6: Budget Activity

This experiential learning activity involves participants in creating a budget, using the Money Smart interactive budget planner tool. The activity is delivered across several settings, based on the training environment: as a whole of group activity or in smaller groups. Participants interact with the budget planner by inputting their income and expenditure into the tool. Group discussions focus on reviewing the budget in the first instance, with modifications to the figures made by the group to provide a visual representation of how and where savings can be made, in order to work towards goals identified in the previous session.

Learning outcomes:

- Aids participant understanding of the role of budgeting to manage personal finances
- Assists participants to identify key principles of budgeting and money management
- Develop, prepare and implement a personal budget

Methods

Measurement tools

Five evaluative tools were created and used to measure three key areas: quality feedback, context data and project impact. The measurement tools

were implemented during and post-training delivery.

- Participant Survey – Quality feedback is inputted into the program from training participants for purposes of testing: internal and external indicators;
- 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

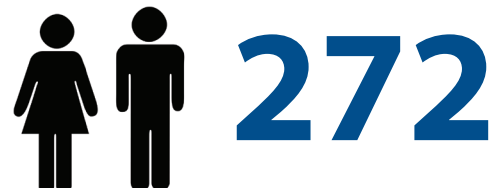
cultural conditions.

- Trainer Field Notes Form – Project impact
- Trainer Observation Form – Project impact
- Knowledge Circle tool – An additional measurement tool developed to measure an increase in knowledge during training delivery.

In addition, ICAN conducted semi-structured interviews in the final phase of the program. The interviews were conducted in-person where funding permitted.

Number of Sessions & participants trained:

28 Total Sessions Delivered
272 Total Number of participants



Training Delivery Type	Remote - Thursday Island, Palm Island, Northern Peninsula Area including Bamaga, Seisia, New Mapoon, Injinoo and Umagico, Pormpuraaw, Napranum and Mapoon	Regional - Gulf of Carpentaria, Tablelands, Cairns & Townsville regions	Urban/Metropolitan Area - (promotional and/ or upon request)
Service Provider	7	5	
12 Sessions Delivered	3	4	
	3	3	
	5	3	
	8	12	
		5	
		4	
Total	26	36	
With the Mob	27	5	20
16 Sessions Delivered	7	4	4
	12	13	30
	13	8	20
	10	5	
		14	
		18	
Total	69	67	74

Results & Discussion

Data was collected from 139 people, whom provided input on the Yarnin' Money program.

Participant Survey (n= 113)

Stakeholder Interviews (n= 10)

Community Interviews and focus groups (Thursday Island, Palm Island, Hopevale) (n= 16)

Post-training Evaluation Survey

The post-training evaluation survey consisting of four key questions was provided to participants at the end of each training session. Of the 272 participants trained, n=113 completed an evaluation survey at the end of training workshops. A total of 348 coded

responses (from 309 responses) were provided to qualitative questions: Q.1 (n=113), Q.3 (n=108), Q.4 (n=127). The response variance reflects: 1) areas of survey left partially blank and; 2) where one or more responses were provided to the same question by the same person but addressed different subject matter (ie. *'How to budget. How to buy your own home'* – Q.4 Response, Napranum Service Provider training). A thematic analysis, which utilised both inductive and deductive methods, was used to code participant responses. First, we applied an inductive method, in order to generate codes from the data. Due to the varied nature of the questions, responses were coded across a range of specific categories. The responses were condensed to thirteen main categories. In the second phase a deductive method was used to apply the created codes to the Trans-Theoretical model of change by Prochaska, DiClemente & Norcross (1992).



The categories and responses were coded to the first three stages: pre-contemplative, contemplative and preparation in the Trans-Theoretical Model (TTM) of the Stage of Change Theory (Prochaska et al., 1992). An average of 112 responses were provided across three Likert Scales. Responses for three Likert Scales in Question 2 were tallied accordingly.

Survey Questions

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.

Responses: n=113 (by n=111 persons completed this survey question, with 2 responses being placed across two categories)

Content	15
Training Effectiveness	9
Training Efficiency	1
Trainer Style	2
Increase in knowledge	24
Increase in confidence	5
Skill learned	11
Will implement skill learned	2
Self-reflection	5
Connects learning to personal situation	17
Self-efficacy	4
Tools provided to aid work or otherwise	4
Awareness of where to get help	8
Other	6

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

Total responses: n=108 by n=96 persons, where 2 or

more responses were provided.
No response: n=7

Vocalises self-efficacy	6
Change in thinking or habits	15
Will utilise in work setting	19
Express desire to save money	9
Goal setting	1
Teach skill to family/friends	20
Aids business planning	2
Will implement budgeting	16
Access financial counselling	2
Use tools provided, post training	2
Self reflection	8
Other	8

