



Impact report 2025

talk))
money
with
Ecstra Foundation

Contents

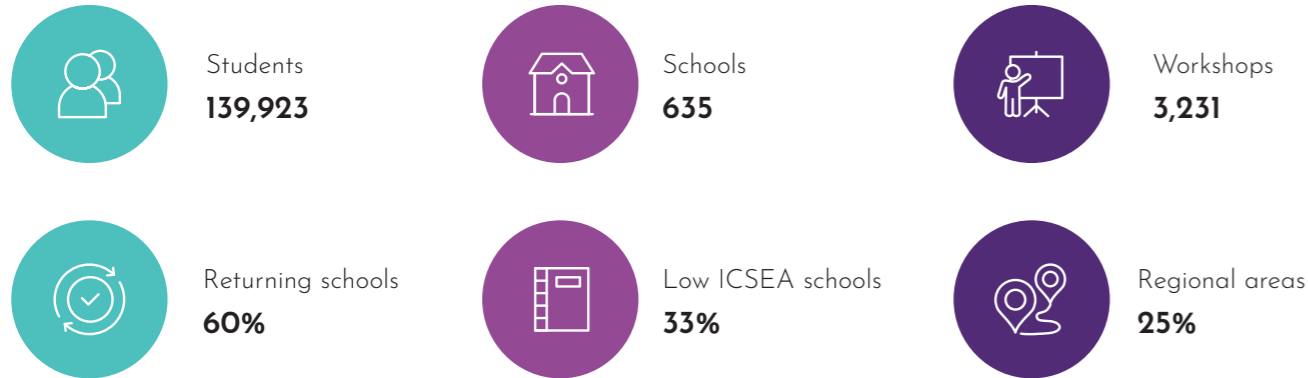
| | |
|---|-----------|
| 2025 Program insights | 2 |
| Introduction | 3 |
| Program reach | 7 |
| Students, schools and workshops by state | 7 |
| Roadshows | 8 |
| School sector and type | 8 |
| Community engagement | 9 |
| Program impact | 11 |
| Our evaluation approach | 11 |
| Program findings | 11 |
| 1. Talk Money improves students' financial capability | 12 |
| 2. Talk Money meets a demonstrated need | 22 |
| 3. Talk Money engages students effectively | 25 |
| Appendices | 29 |
| Appendix A: Program impact evaluation overview | 29 |
| Appendix B: Talk Money program logic model | 30 |

Acknowledgement of Country

We acknowledge all Traditional Owners and Custodians of the lands on which we live and work. We pay respect to Elders past and present, and acknowledge the continuing connections to culture, community, land and sea of all Aboriginal and Torres Strait Islander peoples.

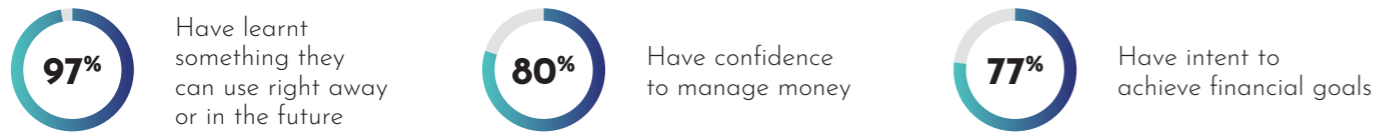
2025 Program insights

The key insights from the 2025 Talk Money with Ecstra Foundation program are as follows:



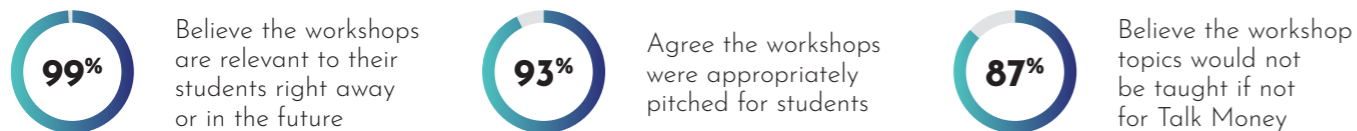
Student impact

After the workshops:



Teacher impact

After the workshops:



Talk Money life of program snapshot



Introduction

Learning about money is a lifelong journey that prepares students for the future.

Talk Money with Ecstra Foundation is a free, national financial education program designed to equip young people with essential money skills for life. Through interactive, curriculum aligned workshops and resources, the program helps students in Years 5 to 10 build financial knowledge, confidence, and decision-making skills. By providing workshops at no cost to schools, Talk Money ensures that more students can access financial education at key stages of life.

We are proud to present our 2025 Talk Money Impact Report, highlighting the continued reach and positive outcomes achieved this year.

In 2025, Talk Money delivered:

- 3,231 workshops in 635 schools across all Australian states and territories
- 139,923 students reached through face-to-face and online learning
- 33% of workshops held in lower ICSEA schools
- 25% of workshops delivered in regional and rural communities

Now in its fourth year, Talk Money remains Australia's largest free, face-to-face financial education program of its kind, reaching 530,873 students through 13,323 workshops conducted in 1,622 schools since inception. These results demonstrate there is ongoing demand from schools, steady program growth and a strong evidence base showing measurable impact at scale.

Our evaluation findings show the Talk Money program continues to make a meaningful difference in students' financial capability:

- 40% increase in confidence in managing money
- 35% increase in intent to achieve financial goals
- 29% increase in ability to talk about money

These results are reinforced through strong teacher engagement and feedback. Talk Money helps address the critical need to support teacher delivery of financial education in the classroom, with one-third (34%) reporting that they would not feel confident teaching these topics without the program.

In 2025, we continued to build teacher capability and deepen school engagement through several key initiatives:

- Launched *Becoming scam savvy*, a new workshop designed to equip high school students with the skills to recognise scams and stay safe online. The workshop content was developed with input from financial education experts from universities, curriculum bodies, national regulators and teachers.
- Recognised exceptional educators through the Financial Literacy in Action Awards, providing \$2,500 to four schools in acknowledgment of their outstanding contributions to improving students' financial capability.
- Increased our presence at national and state teacher association events, strengthening relationships with educators and supporting the integration of practical financial education into classrooms.
- Continued to build our resource library of downloadable fact sheets for use in classrooms and at home. Topics included financial wellbeing, teens and financial admin, girls and money, pocket money and owning a pet.

Financial education is more than just learning about money - it's about the foundational skills and confidence to make informed financial decisions for life. Looking ahead, Talk Money will continue our focus on providing practical classroom workshops and resources, sustaining reach and impact, strengthening system alignment and working in collaboration with stakeholders to ensure consistent and equitable access to financial education is available in Australian schools. We warmly thank the many teachers, school leaders, curriculum specialists, students and parents for your ongoing support, and for championing the positive impact that financial education can make in the lives of young people.

Learn more about our work, access resources or book a workshop at www.talkmoney.org.au.

About Talk Money workshops

The Talk Money workshop modules are designed to meet the program's intended learning outcomes¹, be age-appropriate, aligned with the school curriculum, and reflect our program design principles. In 2025, we strengthened the offering with the introduction of a new workshop, Becoming scam savvy.

Talking about money

Year 5 & 6



Students learn to save, manage and spend money (physical and digital), distinguish needs versus wants and have money conversations. Students consider how people can have diverse approaches to money based on their values.

Workshop A

Through a series of activities, students learn how people value money differently and how to have constructive money conversations with family and friends and set savings goals.

Workshop B

Students examine how to save and manage money and consider different payment options, including the digitisation of money.

Spending and saving money

Year 7 & 8



Students focus on spending and saving choices and how decisions now can affect their future finances. They identify influences on their financial decisions and develop strategies to achieve their financial goals.

Workshop A

Students are supported to manage influences on saving, spending and payment options and how to align spending choices with their goals, values and beliefs.

Workshop B

Students explore how to make goals achievable and how to develop savings strategies to help manage spending and achieve their future goals.

Making money work

Year 9 & 10



Students explore ways to make money to help build financial independence, including understanding their workplace rights and managing superannuation and tax.

Workshop A

Students delve into the world of work, looking at different ways and approaches to make money. They discuss their rights as an employee and how to have difficult conversations at work

Workshop B

Students gain an awareness of their personal brand and learn practical skills including reading payslips and understanding tax and superannuation.

Becoming scam savvy

Year 7 to 10



Becoming scam savvy is a new, engaging, and practical workshop from Talk Money, created to help high school students recognise scam red flags and stay safe online.

Workshop

Students explore the common elements of different types of scams. They understand how to protect themselves and respond to scams, including seeking help.

Program design principles



Build knowledge and capability

Build student knowledge now and focus on developing the attitudes, skills, self-efficacy, and motivation they need for their financial futures.



Be relevant and inclusive

Provide practical, interactive, and inclusive lessons, drawing on real-life examples that reflect and respect students' diverse beliefs, cultures, values and experiences with money.



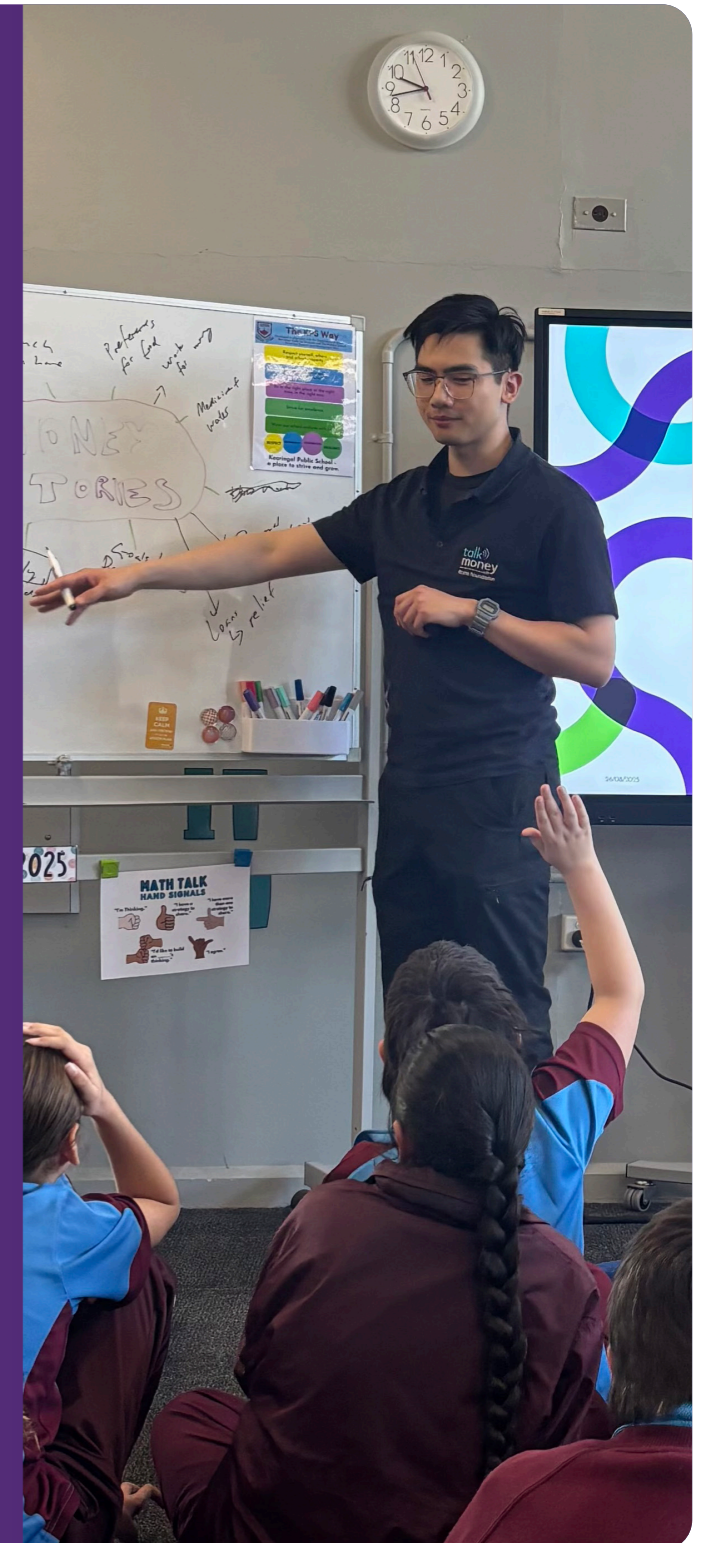
Engage and spark conversations

Engage students through facilitating discussions about money and build the skills and capability to spark financial conversations with their peers and families.