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

Total responses: n=127 (by 102 persons), where n=14 responses listed one or more (up to 5) highlights
No response: n=12

Responses were coded in the following categories:

Content	
• Whole of training was useful	20
• Photo Narrative (Sharing Stories)	11
• Timeline	7
• Yarnin' Money Wheel	12
• Money Smart Budget Planner	45
• Other activity (Needs/Wants & Positive/Negative behaviours)	6
Self-reflection	7
Connects learning to a personal situation	4
Training delivery (style, method or personal story by trainer)	8
Learning a new skill (i.e. how to save money)	7

Q.2 To what extent do you feel this training has given you an INCREASE IN:

a) Confidence to discuss money regarding a personal situation and/or with a client?

Total responses: n=112
No response: n=1

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
3	0	2	57	50

95% of the participants who responded to the question both agreed and strongly agreed that they felt the training gave them an increase in confidence to discuss money regarding a personal situation and/or with a client.

45% Strongly agreed
50% Agreed
3% Strongly disagreed
2% Neither agreed nor disagreed
0% Disagreed

b) Knowledge to be able to seek / access information including where to get help and support for money/financial-related issues?

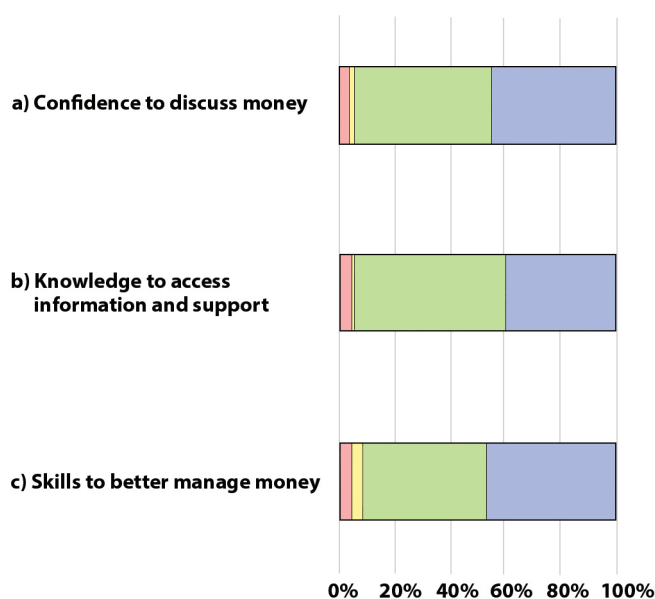
Total responses: n=113
No response: n=2

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
4	0	3	61	45

93% of the participants who responded to the question both agreed and strongly agreed that they felt the training gave them an increase in knowledge to be able to seek/access information including where to get help and support for money/financial-related issues.

40% Strongly agreed
54% Agreed
4% Strongly disagreed
3% Neither agreed nor disagreed
0% Disagreed

Q2. Training Increases



c) Skills to think about or use to better manage money:

Total responses: n=113
No response: n=2

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
4	0	6	50	53

91% of the participants who responded to the question both agreed and strongly agreed that they felt the training gave them an increase in Skills to think about or use to better manage money.

47% Strongly agreed
44% Agreed
4% Strongly disagreed
5% Neither agreed nor disagreed
0% Disagreed

Discussion

In the qualitative responses to the survey, ICAN received a total of 348 responses from 113 people. The coded responses were applied to the first three of Prochaska et al.'s (1992) stage of change theory: pre-contemplative, contemplative and preparation, where ICAN was able to measure initial stages of change at the end of training workshops.

In ICAN's 2015 interim report, it identified Prochaska et al.'s (1992) Trans-Theoretical Model (TTM) as a possible model for measuring behavioural change in the Yarnin' Money program (Daniels, 2015). In Year 1 of the Yarnin' Money evaluation, ICAN sought to understand which behavioural changes were measurable in the

program's early stages of development and initial training deliveries. Given the limited ability of the team to return to target communities (where training has been delivered), it looked at short and intermediate term behavioural changes the training has able to affect. Yarnin' Money utilised the Trans-theoretical Model (TTM) of behaviour change to understand which behaviours it can effectively impact upon, an important aspect of understanding where short-term, outreach financial literacy programs can affect change. The model recognises behaviour change as a process involving stages where behaviour determinants and behaviour change techniques for the intervention can be identified, implemented and measured (Prochaska et al., 1992). Where no financial literacy/capability education had been delivered to the identified target communities previously, there has been benefit in identifying how