Elevate and collaborate

Collaborate with schools, educators, and other stakeholders to share and promote resources, measure what works and support teachers and parents to reinforce learning in the classroom and at home.



¹ The Talk Money program logic model is provided in [Appendix B](#)

“This workshop was a great and understandable way on how to save my money, this will most likely help me with my future.”

Year 7 student,
Darwin, NT

“I will think more carefully about the small financial choices that I make, knowing that, when added up, it can make a big impact in the future.”

Year 7 student,
Wattle Range, SA

“I think that I was able to learn more about money. And the instructor was very entertaining and while being entertained I was still learning the value of money.”

Year 5 student,
Cairns, Qld

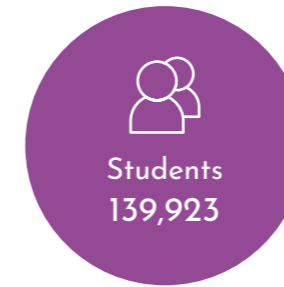
“The workshop helped me stay motivated on achieving my goal of saving.”

Year 5 student,
Tamworth, NSW

Photograph: Amy Thompson, 2025.

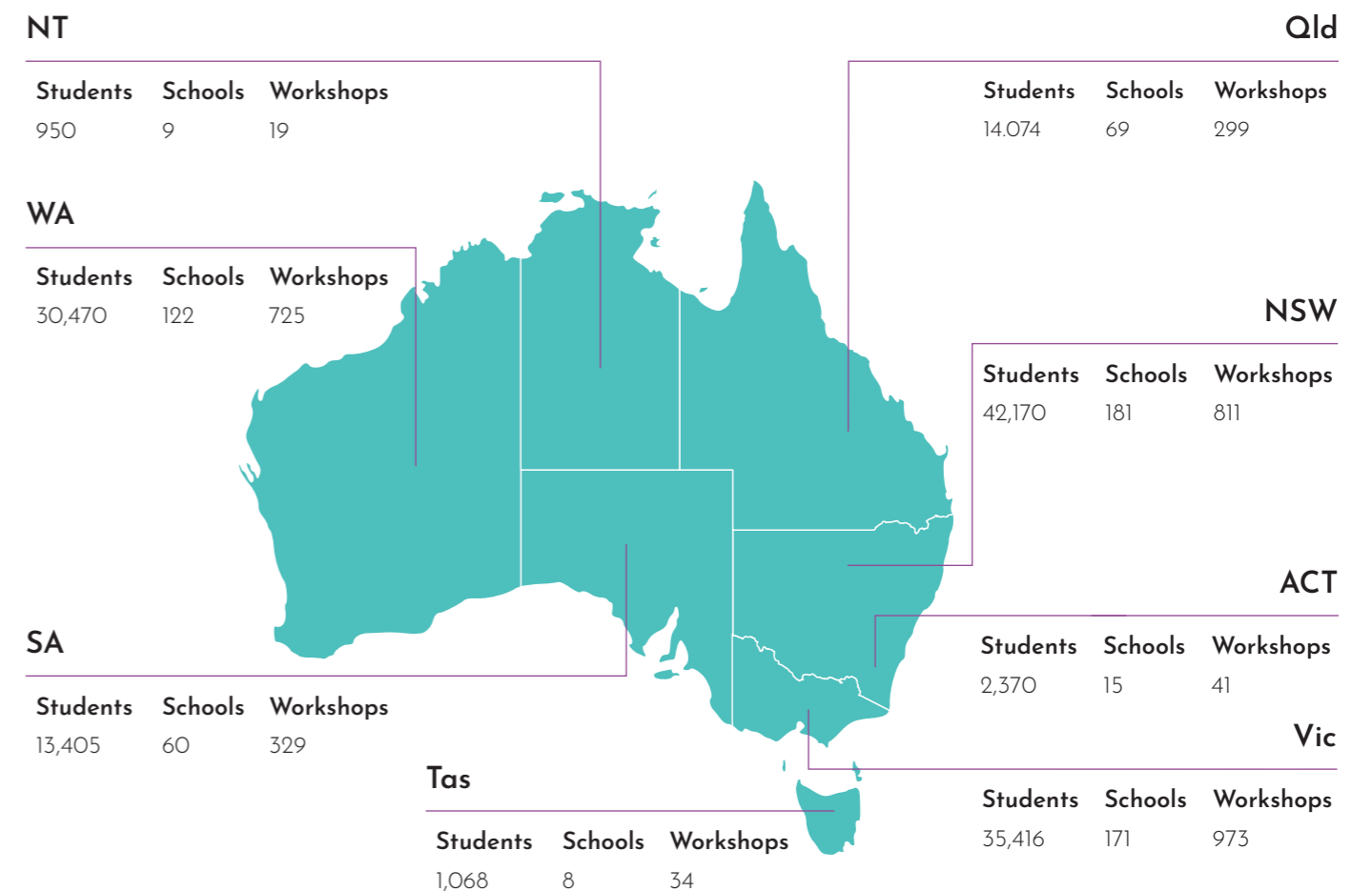
Program reach

In 2025, Talk Money delivered 3,231 workshops to 635 schools, reaching 139,923 students.² In this fourth year of delivery, returning schools reflected 60% of all bookings (up from 56% in 2024), with an 8% increase in participating schools from the previous year.



Students, schools and workshops by state

The program delivered workshops across all Australian states and territories in 2025. New South Wales recorded the highest number of student participants, overtaking Victoria, with both states continuing to lead national student engagement overall. Western Australia also demonstrated strong growth, achieving an 18% year-on-year increase in student participants. In-person workshop delivery remained the preferred delivery method, accounting for 94% of all workshops.



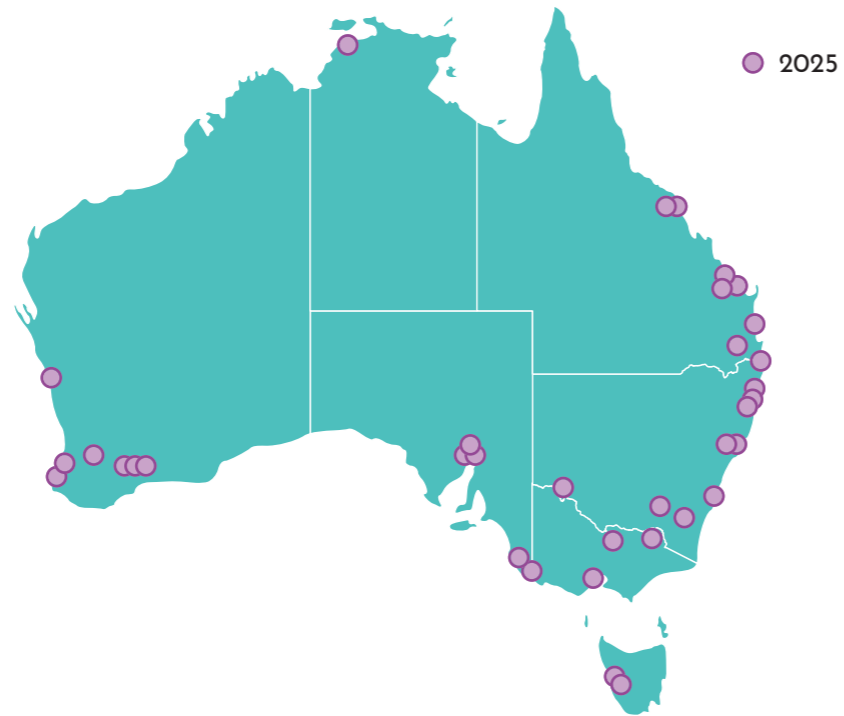
² Students will be counted twice if they participate in both workshop A and B.

Roadshows

Our regional and remote roadshows continue to be in strong demand, and the facilitation team are welcomed by new and returning schools across Australia. Extending our reach outside metropolitan areas reflects our consistent commitment to providing more Australian students with better access to financial education.

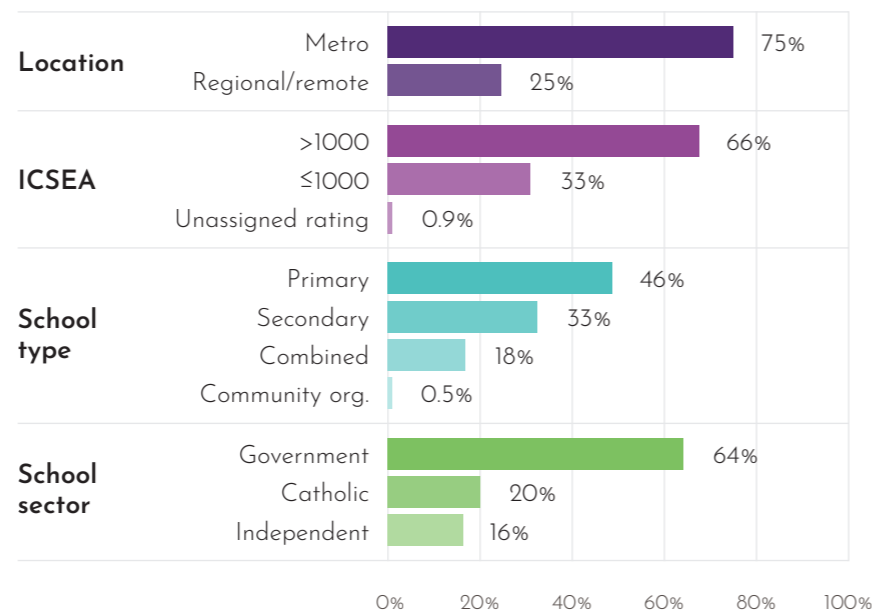
In 2025, the team delivered 327 roadshow³ workshops to 14,001 students across 108 schools. These workshops accounted for 17% of all schools participating in Talk Money and 10% of the total workshops delivered for the year.

We had the opportunity to visit Lake Grace and Narrogin in Western Australia and the West Coast of Tasmania for the first time in 2025.



School sector and type

Reaching a diverse range of school communities is fundamental to strengthening long-term improvements in financial capability across Australia. In 2025, the program maintained its focus on equitable delivery, with schools recording an ICSEA⁴ score below 1000 consistently representing more than one-third of all participating schools.



³ A roadshow is defined as a facilitator travelling to a rural/regional area to deliver face-to-face workshops. Workshop B may be delivered virtually in the weeks following Workshop A's face-to-face delivery.

⁴ Index of Community Socio-educational Advantage (ICSEA) values indicate the socio-educational background of students, where 1,000 is the average. Schools with an ICSEA rating below 1000 are considered low ICSEA schools.

Community engagement

Talk Money with Ecstra Foundation continued to support and engage teachers and schools through the following initiatives.

New workshop

Talk Money developed and launched a new workshop, *Becoming scam savvy*, for Years 7-10 students. The workshop content was shaped by an advisory panel of financial education and teaching experts from Griffith University, the University of Queensland, Moneysmart (ASIC), the National Anti-Scams Centre (ACCC), ACARA, and Billanook College.

The workshop was successfully piloted in Term 2 and launched in Term 3, 2025, receiving positive feedback from participating schools.

Teacher Associations

Talk Money attended key national and state association events in 2025, strengthening relationships with educators and supporting the integration of financial education across the curriculum.

We participated in:

- Australian Secondary Principals Association conference
- Business Educators' Association of Queensland conference
- National Education Summit
- Economics and Business Educators NSW event
- Mathematical Association of Victoria conference

Webinar

We hosted a webinar sharing findings from our new national [YouGov survey](#) of students, parents and teachers about money and financial education. This provided data and insights into how young Australians learn about money and the importance of financial conversations at home and in the classroom.

Financial Literacy in Action Awards 2025

Four schools received \$2,500 each for demonstrating outstanding commitment to building financial capabilities in the classroom.

The award winners were announced to coincide with Global Money Week, aligning with global efforts to strengthen financial education.

“The scam savvy workshop taught me to become more aware of the type of internet scams and how to avoid them.”

- Year 7 student, NSW, Becoming scam savvy workshop

“Talk Money workshops are invaluable in supporting concepts within the National Curriculum and beyond. Students from different year levels have such vastly different money management needs, the development of face-to-face workshops where an 'expert' reinforces what we teach (e.g. budgeting, savings) or expands on interest topics (scams) is extremely helpful.”

- Teacher, Qld, Becoming scam savvy workshop





Program impact

Our evaluation approach

The ongoing annual evaluation⁵ of Talk Money is essential to ensuring that students have an engaging and valuable learning experience, while also supporting continuous opportunity for program improvement. The 2025 evaluation draws on both quantitative and qualitative data, including responses from 1,106 teachers and 18,008 students.

Program findings

1. Talk Money improves students' financial capability

Students who participated in a Talk Money workshop reported measurable improvements across multiple areas of financial capability, particularly in their confidence to discuss money, manage their finances, and work towards their financial goals.

Module-specific findings show that:

- **Year 5 & 6 - Talking about money**
Most students agree they can now reflect on their spending habits and identify different ways people save money.
- **Year 7 & 8 - Spending and saving money**
Most students now understand the influence of small decisions on their spending and saving behaviours. They also learned strategies that effectively assist them in saving money.
- **Year 9 & 10 - Making money work**
Most students report improved understanding of work-related responsibilities, including tax and superannuation. They also feel more capable of reading a pay slip and identifying errors.
- **Year 7 - 10 - Becoming scam savvy**
Most students report increased awareness of how scams operate and greater confidence in identifying potential scam tactics. They also feel more capable of protecting themselves online and know where to seek help if they experience or suspect a scam.

2. Talk Money meets a demonstrated need

Talk Money offers a distinctive program for teachers and schools that addresses existing gaps in the curriculum. Many teachers note that despite the inclusion of financial literacy within the Australian Curriculum, the content addressed in the program would likely remain untaught without Talk Money, motivating them to enhance students' financial education by enrolling in the program.

Following the workshops, teachers report increased confidence in teaching personal finance and are very likely to recommend the program to others.

3. Talk Money engages students effectively

Students and teachers consistently express high levels of satisfaction with the program's content and its presentation. Evaluation data reveals that expert facilitation, interactive activities, and real-world topics contribute to a positive and enjoyable learning experience.

⁵ A more detailed explanation of the evaluation methodology is available in [Appendix A](#).

1. Talk Money improves students' financial capability

Overall outcomes

Across all year groups, the program's evaluation methodology measures three core financial capability outcomes:

- **Ability** to talk about money
- **Confidence** with money
- **Intent** to achieve financial goals

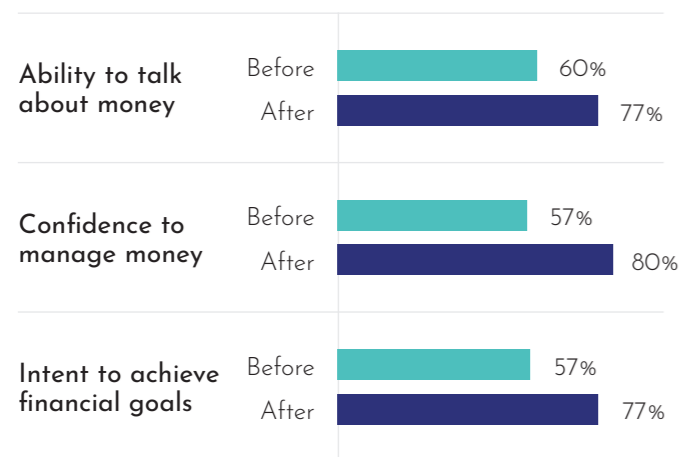
The evaluation data demonstrates significant improvements in students' self-efficacy, confidence and behaviours regarding managing their money after a Talk Money workshop. The greatest improvement is in confidence to manage money (40% relative increase), followed by intent to achieve financial goals (35% relative increase) and ability to talk about money (29% relative increase).

“I will be more confident to handle my money coming from my work.”
- Year 10 student, SA

“Will spend money more wisely and think about what I should do before when I can use my savings. I will try use the method to put as much \$2 in a bottle to fill it up.”
- Year 6 student, Vic

“I can talk about money in a different way. Not just talking about it but using HEARD to talk about it.”
- Year 6 student, WA

Significant improvements to student outcomes across the key financial capability outcomes



Module outcomes

Module-specific learning outcomes⁶ are assessed across four key domains:

- **Knowledge and understanding** of money and financial concepts
- **Attitudes and beliefs** about students' ability to improve their financial situation
- **Self-efficacy and confidence** in discussing money and making informed financial choices
- **Behaviour capability**, including students' ability to evaluate and compare financial information, opinions, and options through real-life money management skills.

The evaluation shows that the program has successfully:

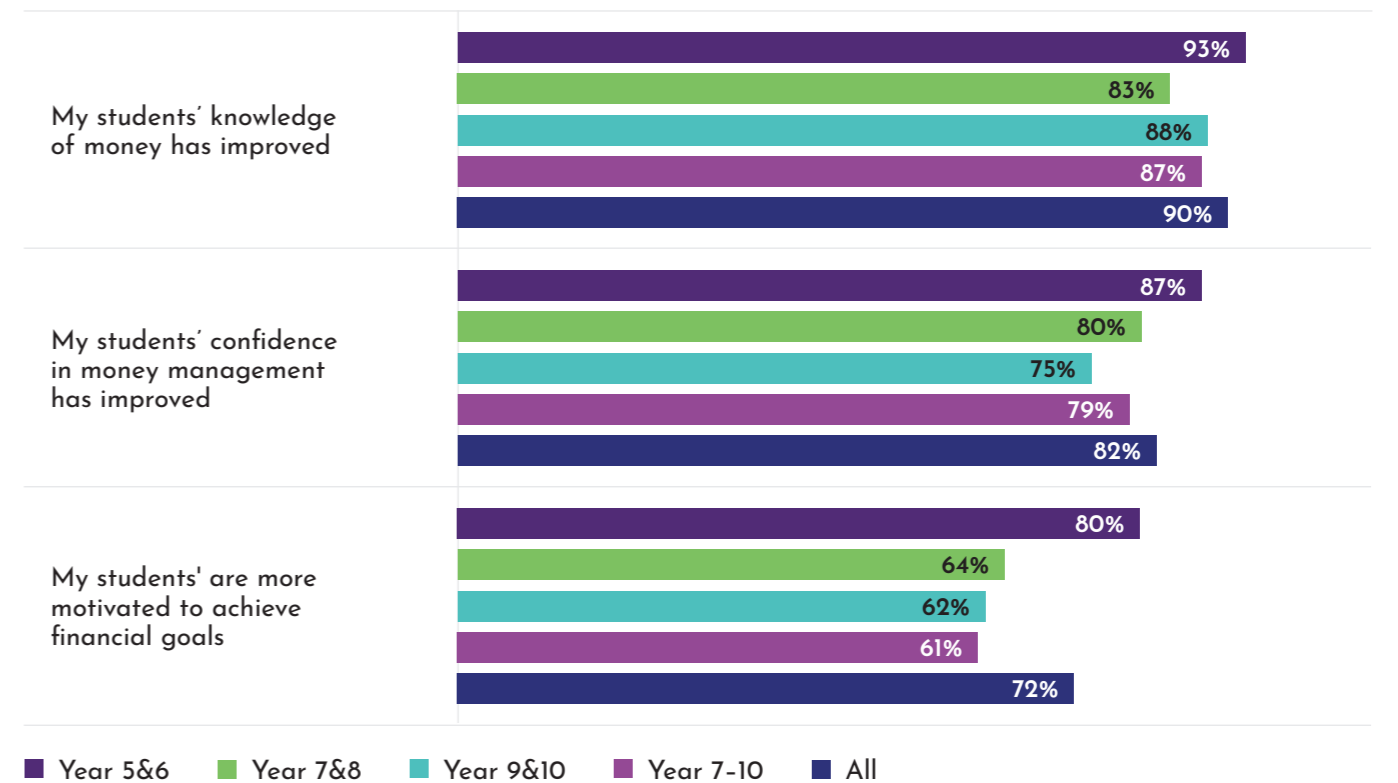
- Supported students in building **stronger saving habits**
- Encouraged students to make **smarter spending decisions**
- Facilitated **constructive conversations about money** among students
- Equipped students with the knowledge and confidence to **navigate workplace responsibilities** effectively
- Raised students' **awareness of common scam tactics** and where to seek help if they encounter a scam

“Thank you for visiting the school and delivering the workshop. Financial education is very important. It is very difficult for teachers to fit this topic into an overcrowded curriculum.”
- Teacher, WA, Year 5 & 6 workshop

“Students were really engaged and it included information about how our beliefs can influence our use of money. I also really like the way it pitched at a student level - for example, respecting your friends use of money.”
- Teacher, Vic, Year 5 & 6 workshop

Teachers consistently observed positive changes in students. Across all modules, 90% of teachers agreed that their students' understanding of money and financial topics improved following the workshop.

Positive teacher feedback around efficacy of the program in enhancing student's financial literacy



⁶ For each module-specific learning outcome, please see the Talk Money program logic model in [Appendix B](#).



Year 5 & 6 - Talking about money

Key areas where students in the Talking about money module reported improvements after the workshop:



Relative increase in thinking about why they spend money on certain things (Workshop A)



Relative increase in the ability to point out different ways to save up for something (Workshop A)



Relative increase in the ability to understand that people can have different beliefs about money which influences their usage of money (Workshop A)

Upper-primary students are beginning to form the core beliefs and behaviours that shape their lifelong relationship with money. Research from ASIC highlights that financial capability is a key component of young people's overall wellbeing, influencing their ability to navigate challenges as they move through school and into adulthood. As these foundational years are when confidence, habits, and early decision-making skills start to develop, it is essential to build students' understanding of how personal circumstances and emotions influence money choices at this life stage, helping them grow into capable, informed financial decision-makers.⁷

The **Year 5 & 6 Talking about money** module focuses on developing students' thoughts, feelings, and behaviours related to money. It equips students with essential skills to discuss money confidently, understand the factors that influence their spending choices, and recognise how their personal circumstances shape their perceptions of money.

Workshop B further deepens students' awareness by exploring the influences present in online gaming environments, an increasingly relevant situational context for young people. This helps students recognise persuasive design, spending prompts, and other digital influences that may affect their financial decisions.

Australian curriculum

Year 5 & 6 Talking about money module aligns with the Australian curriculum, supporting teachers to build students' knowledge, skills, behaviours, and the dispositions needed to live and work successfully.

Through this module, students are encouraged to:

- Understand what influences their money choices⁸
- Communicate about money with confidence, respect, and empathy⁹
- Build awareness of how identity, culture, and personal circumstances shape attitudes toward money¹⁰
- Work collaboratively and build social awareness¹¹

⁷ Australian Securities and Investments Commission (2021) 'Young people and money: ASIC's expert group on the financial wellbeing of young people', ASIC, accessed 16 February 2026.