Six Stages of Behaviour Change

PRECONTEMPLATIVE
/ UNAWARE

CONTEMPLATIVE

PREPARATION

ACTION

MAINTENANCE

TRANSCENDANCE
/ ADVOCACY
/ TERMINATION

Stage Theories	Description of Activity
Pre-contemplation /unaware	No intention to change behaviour Individuals are unaware or under-aware
Contemplative	Aware of existing problem(s), contemplating to address or overcome, with no commitment yet made to take action. Intention may develop in this stage.
Preparation	'Combines intention and behavioural criteria Intending to take action Some observable change New behaviour may not yet be habit (Prochaska et al, 1992).
Action	Action is taken by individuals to modify their behaviour, experiences or environment Intention and commitment combine to action A strong measure of behaviour change
Maintenance	Individuals consolidate gains attained during action Is a continuation, not an absence of change Stabilises behaviour change
Transcendence/advocacy/termination	Old habits no longer perceivable Individuals advocate for identified changes, may have micro-level benefits.

Above: Trans-theoretical (TTM) of behaviour change

Participant survey responses allowed ICAN to measure short-term changes for student participants moving through stages of: pre-contemplative/unaware, to contemplation and preparation along Stages 1-3 of the TTM model.

Pre-Contemplative		Contemplative		Preparation	
Self-reflection	20	Connects learning to a personal situation	36	Self-efficacy, utilise in worksetting	40
Training Effectiveness	94	Learned new skill	45	Teach Skill to family friends	20
Other (responses here may have been one word or unrelated to any other category)	14	Increase in knowledge	24	Change in thinking or habits	15
		Increase in confidence	5	Will implement skill learned	27
				Goal Setting	1
				Use tools provided	8
37% (n=128)		31% (n=110)		32% (n=110)	

Above: Survey responses along the Six Stages of Behaviour Change

individuals in the Yarnin' Money training progress through the TTM process, when sixty-six percent of participants identified that it was their first financial literacy/capability education experience. ICAN positioned the students as starting at the Pre-contemplative/Unaware stage of the TTM model. In this stage, individuals are unaware or under-aware of any need or desire for change. Student participants (66%) identified the Yarnin' Money training as:

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

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 (Daniels, 2015). The TTM model has been a useful tool to understand the early stage process of developing financial capability, which commences with 'raising awareness, and then building required knowledge and skills' (Australian Social Inclusion Board, 2013). Here, ICAN was able to effectively measure how participants developed their early stage process of financial capability along the pre-contemplative, contemplative and preparation stages.

Responses indicating an increase in knowledge:

- *It gave me an understanding of how to budget & how much we really spend*
- *The difference between a budget and living expenses*
- *I learned a lot about budgeting and the value of money*
- *It gave me a clear picture on budgeting and*

handling money

- *Saving is better than taking out a loan. Best to own things outright. Cut down on wants*
- *New to the area so was good to learn about things I was not aware of*
- *It give me more understanding more knowledge for my future*
- *The training has changed my personal view of how I could save money and also spend it correctly*

Pre-Contemplative

37% (n=128) of responses were coded to the Pre-contemplative stage, with responses indicating a process of reflection on either self or training effectiveness. 'Other' responses coded to this category included one-word responses such as 'Money' or 'Budgeting'.

Responses indicating a pre-contemplative stage, post-training:

- *Awareness of a cultural perspective relating to finances* (Money Wheel) (Townsville, Service Provider)
- *Give that basis to yarn about money. Makes it personal, and allow for everyone to open up*
- *Very helpful, especially the Budget tool/spreadsheet* (Rio Tinto Weipa, With the Mob)
- *Money management, loan repayments, interest on loans, rates* (Rio Tinto Weipa, With the Mob)
- *Bringing in the concept of yarning to discuss money* (Cairns, Service Provider)

32% (n=110) of responses were coded to the Contemplative stage, with responses indicating a process of connecting learning to a personal situation, indicating they have learned a new skill and/or expressing an increase in confidence or skills and abilities as a result of the training. In this

stage, responses moved beyond a pre-contemplative one to a process of combining awareness with the development of intent, the stage before action is taken.

Responses indicating a contemplative stage, post-training:

- *I learned a lot about budgeting, value of money and ways you can get help from ICAN* (Thursday Island, With the Mob)
- *The main one that changed my views in this training was the budget table* (With the Mob)
- *I wasn't sure if I was on the right track. I feel very confident* (With the Mob)
- *It has changed my view a lot* (Rio Tinto Weipa, With the Mob)
- *Made me think more clearly about how I will spend my money* (With the Mob)
- *Yes, it made me think outside the box, on budgeting and how much to save my pay. Identifies the priorities in your life* (With the Mob)
- *The activities has shown me... think about the way I spend money personally* (With the Mob)
- *That events in my life are impacting on my financial decisions* (With the Mob)
- *Helped me to understand how to better handle \$* (With the Mob)
- *It has given me a sense of knowing where I stand as a Financial Capability Worker & what information I need to gather/put together for my client or financial counsellor* (Gulf Region, Service Provider)
- *This training is actually an eye-opener, it helped me see how I can help myself & client, managing*

financial issues & budgeting (Palm Island, Service Provider).

32% (n=110) of responses were coded to the Preparation stage, with responses indicating a process of intending to take action in a situation or towards a particular problem. Here responses were coded to this category if observable change was noted in the responses.

Responses indicating a preparation stage, post-training:

- *I am more encouraged to make a budget and how it will help me in a year* (Thursday Island, Service Provider)
- *I can work on my saving easier than I thought* (Napranum, With the Mob)
- *Made me feel that I can now make big changes in how to budget in the future* (Rio Tinto Weipa, With the Mob)
- *The training helped me to see how I can help myself and my client* (Thursday Island, Service Provider)
- *Will be doing my own personal budget using the MoneySmart budget website* (Gulf Region, Service Provider)
- *Going home to do my budget* (Weipa, Service Provider)
- *Broadening my skills in how to talk about money and budgeting* (Gulf Region, Service Provider)
- *A highlight that stood out for me in this workshop was definitely the budget spreadsheet. I feel this will help myself to plan my expenses better* (Thursday Island, Service Provider)
- *Do my own budget/spending diary. Will use Money Wheel + budget + Timeline with my*

clients (Townsville, Service Provider training)

- *Accessing the usb stick that was given/provided [the MoneySmart Budget Planner]* (Rio Tinto Weipa, With the Mob)
- *I will incorporate this into our Living Skills Program for Residential & Non-Residential Program* (Palm Island, Service Provider)
- *I feel I have a tool or a ground to stand on to allow strength to overcome my weaknesses* (Napranum, Service Provider)

People that have not been exposed to the concepts that are the key subjects of the Yarnin' Money program will take significant time to get to the latter stages of the Trans-Theoretical model where action is taken and behaviour change occurs. The richness in terms of the Yarnin Money program is at the stage of preparation where it is able to aid participants in achieving self-efficacy, and where an increase in knowledge and skills contribute to the preparation stage. Where post-program follow up was able to occur with participants, ICAN found that five out of eighteen people interviewed had successfully moved to a stage of action where they had implemented aspects or tools from the training in their personal lives (daily budgeting using the MoneySmart budget planning tool – Hopevale, Thursday Island and Palm Island participants) or with their clients, with two Service Providers in Palm Island describing how they had created a mini-financial capability program for her clients, based on the materials from the Yarnin' Money program. The team found 31% [5 out of 16] people could demonstrate the move from preparation for change stage, into action stages. Once preparation was achieved, they moved rapidly to action.

George Bani – Youth Engagement Officer with My Pathway Thursday Island

I was at My Pathway as a participant when I did the Yarnin' Money training. It was a good training for me. It's actually a really good way to get people to talk about money, to talk about their struggle, and gives ideas of how to be strong, to deal with saying no to family. I enjoyed the Photo Narrative as a good way to introduce yourself. I liked being able to get up and tell a story. I chose a crocodile photo to tell a story. Another good part of the training was looking at history and today, it was a good way to talk about money. Growing up, money was come and go business, people don't really think about it properly. It's hard getting a job up here and the cost of living is very high, with the high cost of freight. Food prices go up every week – it's just terrible – but we can also go fishing.



George Bani, Youth Engagement Officer, My Pathway with Eddie Buli, Yarnin' Money Developer & Trainer

Since the training, I've actually used the MoneySmart budget planner that they gave me on the usb. At the time of the training, I didn't have a computer. Since I got this job as the Youth Engagement Officer with My Pathway, I have since I bought a laptop. That's when I said Hey! I got that Budget tool! So I found it and now I use it. I'm also saving money so it's going pretty good. Family asks for a couple of bucks and I give them what I can, but I also try to save up. I'm hard on myself. It's my first time getting a proper job at My Pathway, so now I try not to touch my savings, so that I can save up proper.

Overview of Key Findings

This section discusses the Key Findings from the Yarnin' Money program.

Key Finding #1: Financial capability training programs can thoughtfully engage Aboriginal and Torres Strait Islander peoples when Indigenous methodologies

Key Finding #2:

and knowledges are embedded into the design of training resources and methods of delivery.