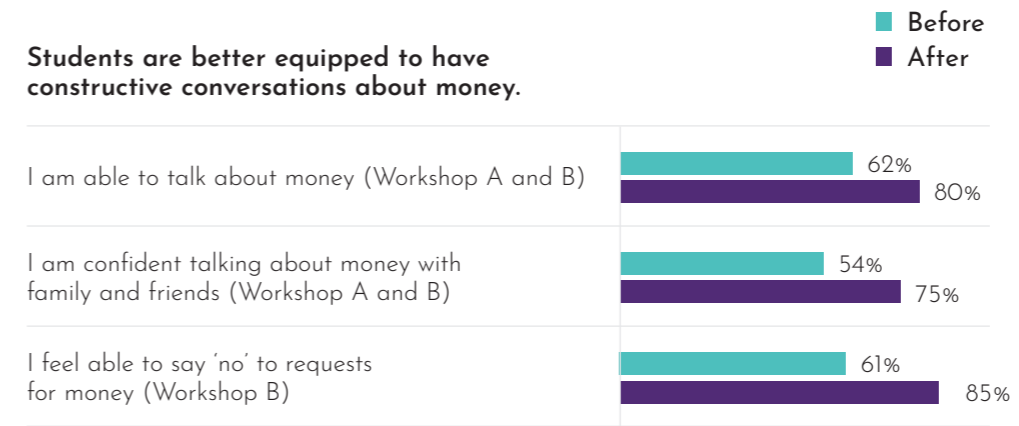
⁸ Australia Curriculum, General Capability: Ethical Understanding - Examine how values, cultural practices, and ethical norms influence decisions (Version 9.0)

⁹ Australian Curriculum, English: Use interaction skills, including questioning, clarifying, paraphrasing, sharing opinions, and evaluating ideas (AC9E6LY02) (Version 9.0)

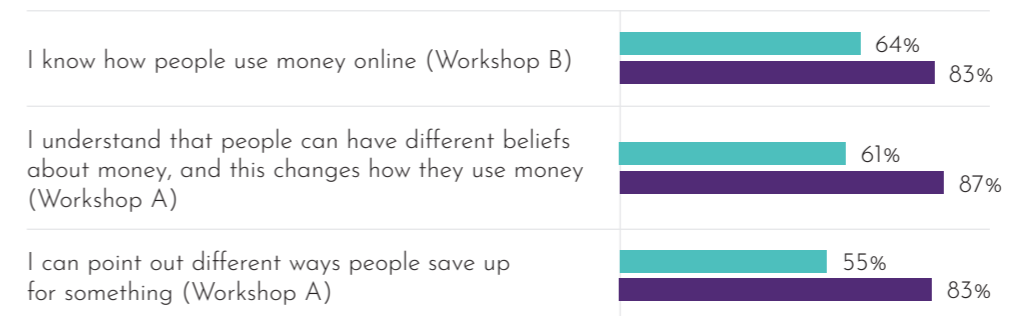
¹⁰ Australian Curriculum, General Capability: Personal and Social Capability - Explain how appreciating others' needs, emotions, cultures, and backgrounds develops social awareness (Version 9.0)

¹¹ Australian Curriculum, Health and Physical Education: Participate positively in groups and teams, negotiate roles and responsibilities (AC9HP6M09) (Version 9.0)

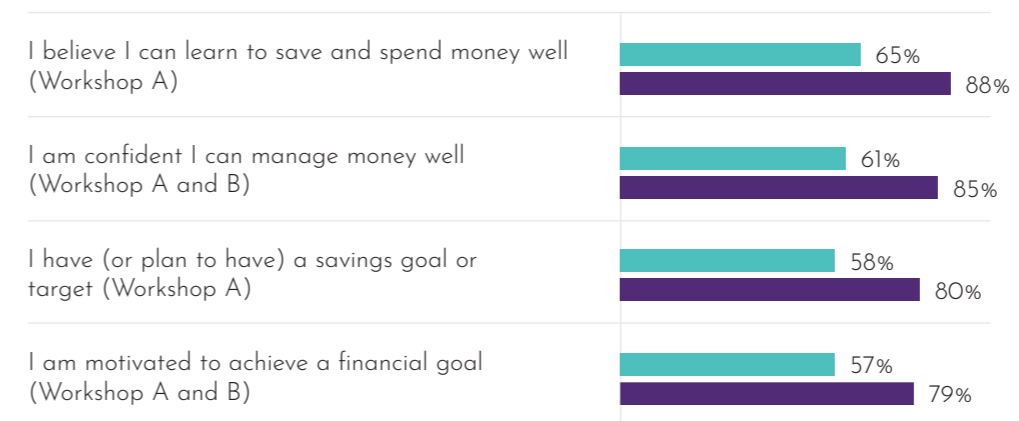
Students are better equipped to have constructive conversations about money.



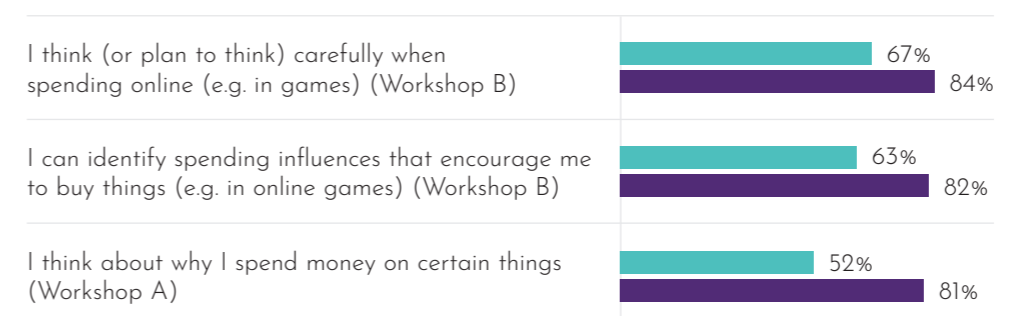
Students better understand how people use and save money (including digital money), based on their values and beliefs.



Students demonstrate an increase in self-efficacy and behavioural intent to save money and achieve a goal.



Students intend to be more considered when making spending decisions and identifying spending influences.



“To be careful while saying yes to friends and family (respectfully) and to be careful about spending money online.”

- Year 6 student, WA

“I will make sure to respect other people's decisions or thoughts about money.”

- Year 6 student, Vic

“I will keep my savings separate from the money that I spend. I will also use the money saving strategy.”

- Year 6 student, Vic

“I will learn to not get sucked in to games asking for money or ads that look interesting unless I know what it is about.”

- Year 5 student, SA

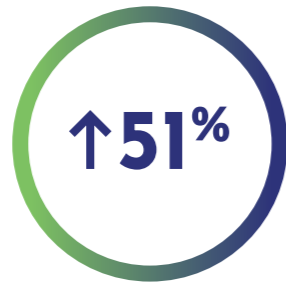


Year 7 & 8 - Spending and saving money

Key areas where students in the Spending and saving money module reported improvements following the workshop:



Relative increase in understanding the impact of small choices on spending and saving (Workshop A)



Relative increase in thinking about the impact of the small choices on spending and saving (Workshop B)



Relative increase in knowing how to apply strategies to help me save money (Workshop B)

Early adolescence marks a shift toward increased financial independence, yet many young Australians enter this stage without essential money-management skills. Studies indicate that a quarter of young people rarely or never set a budget, and less than one-third regularly track their spending.¹² At the same time, young people are increasingly immersed in digital environments, where advertising, social media and influencer marketing play a major role in shaping their attitudes, preferences, and purchasing behaviour.

This stage of life is often marked by the establishment of a social media presence, bringing heightened exposure to targeted marketing, persuasive design, and influencer-driven trends.¹³ Recent research shows that trust, emotional connection and perceived influencer credibility can strongly affect decision-making, increase susceptibility to peer pressure and drive spending choices.¹⁴ Together, these factors highlight the importance of equipping students with the skills to critically evaluate external influences and make informed decisions about how they manage and use their money.

The **Year 7 & 8 Spending and saving money** module responds to this need by helping students understand the influences that shape their spending decisions, including peer pressure and advertising, across both online and offline environments. The module provides practical tools and frameworks that support students to set, plan, and achieve financial goals, with the aim of enhancing their growing independence in managing money. By practising these skills, students build confidence whilst taking on greater responsibility for their own spending and saving choices.

Australian curriculum

The module supports students to manage emotional responses and understand how these responses can influence financial behaviour. Aligned with the Economics and Business learning area of the Australian curriculum, the module helps teachers address curriculum expectations that students learn the "processes that individuals and/or businesses use to plan and budget to achieve short-term and long-term financial objectives."¹⁵

¹² Findex (2021) 'Young Money Report: How is Gen Z spending and saving money?: An assessment of financial literacy levels across young Australians', Findex, accessed 16 February 2026.

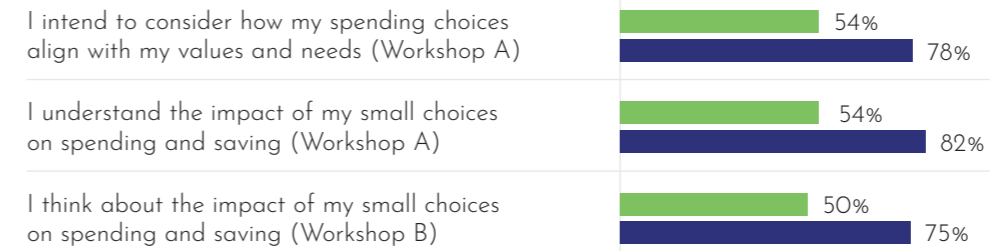
¹³ Awobamise, A.O. (2018) 'Increased consumerism in a networked-Nigeria: a study on the effect of e-mails and social media on youth spending', *Journal of Digital Media & Interaction*, accessed 16 February 2026.

¹⁴ Azmat, Z., Yousaf, Z. and Ahmed, M. (2024) 'Social Media Influencers and the Purchasing Decisions of Youth: With Special Emphasis on Emotional and Rational Aspects', *Journal of Asian Development Studies*, 13(2), accessed 16 February 2026.

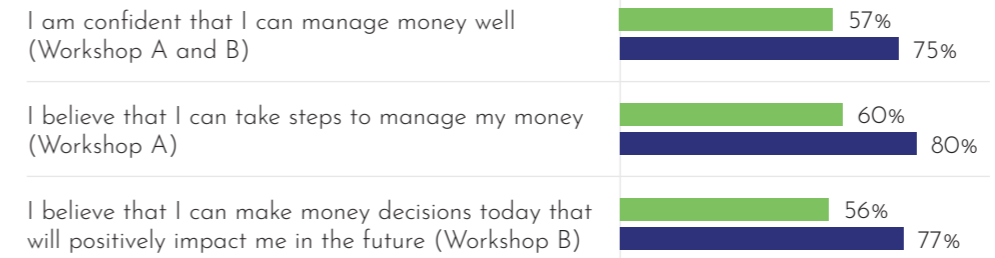
¹⁵ Australian Curriculum, Economics and Business: Process that individuals and/or businesses use to plan and budget to achieve short-term and long-term financial objectives (AC9HE8K05) (Version 9.0).

Students are better able to consider the impact of financial choices and how they align with their values and beliefs.