The foresight of the Ecstra Foundation to fund ICAN to develop and deliver a financial capability program over a three-year period

provided an appropriate investment of time needed to develop and deliver a quality training program to remote and discrete Aboriginal and Torres Strait Islander communities. The three-year period allowed ICAN to apply an action research approach for continuous quality improvement of the program.

Ecstra provided three-year funding to ICAN which allowed the time needed to create a quality program. A unique aspect of the funded program was the latitude ICAN was given by the Ecstra Foundation to develop Yarnin' Money from inception. At the onset of the development stage, it was important for the Yarnin' Money team to recognise that its identified target audience – persons living in remote and discrete Aboriginal and Torres Strait Islander communities in North and Far North Queensland, Cape York and the Torres Strait – historically had very limited to no opportunities to participate in financial literacy or capability training. This recognition required the team to reimagine what financial capability training would look like in these settings and how it would best incorporate meaningful community engagement in both the design of the training resources and its delivery methods.

ICAN had an opportunity to create a meaningful financial capability program that would engage Aboriginal and Torres Strait Islander participants in conversations about money. In the first six months of the program (January – June 2015), the Yarnin' Money team worked on the design of the resources, where a series of topic areas were developed with specific learning outcomes. An important aspect of the design phase was the time it took to develop engaging financial capability content and resources that would be meaningful for its identified

participant group.

A considered approach was taken by ICAN to develop and deliver financial literacy and capability education. The Yarnin' Money team comprised two Indigenous staff and one non-Indigenous staff, who worked on the program design. An important starting point for the team was a directive from the CEO to think about how the team would depart from traditional financial literacy education in order to create content that would be engaging for its intended target audience. An Indigenous knowledge framework and specific Indigenous methodologies were applied to the program at the onset. The program has created a philosophy and foundation for how financial capability education can be delivered in a cultural manner that thoughtfully engages Aboriginal and Torres Strait Islander peoples.

An important consideration was to consider how the training would 'meet people where they are' which encompasses 'diagnosing their values, their style, their needs, and their emotions, and connecting with them in a way that is effective for them' (Epperson, 2013). The activities in the Yarnin' Money training: the Photo Narrative, Personal Timeline and the Yarnin' Money Wheel are examples of how we locate the positionality of participants in relation to financial capability learning. We must first meet them where they are on their journey of their relationship to money in the contexts in which they live, in order to mobilise their learning about key financial capability concepts.

Recommendation: Best practice methodologies and methods can be shared across financial wellbeing programs and services, in order to 1) meet the cultural needs of Aboriginal and Torres Strait Islander peoples; 2) improve the quality of overall service delivery.

Carmen Hegarty – Building personal financial resilience through Yarnin' Money

Before I came to ICAN I was working in the federal government for a number of years as a customer service officer with Centrelink. I began to have health issues which started to interfere with my job. This went on for like six or seven years where I couldn't function and I didn't know how I was coping. In the meantime, while I was still working I had about six debts such as a car loan and credit cards. I had to make the hard decision to leave my job and go on sickness benefits. After that I began to spiral, using my credit card to pay for my car loan and even my rent. Borrowing from Peter to pay Paul.

I had been living ridiculously beyond my means. It was nothing to me back then because I had great access to credit and the bank always sent you those [credit card limit and loan] increases. It would say oh look you've paid off so much on your personal loan. Here's another \$25,000 and you just give your electronically signature and that was the end of that, I'd just get more credit. Then as the credit dried up I had to get money from family and friends who were willing to give me the money. I was taking money from wherever I could family and friends who were willing to give it to me to continue to just keep my car. When that eventually dried up, I went to see a financial advisor who told me I had to declare bankruptcy. I didn't want to do it and I didn't know about financial counselling back then. From then in, I was burnt out, to the point where I was nearly homeless I'd lost basically everything.

Let me say I wish I knew about ICAN when I was going through my financial issues. When I first came to ICAN as a trainee in the Indigenous Financial Counselling Mentorship Program, I didn't know that a place like ICAN existed and that there are Aboriginal and Torres Strait Islander financial counselors. Doing my Diploma of Financial Counselling and working in the Yarnin' Money Program has helped me to have a whole new outlook on life. It's helped me to realise that getting on top of your finances is empowering. I had my own lightbulb moment, when Eddie delivered the Yarnin' Money program to our Diploma student group. His Personal Timeline in the training had a profound effect on me. He relates certain events in his own life and their impact on his view of money. This moment was the first time I'd ever related my relationship with money to historical events in my life. I was able to see where these issues had stemmed from in my own family and history.

Since my first Yarnin' Money program as a trainee and now as an employee of ICAN, two important things have happened for me. The first is that I have created a women's financial capability training program, using the Yarnin' Money methodology, which we tested with local women in the Cairns community a few months ago. The second is that for the first time in my life, I've started to save money. For me, it makes sense to start saving in small, regular ways, so I bought a money tin that I've been putting \$5, \$10, \$20 and even a few \$50's away for the past year and a half and I still haven't opened it. I'm waiting for a special occasion but until then I'll keep saving my money.



Carmen Hegarty, Yarnin' Money Trainer and Financial Counselling Support Officer, ICAN, shares her journey of how Yarnin' Money helped her to build her own financial resilience.

Key Finding #3: Yarnin' Money as a standalone financial capability training program has ability to be integrated into other state and federal government initiatives.

30% all participants in the Yarnin' Money program were Job Seekers registered with a JobActive provider in their local community.

**Western Cape (n=44)
Northern Peninsula Area (n=10)
Torres Strait region (n=27)**

Yarnin' Money has been able to create valuable partnerships over the funded period and beyond Ecstra funding, which contributes to the sustainability of the program.

Through the Yarnin' Money program, ICAN has built a foundation which specialised training can be built upon, to be able to assist in the service delivery of other programs, including community services, state and federal government programs. Over the program's duration, ICAN was able to fulfil financial capability training needs for JobActive providers and Job Seekers in the Far North Queensland and Torres Strait regions. Yarnin' Money had its greatest success of participant (n=81) outputs by servicing Job Seekers.

Indigenous Business Australia (IBA) also engaged the unique Yarnin' Money program in Hopevale, to deliver financial capability training to home owners under the IBA Home Ownership program and local service providers. IBA contracted ICAN to train staff in Yarnin' Money's philosophy and community engagement principles.

Recommendation: ICAN to explore further training opportunities for Job Seekers by developing/ delivering tailored training to meet the financial capability needs for this cohort.

Key Finding #4: Short-term, outreach financial capability programs with a mandate to scale will be limited in their ability to measure longer-term outcomes such as behavioural change.

Key Finding #5: Dual training and evaluation tasks directly impacted on the quality of training provided, due to limited funding for evaluative purposes.

The evaluation process has been limited by how the program is structured, and how often Yarnin' Money team members were 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 two 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. This is because there was no funding provided for an evaluator to travel to training workshops (and for follow-up visits) to evaluate the program separately.

Dual training and evaluation tasks directly impacted on the quality of training provided, due to limited funding for evaluative purposes, where Trainers experienced difficulties in simultaneously both tasks. The workshops require Trainers to be wholly present for delivery, and focus on building rapport, creating the yarn and making an impact in a short period of

time. However, due to challenges met in participant numbers early on in the program, changes were made to how the two community trips were carried out, which impacted on the original evaluation strategy. This caused friction for the quality of the engagement of the program versus evaluative KPIs. In some instances, participants complained to trainers about being researched and expressed they felt like there were 'strings attached' attending the training (Mapoon community, 2016). Participants in the Mapoon workshop expressed they felt that the trainers were taking information away from them.

The key issue highlighted in the evaluation space are 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 they felt the evaluative requirements (Participant Survey) undermined the trust relationship built in the training and of itself, undermined their training outcomes. The issues were 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 trainers 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 stated they felt the survey meant there were 'strings attached' to the training, impacting upon the trust built during training;
- Possible literacy issues identified in trainer observations;

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 had repeated responses such as: 'Budget my money'; 'Save money'.

The Yarnin' Money program was funded for its ability to reach a large number of people and had a mandate to scale. This created difficulties for enacting an evaluation of the program that would effectively measure longer-term benefits or behavioural change of participants. ICAN was able to measure change in the first three stages: pre-contemplative, contemplative and preparation of the Trans-Theoretical Model (TTM) of Prochaska et al.'s (1992) Stages of Change Theory.

Recommendation: In order to effectively be able to measure behavioural change, Yarnin' Money (and Indigenous financial capability programs more broadly) should to be delivered in one location, with one or more cohort groups, over a longer period of time.

Recommendation: Evaluation design should match program design. Appropriate measurements need to be applied to financial capability programs of this nature (See Blue, 2016).

Recommendation: Funders to consider funding longer-term, place-based financial capability programs.

Challenges Met

ICAN's Operations Manager, Jon O'Mally discusses the number of challenges in delivering Yarnin' Money in remote and discrete Aboriginal and Torres Strait Islander communities across North Queensland, Cape York and the Torres Strait regions.