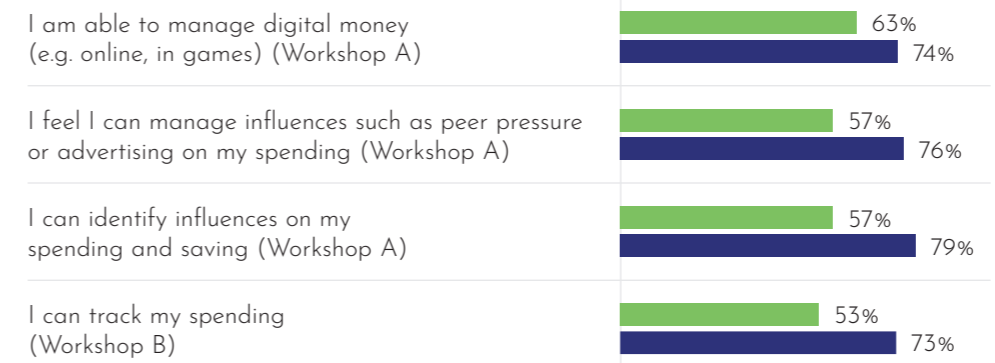
■ Before
■ After



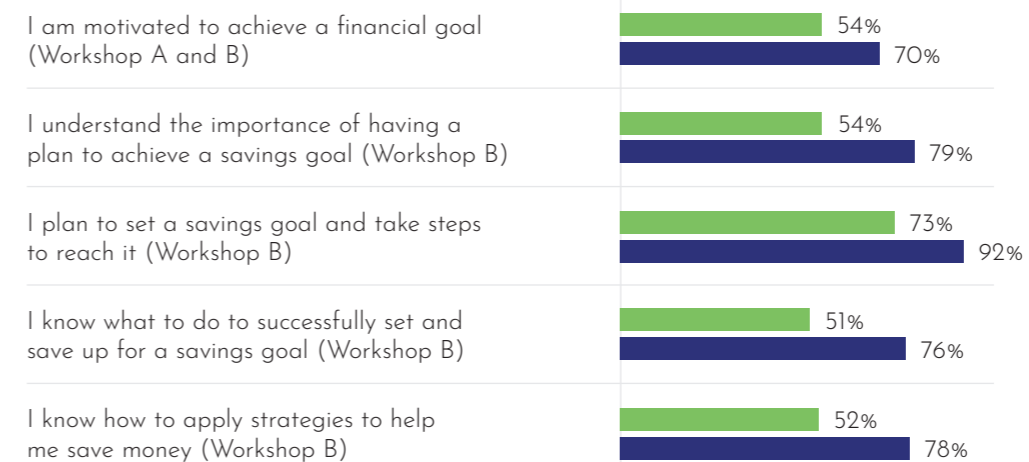
Students have greater confidence in their ability to improve their financial outcomes.



Students are better able to manage spending influences with awareness and use of strategies (e.g. tracking spending).



Students are better able to apply savings and spending strategies to achieve financial goals.



“I will learn to save my money for important things, and I will save up money for a bigger purchase in the future.”

- Year 7 student, SA

“I will try and save more money by having a separate account for savings and money to spend and learn how to organise my money better.”

- Year 8 student, Vic

“Learn when it is worth it, and to be aware when links and other persuasions try to make me buy it.”

- Year 7 student, NSW

“Focus and pay more attention to prices of daily things and learn to get the best of deals and save my money so that I could become financially independent in the future.”

- Year 7 student, WA



Year 9 & 10 - Making money work

Key areas where students in the Making money work module reported improvements following the workshop:



Relative increase in knowing how to manage work administration, including tax and superannuation (Workshop B)



Relative increase in the ability to read, understand and detect errors in a payslip (Workshop B)



Relative increase in the intent to be deliberate when selecting a superannuation account (Workshop B)

Based on annual averages for 2025, around two-thirds (68%) of young Australians aged 15–24 were engaged in the labour force during the year.¹⁶ Despite this high participation rate, many young people continue to face barriers when entering work, particularly when it comes to understanding workplace rights, setting up tax file numbers and superannuation accounts, and interpreting payslips. These challenges are further amplified by insecure employment arrangements and the ongoing risk of young workers experiencing exploitation or unfair treatment.¹⁷

The **Year 9 & 10 Making money work** module empowers students by providing practical, accessible information to help them navigate early employment experiences with confidence. The workshop builds students' understanding of their rights and responsibilities at work, teaches them how to initiate conversations with employers, and guides them toward trusted information sources for further support. Students are also introduced to key financial responsibilities such as applying for a tax file number, understanding tax brackets and payment processes, and examining the long-term impact of early decisions about superannuation. Hands-on activities help students apply this knowledge to realistic scenarios that they are likely to encounter in their first jobs.

The strong improvements across the learning outcomes reflect the module's clear alignment with students' immediate life stage. As Year 9 & 10 students get first jobs, concepts such as tax, superannuation, workplace rights, and payslips move from theory to practice. This relevance increases engagement, comprehension, and retention, strengthening students' ability to apply learning in real world contexts. Student feedback reinforces this connection, with 73% agreeing the workshop was relevant. These capability gains underpin significant pre and post workshop improvements and contribute to longer term outcomes, including increased confidence, more informed financial behaviours, and greater preparedness for adulthood.

Australian Curriculum

This module aligns closely with the Australian Curriculum's Work Studies¹⁸ and Economics and Business¹⁹ learning areas, supporting students to:

- Understand the importance of rights and responsibilities for employers and workers
- Select and use appropriate communication protocols in workplace contexts
- Build knowledge of Australia's superannuation system and how it influences long-term financial decision-making

¹⁶ Australian Bureau of Statistics (2025) 'Labour Force, Australia, November 2025', Australian Bureau of Statistics, accessed 27 January 2026.

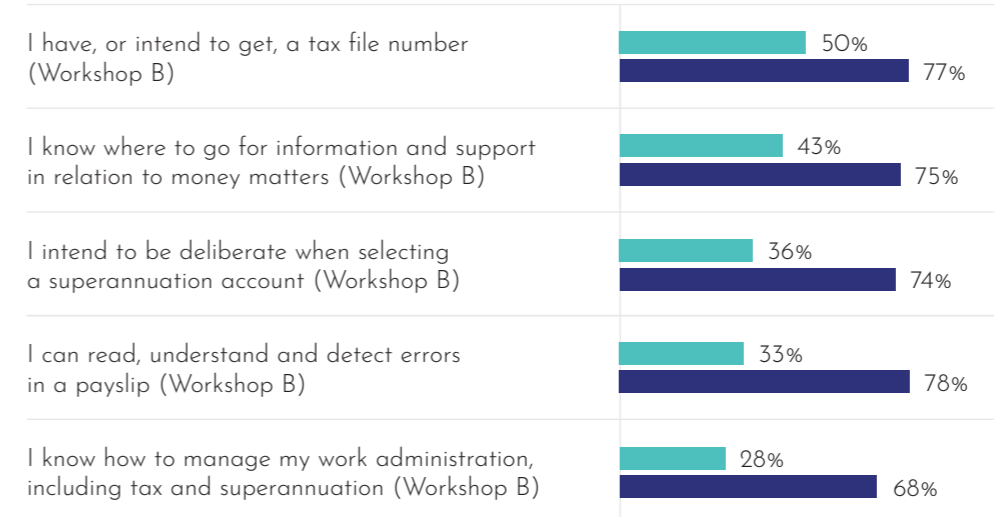
¹⁷ Foundation for Young Australians (FYA) and Tomorrow Movement & Young Workers Centre (YWC) (2021). 'Secure, safe and meaningful work for young people'. Accessed 13 March 2026.

¹⁸ Australian curriculum, Work Studies: Identify the importance of rights and responsibilities for employers and workers (ACWSCL019) / Work Studies - Identify types of workplace communication and the effect of context on the choice of communication (ACWSCL007) (Version 9.0).

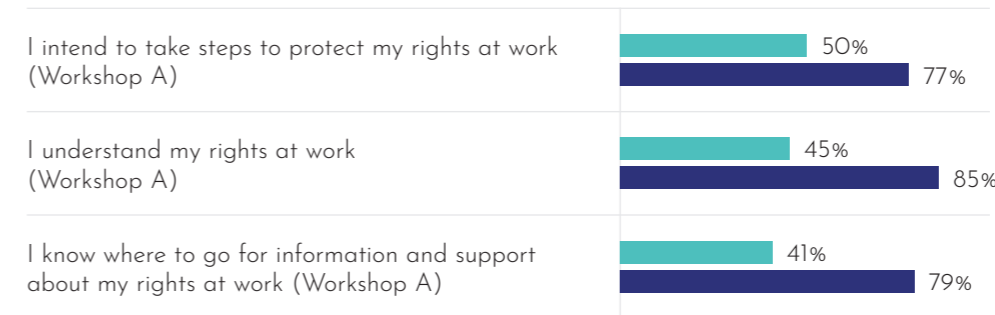
¹⁹ Australian curriculum, Economics and Business: Processes that individuals and/or businesses use to plan and budget to achieve short-term and long-term financial objectives (AC9HE8K05) (Version 9.0).

Students have improved understanding of, and capability to manage, responsibilities of work, including tax and superannuation.

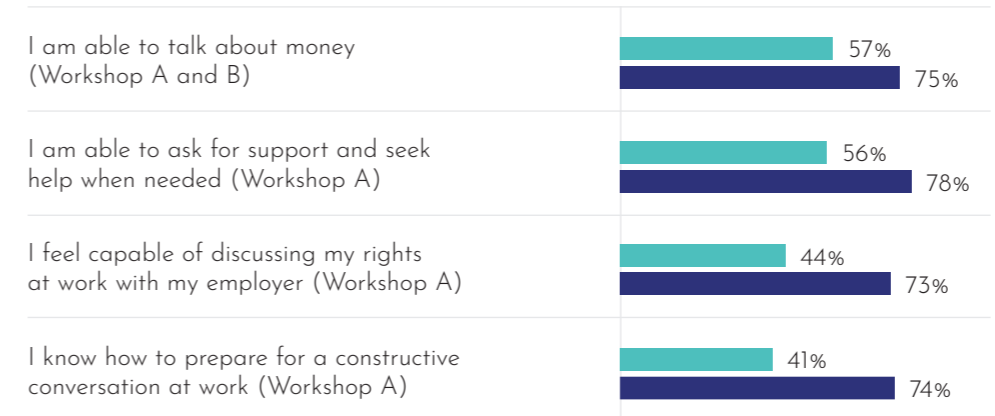
■ Before
■ After



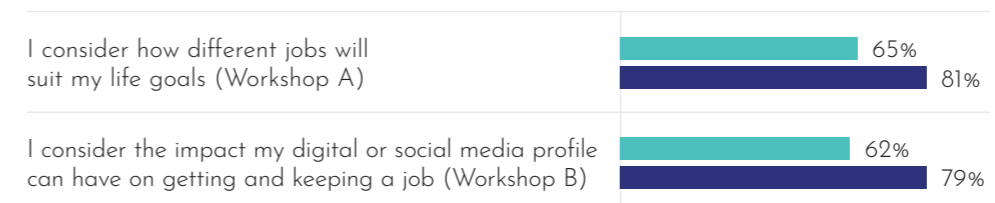
Students have a better understanding of rights at work, where to get support and increased willingness to protect those rights.



Students are more confident and able to engage in conversations about money.



Students are better equipped to make decisions about careers and work.



“I will make sure that my digital footprint doesn't include harmful content and make sure I am reading my payslip correctly.”

- Year 10 student, WA

“I will remember my rights and know what to do when I want a pay rise, being under paid, or not being paid.”

- Year 9 student, NSW

“I will be more mindful about what I put on social media and will be prepared for when I get my first job. I will definitely keep up on my financials and make sure I have fair pay.”

- Year 10 student, Qld

“Make sure that I know minimum wage when receiving payment from an employer and will go to 'Fair work ombudsman' to assure so.”

- Year 9 student, NSW



Year 7 - 10 - Becoming scam savvy

Key areas where students in the **Becoming scam savvy** module reported improvements following the workshop:



Relative increase in knowing where to get help if they have been scammed



Relative increase in recognising the tactics that scammers use



Relative increase in taking steps to protect themselves from scammers

From the ages of 13-17, young people in Australia are increasingly making independent financial decisions, making payments with their phone and using digital platforms to access or monitor their money.²⁰ This shift towards financial independence is an important step in developing financial skills, helping teenagers build skills they will rely on in adulthood. However, it also exposes them to new financial risks. In 2025, Australians under 18 reported losses of more than \$335,000 to scams, with the most common scam types being online shopping scams, investment scams and employment scams.²¹ Scams victimisation can cause significant harm including financial loss, mental distress, reduced financial wellbeing and confidence.²² As a result, the ability to identify, avoid and appropriately respond to scams is becoming an essential skill for young people to develop as they move towards adulthood and financial independence.