The program was structured for short, one-off workshops across a number of identified communities, which meant we had minimal time allowed to deliver a Yarnin' Money workshop in each community. As a Trainer, this was logistically very challenging and confronting. It involved building a rapport with the participants, revealing personal stories with the group and locating the moment when participants are at their full capacity to learn. With a median running time of three to four hours to deliver a workshop, it was very challenging (and also equally rewarding) to make impact in a short amount of time. I believe that the careful consideration the team devoted to building the program's unique methodology allowed Yarnin' Money to make big impact in a short period of time.

As Manager and Trainer of the program, I experienced first-hand the complexities of delivering training to very remote and discrete Aboriginal and Torres Strait Islander communities in North and Far North Queensland and the Torres Strait region. The logistical realities of how financial capability is delivered on the ground, especially in remote Indigenous communities, is often very different to what we envisage on paper when submitting a funding proposal. Flexibility is needed, where KPI's can be reviewed and modified to suit the complex nature of delivering a quality financial capability program on the ground.

As the program was funded for scale, we attempted to build in a Train-the-Trainer component into the program. The concept of this approach has merit, but consideration is needed in a number of areas. Becoming a trainer requires a level of competence,

skill and confidence, as well as a sufficient amount of knowledge in financial capability areas. The challenge was to train people to a level of an expected competence (evident in the contractual KPIs). We also hoped to have other ICAN staff such as our financial counsellors become Yarnin' Money trainers. This aspect of the program was a significant challenge and continues to be worked on, post the funded period.

We also faced a challenge in the expectation to measure behavioural change in a program established for short-term outcomes and scalability. Due to logistical issues in establishing a training workshop delivery for a community, we modified the nature and number of our visits to each community (Year 2) in order to meet our output KPI's. We did so to be able to gain community buy-in for each training delivery, organise participants and venues. Experiential learning takes a period of time to evaluate and assess. Assessing longer-term benefits of the training for participants requires significantly more resources and community visits. The output over outcome challenge was difficult to navigate with limited funding and the required changes to our community visits, in order to ensure we met participant attendance targets.

Applying Yarnin' Money across different settings

Yarnin' Money has been delivered to a wide range of community services, high schools, banking staff in urban/metropolitan settings, government and JobActive participants. ICAN has delivered Yarnin' Money to community organisations in Broome (WA), La Perouse (NSW), to new Indigenous employees undergoing induction training at Rio Tinto, and recently commenced delivery to incarcerated persons at the Lotus Glen Correctional Facility in Mareeba, Queensland.

Aspects of the Yarnin' Money methodology and tools were recently tested and implemented in a Canadian

University setting, when Professor Chris Robinson of York University, Toronto, Canada, used the Yarnin' Money Wheel in two undergraduate classes in Winter 2019, with the permission of ICAN.

Professor Robinson explains what he was seeking to accomplish. *The course was an introduction to personal finance with no prerequisites. It was designed as a financial literacy course and counts for credit as*

an elective course in any programme in the university. The students were required to perform four exercises in sequence during the class, writing down their thoughts for submission. Professor Robinson was originally interested in the work of ICAN and specific examples like the Yarnin' Money Wheel for much broader reasons relating to his research (conducted in Australia in late 2018) in financial counselling,

Professor Robinson tests the Yarnin' Money Wheel in a new context

First, they wrote down all the words or phrases that came to mind with respect to the word, 'money'. Students and the instructor then volunteered some of the world that they wrote down. Second, they wrote down their personal values, those which govern how they make life decisions both small and large. Members of the class and the instructor volunteered their values. It is impossible in a short space to list all the different values, but to give some examples: belief in God, respect for Nature, look after my family. After a two-minute video on SMART goals (Specific, Measurable, Achievable, Realistic, Time-based), they did the third exercise by listing their personal financial goals. These would also be used as part of a subsequent personal budgeting assignment. Again, the group shared some goals. Then the instructor briefly presented the idea of the wheel as he understood it from his visit to ICAN. The student's fourth exercise was creation of his or her own Wheel.

York University and Toronto are perhaps the most multicultural university and city in the world, and the students in my classes come from all over the world. We know that finance is a culturally-defined concept and different cultures will understand it differently.

I want students to reflect on how they view money before we try to do any detailed personal financial management. The underlying beliefs and attitudes influence how you manage money in ways that the technical mechanics of personal financial planning can't capture fully. I am an expert in every area of financial planning, but I am also very linear in my approach to it and very traditionally focused. They do not necessarily think in the same linear fashion that I do, and I use the wheel as a way of allowing them to perhaps think differently about their own personal financial situation...



Chris Robinson PhD CPA, CA CFP® is a full professor of finance at York University (Toronto, Canada) and a Fellow of the Financial Planning Standards Council for his contributions to financial planning in Canada. He has been writing textbooks, doing research and teaching personal finance for over 30 years and has made many public appearances, appeared in front of regulatory tribunals and in the courts as an expert witness.