The **Year 7 - 10 Becoming scam savvy** module builds students' knowledge and skills to recognise, avoid and respond to scams in a digital environment. Through guided discussion and scenario-based activities, students learn to identify common scam tactics, assess

risks, understand that scams can target anyone, and take practical steps to protect their personal information. The module also strengthens students' confidence to seek help if they encounter or suspect a scam, encouraging open communication with trusted adults and support services. By the end of the workshop, students show greater confidence in recognising scams, responding safely and knowing where to access reliable advice.

Australian Curriculum

The module supports key outcomes in the Australian Curriculum's Digital Literacy and Work Studies learning areas by helping students to:

- Recognise and evaluate online risks and deceptive behaviours²³
- Apply critical thinking to assess the legitimacy of digital communications²⁴
- Implement appropriate strategies to maintain personal and financial security²⁵
- Communicate confidently about scam-related concerns and seek support when needed²⁶

²⁰ Australian Securities and Investment Commission (2021). 'Young People and Money'. [online], accessed 31 January 2026.

²¹ Australian Competition and Consumer Commission, National Anti-Scams Centre. (2025). 'Scam statistics'. [online], accessed 31 January 2026.

²² Voce, I. and Morgan, A. (2023). 'Cybercrime in Australia 2023'. Canberra: Australian Institute of Criminology, accessed 31 January 2026.

²³ Australian Curriculum, Digital Technologies: Explain how multi-factor authentication protects an account when the password is compromised and identify phishing and other cyber security threats (AC9TD18P13) (Version 9.0)

²⁴ Australian Curriculum, Economics and Business (Year 9): Interpret information and data to explain economic and business issues, trends and cause-and-effect relationships, including predicting consumer and financial impacts (AC9HE9S03) (Version 9.0)

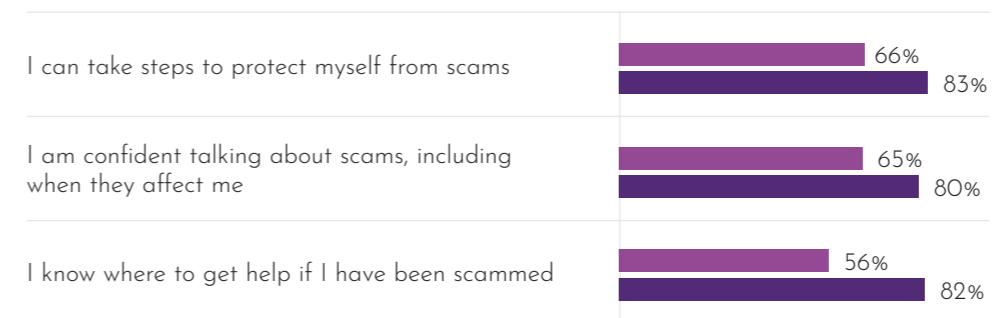
²⁵ Australian Curriculum, Economics and Business (Year 9): Identify and explain strategies individuals use to manage consumer and financial risk, such as staying alert to scams, having savings, or setting financial goals (AC9HE9K05) (Version 9.0)

²⁶ Australian Curriculum, Personal and Social Capability: Use and refine strategies that contribute to regulating behaviour and achieving learning goals (Level 5, Version 9.0)

Students have improved understanding and capability to recognise scams.



Students have improved capability to respond to scams.



“Read through texts with links carefully, especially from contacts I don't know; check all online shopping websites thoroughly; be entirely sure before spending money online..”

- Year 10 student, WA

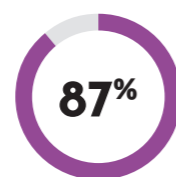
“I will stop, check, and report whenever I see an unknown message or a sus message from someone whether it is "my bank" or some random person from Germany.”

- Year 9 student, NSW

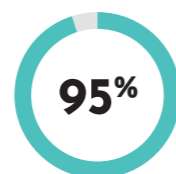
2. Talk Money meets a demonstrated need

Although financial and consumer literacy is embedded within the Australian Curriculum, it is not taught as a dedicated subject in Australian schools. Under the current national framework, high schools deliver Economics and Business in Years 7-8, while delivery beyond these years varies by jurisdiction. Money-related concepts in financial mathematics often feel abstract to students, making it difficult for them to connect these ideas with everyday financial decisions. Recent research highlights the need for more practical, real-world applications to bridge this gap.²⁷ With digital payments now the norm, rising living costs, and increasing exposure to scams, students need accessible and hands-on money skills more than ever.

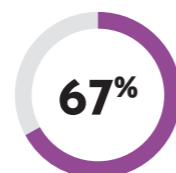
At the same time, contemporary studies continue to highlight that many teachers feel under confident delivering financial education, contributing to the content being under taught or deprioritised despite curriculum expectations. While teachers recognise the importance of financial education, many do not feel confident or prepared to take on the role of 'financial educator'. Strengthening teachers' interdisciplinary knowledge of finance-related curriculum and contemporary financial contexts has been shown to improve their understanding of students' finance-related learning needs and enhance their classroom teaching.²⁸



Would not be able, or only partially able to teach these topics at school if Talk Money did not come to their school



Agree it is useful to have an external facilitator cover the topics taught in the workshop



Have used or intend to use Talk Money resources after completing the workshops

A distinctive offering addressing a clear and growing need for teachers and schools

The Talk Money program fills key curriculum gaps and responds directly to a significant need in schools.

Teacher feedback indicates that one-third (34%) of teachers would not be able to teach financial topics without the program. A further 53% feel they could only partially deliver comparable content without the program. The majority (70%) of those who booked the workshop did so because they believe students need more financial education in schools.

The program's two-workshop format has proven highly effective for classrooms that adopt the full offering, with 97% of teachers agreeing that having both Workshop A and Workshop B improves the learning experience for students. Furthermore, 97% of teachers agree the topics transition smoothly from Workshop A to Workshop B. The Becoming scam savvy workshop, however, was purposefully designed as a single workshop module, incorporating teacher feedback on curriculum time pressures and providing a flexible, standalone addition to the core two workshop offerings for years 7 - 10.

Teachers also identified several broader system-level needs that would further strengthen financial education in schools. These include:

- The availability of more complementary resources and guides to support financial literacy teaching (92%)²⁹
- Greater access to incursion programs like Talk Money (90%)²⁹
- A stronger emphasis on financial education within the Australian Curriculum (89%)²⁹

In addition, teachers overwhelmingly agreed that the program meets their practical needs in delivering financial education. Almost all teachers reported the program provides a valuable external learning opportunity for students (99%) and effectively meets their needs in terms of facilitation (97%), content (97%) and timing (96%).²⁹

Together, this feedback reinforces the role of Talk Money as a trusted, high-quality financial literacy program, one that is needed and strongly aligned with the realities of the classroom.

Empowering teachers with confidence and capability

Teachers reported that Talk Money significantly increased their confidence in addressing personal finance in the classroom. The presence of a trained external facilitator made a substantial difference, with 95% of teachers indicating it was beneficial and 64% booking the workshop(s) specifically for this reason. After observing the workshops, 65% of teachers believe their confidence in teaching financial literacy had improved.

“I'm planning how I can put this content into a math's folio task, so they use it and explore it in more detail, relatively quickly.”

- Teacher, SA, Year 7 & 8 workshop

“I learnt how to make financial literacy more relatable.”

- Teacher, NSW, Year 7 & 8 workshop

Furthermore, teachers, like students, also continue the learning after the workshop. Seven in ten (67%) have used or intend to use Talk Money resources, including 75% of Year 5 & 6 teachers, 70% of Year 7 - 10 teachers, 58% of Year 7 & 8 teachers, and 56% of Year 9 & 10 teachers. Not only does the program build confidence, but it also sparks a continued appetite for learning, with nearly half of teachers (46%) expressing interest in learning more about money management and pedagogy following the workshop.²⁹ Beyond these immediate benefits, many teachers also describe longer-term shifts in their confidence and practice due to engaging with Talk Money. Around two-fifths (41%) say they have experienced a sustained increase in their confidence teaching money management over time, reflecting a deeper comfort with financial concepts well after the workshop concludes. More than a third (38%) note that they have shared Talk Money resources with colleagues, helping build capability across their school. In addition, just over a third (35%) report positive changes in their broader teaching practice, explaining that the program has influenced how they approach money conversations, support student curiosity and integrate practical financial skills into everyday learning.²⁹

This continued motivation to strengthen their skills is also reflected in teachers' interest in deeper professional engagement opportunities. Among those who expressed a desire to keep learning, a large majority (79%) would value access to professional development focused on money management, while more than half (55%) are keen to engage with experts and guest speakers through a community of practice.²⁹

“The curriculum is very crowded, and these sorts of lessons are not prioritised.”

- Teacher, NSW, Year 5 & 6 workshop,

“We do minor units on Budgeting in Mathematics. In Economics (HASS) we focus on other areas.”

- Teacher, WA, Year 5 & 6 workshop

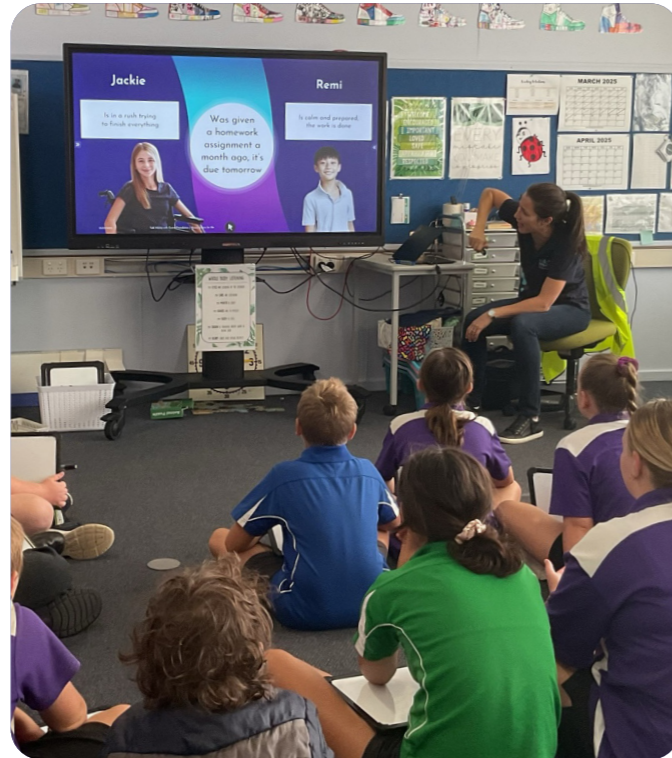
²⁷ de Zwaan, L. and West, T. (2022) 'Financial literacy of young Australians', Financial Basics Foundation, accessed 27 January 2026.

²⁸ Sawatzki, C., Brown, J., Powers, T., Prins, R., and Zmood, S. (2022). *Economics + Maths = Financial Capability Research Report*, accessed 27 January 2026.

²⁹ The survey questions represented by this data were introduced in the second half of the year (July-December). Results reflect responses collected during this period only.