I surveyed the students later in the course about the usefulness of the Wheel, after they had learned quite a bit more about personal finance, especially as it related to their individual situations. Just over half of the students who completed the survey report that the Wheel was useful to them, with the following comments about the exercise:

The exercise helped us understand what other people in either other countries or social status feel important and highlighted that our needs were quite different. Our wheels we drew were a little different than those presented.

Completing the Yarnin' Money Wheel as well gave me an outlook perspective as to what things money is related to such as, taxes, environment, government, climate, and life in general.

Everyone has their OWN personal finance, and even though there may be steps to personal finance, the skeletal components can be flexibly arranged. For example, in the class drawing the money wheel, people had other priorities, and the wheel does not have to be a wheel, it could be a light, a crisscross of lines, etc. For example, one person would have a budget amount to save for family vacation and would use the aboriginal money wheel to understand the stresses they would deal with.

financial exclusion and regulation of payday lending:

- 1) A broad social justice viewpoint; for example, Rawls' theory of justice as fairness. In Rawls' view, everyone has an obligation to assist those who are disadvantaged, to the extent that they are able to render such help. Justice for Aboriginal and Torres Strait Islanders is clearly such a situation. Financial exclusion is a serious issue for Aboriginal and Indigenous persons in several countries, including Australia.
- 2) Different people view personal finance differently, and we should not stick to a single linear viewpoint. The different viewpoint could be Aboriginal, or it could be something else, depends on the person, and may not just depend on the specific culture to which a person belongs.
- 3) A simple neo-classical viewpoint. If you exclude part of the population
- from participation in normal financial affairs, either by practice or by making it incomprehensible, you make the whole society poorer. We all benefit from the maximum number of people participating equally in financial life.
- 4) The problem of financial exclusion and lack of understanding of how to engage with the financial system is not unique to Aboriginal and Torres Strait Islanders. Therefore, learning how to help bridge financial exclusion has potential benefit for other people as well. If half the students in a York University classroom found the Yarnin' Money Wheel helpful to reflect on their own financial situation, the work that ICAN is doing seems very valuable indeed. I would hope that funding bodies would continue to support ICAN, and also dedicate some funding to formal evaluation of the effects of the work over time.

Sustainability of the Program

The program's ability to scale and be sustained post-Ecstra funding, with financial support from the Commonwealth Bank of Australia (CBA), the Department of Social Services (DSS) and the Queensland Department of Communities, Disability Services and Seniors.

Commonwealth Bank of Australia, the Department of Social Services and the Queensland Department of Communities, Disability Services and Seniors.

Since late 2017, ICAN's corporate partner, the Commonwealth Bank of Australia has utilised the Yarnin' Money program as a service for their community partners based in the Kimberley region of North Western Australia and La Perouse in Sydney. Interest in the train the trainer component

of the program has also grown, with the team providing train-the-trainer courses to Indigenous Business Australia (IBA), HESTA and community organisations that provide financial counselling and capability services. Yarnin' Money's train-the-trainer course is offered through ICAN Learn, ICAN's Registered Training Organisation (RTO).

ICAN plans to expand

the scope of Yarnin' Money over the coming years to include financial literacy initiatives that support participant income generation.



Above: Jon O'Mally, Operations Manager, Yarnin' Money Co-developer and trainer, with participants of the Northern Peninsula Area, Yarnin' Money with the MOB program.

Yarnin' Money has become an integral component of ICAN's federal and state funded financial counselling and capability programs. The Yarnin' Money program was designed as a cost-effective way of connecting remote Indigenous communities from Townsville to the Torres Strait Islands to ICAN's phone financial counselling services, through the development of a Yarnin' Money Service Provider trained referral network. The Yarnin' Money program has been sustained beyond the Ecstra Foundation funding period, with funding from the

In December 2018, ICAN received additional funding from the Ian Potter Foundation to expand Yarnin' Money. The Yarnin' Money team will explore Canadian Community Economic Development (CED) financial empowerment models and create a complimentary Yarnin' Jobs and Business financial capability program. The new focus for Yarnin' Money expansion will be on increasing the income side of the budgetary equation for participants.

Notes

- [1] The business and activities of Financial Literacy Australia (FLA) were transferred to Ecstra in December 2018.
- [2] Michelle Possum Nungurrayi. Sourced from: <https://www.aboriginal-art-australia.com/aboriginal-art-library/aboriginal-dot-art-behind-the-dots/>.
- [3] Sourced from: Cairn Cartographics. (2019). 'Anaconda-Pintler wilderness.' <https://cairncarto.com/product/anaconda-pintler-wilderness-map/>.

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