A program with exceptionally strong teacher recommendations

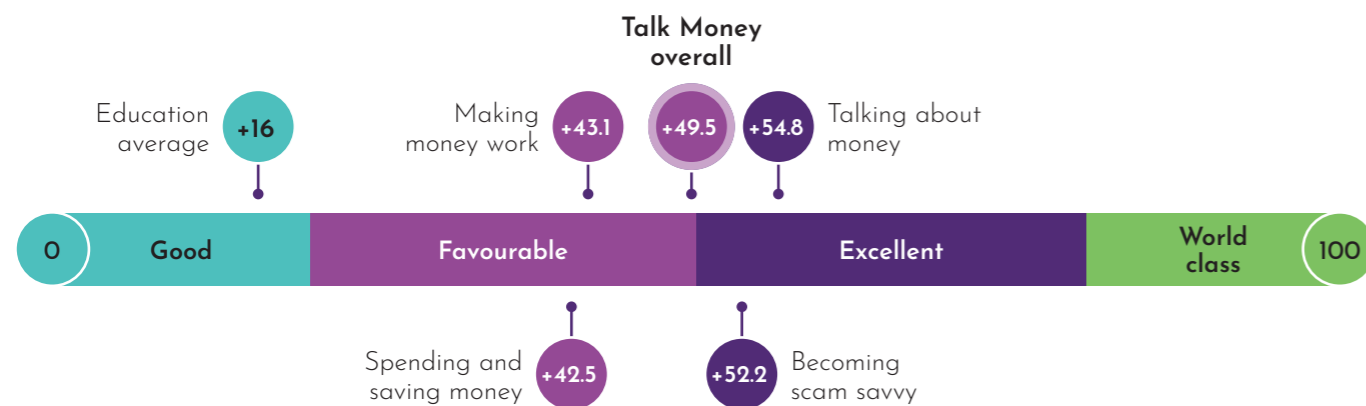
Talk Money enjoys strong support from educators, as reflected in a net promoter score (NPS) of +49.5, which far exceeds the education sector benchmark of +16.³⁰ This result reinforces the program's reputation for delivering high-quality, engaging, and relevant learning experiences.



“Facilitator was a great fit for this cohort of students, kept them engaged without being overbearing, excellent use of visuals to support understanding and good pacing.”

- Teacher, SA, Year 7 & 8 workshop

How likely would you be to recommend this program to other teachers and schools?



³⁰ Griffiths, B. (2024) 'Australian B2B NPS industry benchmarks 2024', Evolved Thinking, accessed 15 January 2026.

3. Talk Money engages students effectively

Talk Money workshops are highly regarded for their effectiveness in improving students' financial literacy and in sparking their interest in learning about money, both now and into the future. The program's success is driven by several components, including the expertise of the facilitation team, age-appropriate content, engaging activities, and a well-designed two-workshop format that scaffolds learning.

Expert facilitators

Talk Money facilitators bring experience in engaging students and delivering financial content that is clear, relatable, and dynamic. This expertise is essential for capturing students' attention and sustaining their interest throughout the session.

Student feedback strongly reflects this outcome, with 73% agreeing that the facilitator made the workshop interesting. Enjoyment levels remain high, with most students expressing that they enjoyed the experience (69%). Specifically, **Year 5 & 6 Talking about money** students report the highest level of enjoyment (77%), followed by **Year 7 - 10 Becoming scam savvy** (66%) students, **Year 9 & 10 Making money work** students (63%) and **Year 7 & 8 Spending and saving money** students (60%).

Teachers echoed this sentiment, with 93% believing their students were engaged and 90% reporting that students enjoyed the workshop. The highest levels of teacher reported engagement and enjoyment were associated with the **Year 5 & 6 Talking about money** workshop, with 95% reporting strong student engagement and 94% indicating that students enjoyed the workshop.

Confident facilitators are essential to successfully navigating diverse, and sometimes unfamiliar classroom environments.³¹ Talk Money workshops are built around interactive and experiential learning, helping students reinforce key concepts and retain information more effectively. For example, **Year 5 & 6 Talking about money** students participate in role-play scenarios, where they practice saying 'no' to someone asking for money; **Year 7 & 8 Spending and saving money** students learn to create realistic budgets to achieve savings goals; **Year 7-10 Becoming scam savvy** students practice applying scam-identification strategies to real-world digital messages; **Year 9 & 10 Making money work** students examine play slips for inconsistencies in pay rates, tax and superannuation, highlighting the importance of reviewing payslips.

Teachers consistently praise facilitators for their ability to present content in an engaging and enjoyable manner, actively participate in activities with students, and respond confidently to questions. Nearly all teachers (97%) agree that Talk Money facilitators were highly competent in presenting and communicating the material, while 80% of students feel their questions were answered effectively during the workshop.

“I think the workshop was really good and interactive. The facilitator, [Instructor], was really encouraging and always answered everyone's questions and answered them really well.”

- Year 6 student, Vic

“I think it was really well understood and the facilitator made it fun and exciting.”

- Year 5 student, Vic

“A great workshop! I appreciate how the facilitator learnt students' names and involved every student, to make it more personalised and engaging. Getting students involved through role play was enjoyable. The facilitator was confident in settling/managing students if needed which was great.”

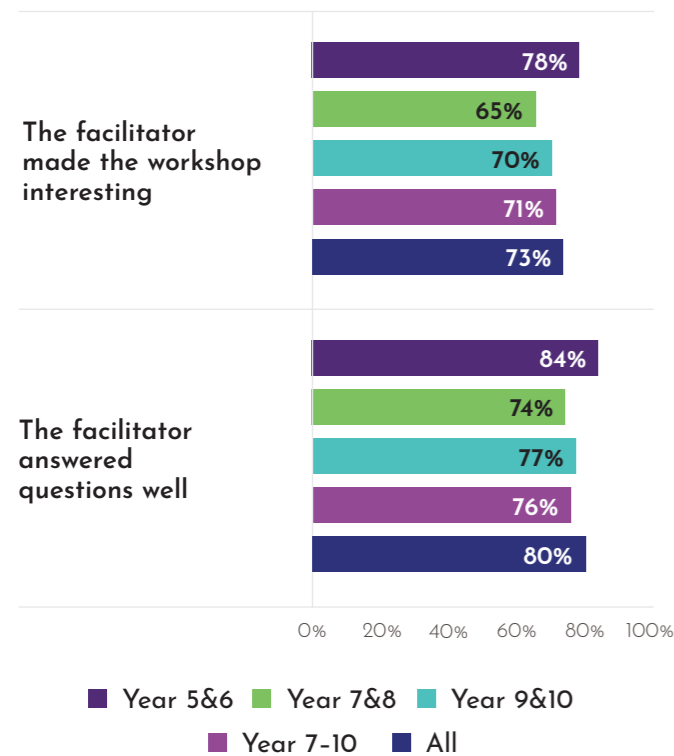
- Teacher, NSW, Year 5 & 6 workshop

“It was well pitched, effective and entertaining in its delivery. The facilitator was authentically engaging while delivering a sound idea with a healthy and grounded message with high relevance.”

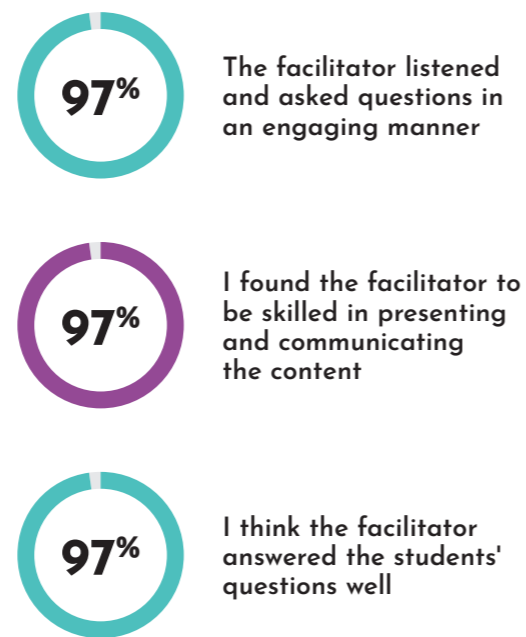
- Teacher, Vic, Year 5 & 6 workshop

³¹ Ewance (2024) 'The importance of practical skills training for students', Ewance. Accessed 22 January 2026.

Positive student feedback around workshop delivery and facilitation



Teachers have high praise around facilitation and communication skills



Beyond overall relevance, teacher feedback indicates the workshop topics were seen as both useful and well delivered, with more than 90% of teachers expressing agreement across all modules.³⁴ In the **Year 5-6 Talking about money** workshop, for instance, teachers reported that the topic having constructive conversations about money with family and friends was both meaningful and effectively facilitated (96%). This strong and consistent pattern across modules suggests that impact is being driven by more than content relevance alone; it reflects the clarity, structure, and high-quality delivery of each learning experience.³⁴

Students also reported strong understanding of the concepts covered in workshops. A large majority (87%) state they understood the financial content presented in the workshops, with the highest agreement coming from **Year 5 & 6 Talking about money** students (89%), followed by **Year 7 & 8 Spending and saving money** students (85%), **Year 9 & 10 Making money work** students (85%) and **Year 7 - 10 Becoming scam savvy** students (84%).

Importantly, both students and teachers continue to recognise the ongoing relevance of Talk Money, both immediately and into the future. **Year 5 & 6 Talking about money** is deemed most relevant to students immediately (57%) and in the distant future (38%), while **Year 9 & 10 Making money work** is viewed as the most pertinent workshop in the next few years (66%). This relevance is linked to the content covered in each workshop, with **Year 5 & 6 Talking about money** focusing on how to navigate conversations about money, of which some students may already be experiencing, while **Year 9 & 10 Making money work** is largely applicable as students prepare to enter the workforce.

Teachers who had previously taken part in Talk Money observed encouraging longer-term impacts on students' engagement with financial concepts. Over half (58%) observed growing confidence among students in discussing financial ideas, and 51% noticed increased curiosity around finance and money management. Around 45% also saw more student-led conversations about money beyond formal lessons, suggesting the workshop concepts continue to shape everyday thinking and peer interactions.³⁵

“I think the most important thing I learnt today was how to check if a pay slip has been given correctly based on different aspects such as calculation errors, taxes, superannuation, etc.”

- Year 9 student, NSW

“Was great that it was interactive, the slides were excellent and loved the focus on real-world examples as well as constant questioning of students that allowed them to reflect and to participate in the discussion.”

- Teacher, NSW, Year 7 & 8 workshop.

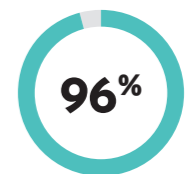
Relevant topics pitched at the right level for students

The relevance of the Talk Money workshop content is a key factor in driving impact with 65% of students reporting the content meets their needs. Relevance is strongest among **Year 9 & 10 Making money work** students (73%), followed by **Year 5 & 6 Talking about money** students (64%), and **Year 7 & 8 Spending and saving money** students (53%).³² Teachers reinforce this view, with 93% agreeing that workshops are well tailored to their students, particularly in **Year 5 & 6 Talking about money**, where content on money conversations, influences, and spending habits reflects students' everyday experiences.

When asked about their interest in learning more about money management, 60% of overall students expressed a desire to deepen their knowledge. Interest was highest among **Year 9-10 Making money work** students (62%), followed by **Year 5-6 Talking about money** students (61%), **Year 7-8 Spending and saving money** students (58%), and students participating in **Year 7 - 10 Becoming scam savvy** (55%). These findings show that students view the workshops as relevant and are motivated to build further financial capability.³³



100% of teachers say the workshops are relevant to their students right away, or in the future



96% of students say the workshops taught them something they can use right away, or in the future

“Students understand the importance of money for now and for the future and are being able to talk about it openly and have goals for saving and spending. Great that the students are thinking about these things now and are responsible for making decisions about their money. Lots of great examples and scenarios related to their own experiences.”

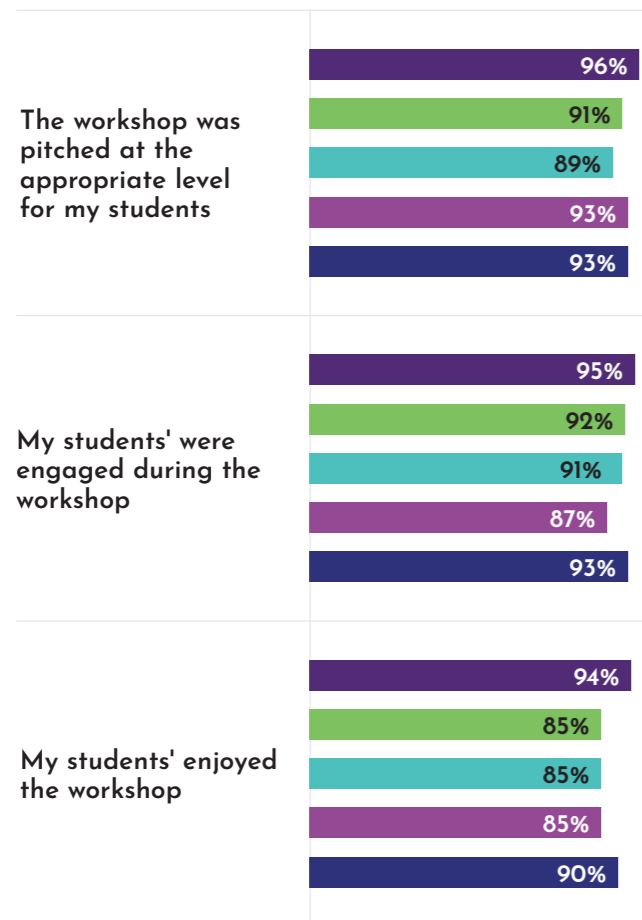
- Teacher, WA, Year 5 & 6 workshop.

³² These survey questions were asked only in the first half of the year, and the results reflect responses collected during this period.

³³ The survey questions represented by this data were introduced in the second half of the year (July-December). Results reflect responses collected during this period only.

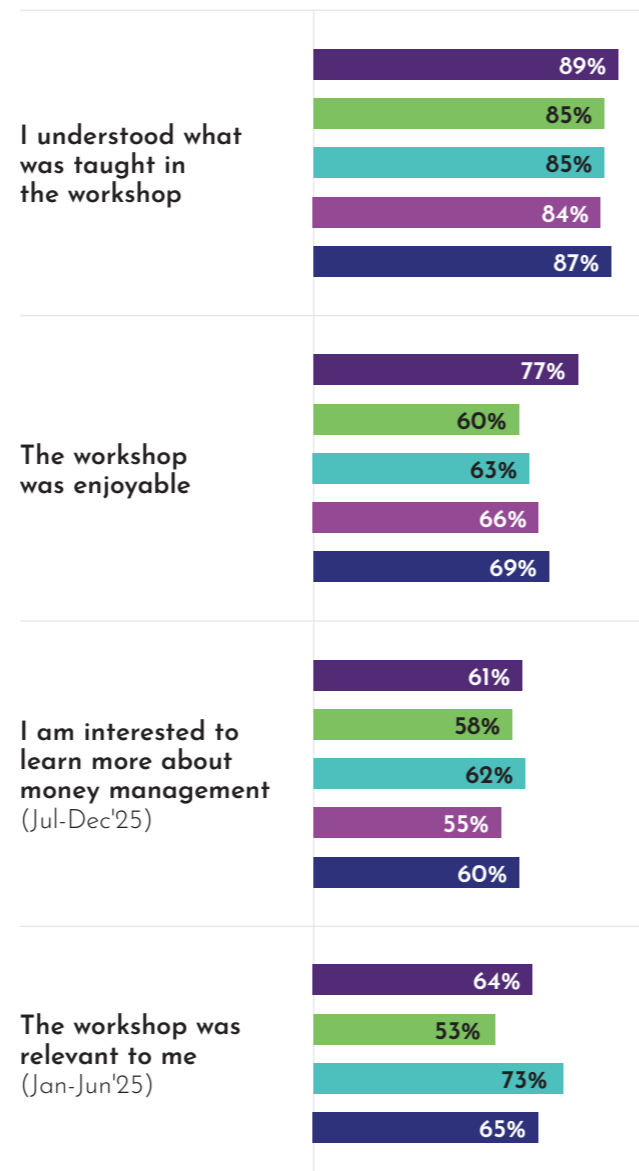
Appendices

Teachers agree that workshops are engaging and enjoyable for students



■ Year 5&6
 ■ Year 7&8
 ■ Year 9&10
■ Year 7-10
 ■ All

High student enjoyment, engagement, and relevance



Appendix A: Program impact evaluation overview

The ongoing evaluation of the Talk Money program is designed to:

- Assess the effectiveness of the Talk Money program
- Capture quantitative and qualitative data to enable transparent reporting on the program's operations and impact
- Inform continuous improvement of the program.

We evaluated the program using post-workshop surveys that:

- Were administered through convenience sampling at the end of the workshops, collecting feedback from student participants and teacher observers
- Included both quantitative and qualitative open-response questions
- Measured financial capability outcomes consistent with the Program Logic Model ([Appendix B](#)), content relevance and engagement, and facilitator delivery
- Utilised a retrospective design approach to gather both 'before' and 'after' outcome levels whereby the survey participants were asked to recall their baseline state at the end of the workshop.

Calculation methodologies

In this report, all percentages have been rounded to whole numbers. All percentage change calculations were performed with non-rounded figures. Reported agreement percentages were derived from summed 'agree' and 'strongly agree' responses. Where there are reported changes in the proportion of students agreeing with outcome statements 'before' and 'after' the workshop, these are reported as a percentage change from baseline 'before' responses, rather than as a percentage point difference.

Depending on the indicator, data analysis was conducted at the workshop, module, and program levels. Where a survey question was relevant to multiple workshops or all-of-program experience, the collected data were aggregated to reflect total results from all individual respondents. Therefore, where the same question was measured for both Workshop A and B in the modules, the data were aggregated at an individual level by combining all responses before calculating the total module or program result. In these cases, an average was not used.

When measuring the workshop outcomes, retrospective surveys rely on students' ability to remember their baseline state and self-report. Therefore, our survey data is not based on an independent source of measurement. This may, in some cases, limit the accuracy of self-reported change. Caution should also be exercised when making historical comparisons due to demographic changes and revisions to content and survey questions.

Survey respondents

The survey sample consists of 1,106 teachers and 18,008 students across all workshops from multiple locations across Australia.

Teachers

Thirty-four percent of teachers who observed the Talk Money workshops either fully or partially completed the survey. Teachers who did not provide any material responses to the first evaluation question were excluded from analysis. Assuming one teacher observer per workshop (total number of workshops = 3,231), the overall teacher sentiment estimates have a 95% confidence level with an approximate ±2.4% margin of error. These estimates may vary depending on the specific workshop and response numbers.

Students

Thirteen percent of students participating in the Talk Money workshops either fully or partially completed the survey. Students who did not provide any material responses to the first evaluation questions were excluded from analysis. As such, the student survey feedback indicates overall student sentiment with a confidence level of 95% and a <1% standard margin of error. The confidence level and margin of error may vary by workshop depending on the number of responses.

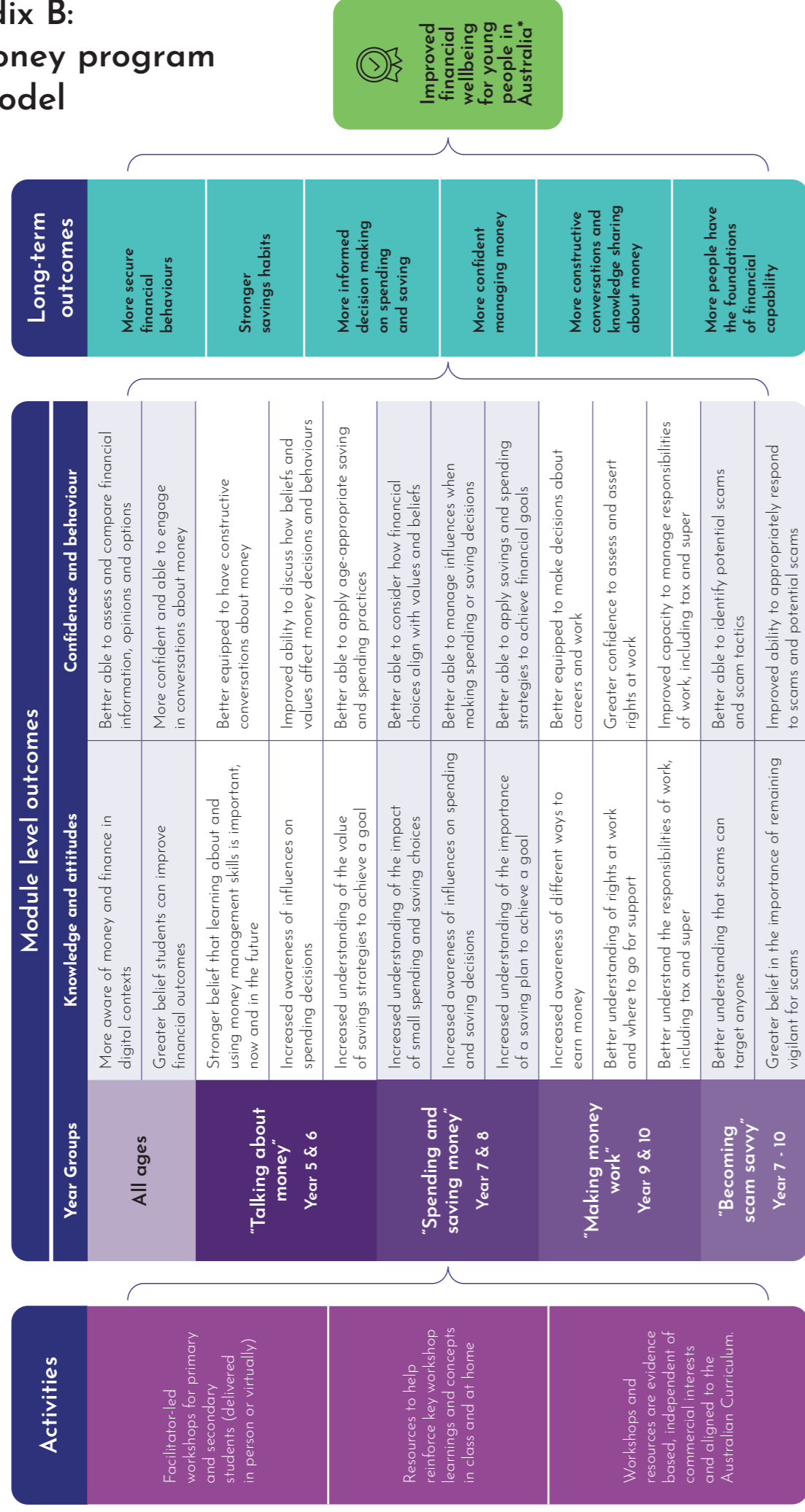
| Year Level | Workshop name | Number of respondents | |
|-------------|---------------------------|-----------------------|---------------|
| | | Teacher | Student |
| Year 5 & 6 | Talking about money | 573 | 9,060 |
| Year 7 & 8 | Spending and saving money | 153 | 3,440 |
| Year 9 & 10 | Making money work | 334 | 4,866 |
| Year 7 - 10 | Becoming scam savvy | 46 | 642 |
| Total | | 1,106 | 18,008 |

Ecstra has engaged the services of the Ernst and Young Australia (EY) Community Impact | Climate Change and Sustainability Services team on the Talk Money program to support its implementation and ongoing evaluation. The EY team has over 20 years' experience in the design, delivery and facilitation of large-scale behaviour change programs in the community, social and education sectors.

Appendix B: Talk Money program logic model

Financial education and learning about money is a lifelong journey.

Talk Money supports more young people in Australia with access to effective, independent financial education and guidance at key life stages.



*External factors will influence outcomes in financial capability and are often outside of individual control, including personal financial circumstances, school curriculum and content delivery, access to advice and support, macro-economic contexts and levels of financial inclusion.

talk)))
money
with
Ecstra Foundation

© 2026 Ecstra Foundation

ABN 16 625 525 162

 talkmoney.org.au

 1800 651 636

 talk@talkmoney.org.au