

Young Finance
Empowering Youth,
Building Futures

LIFE SKILLS PROGRAM:

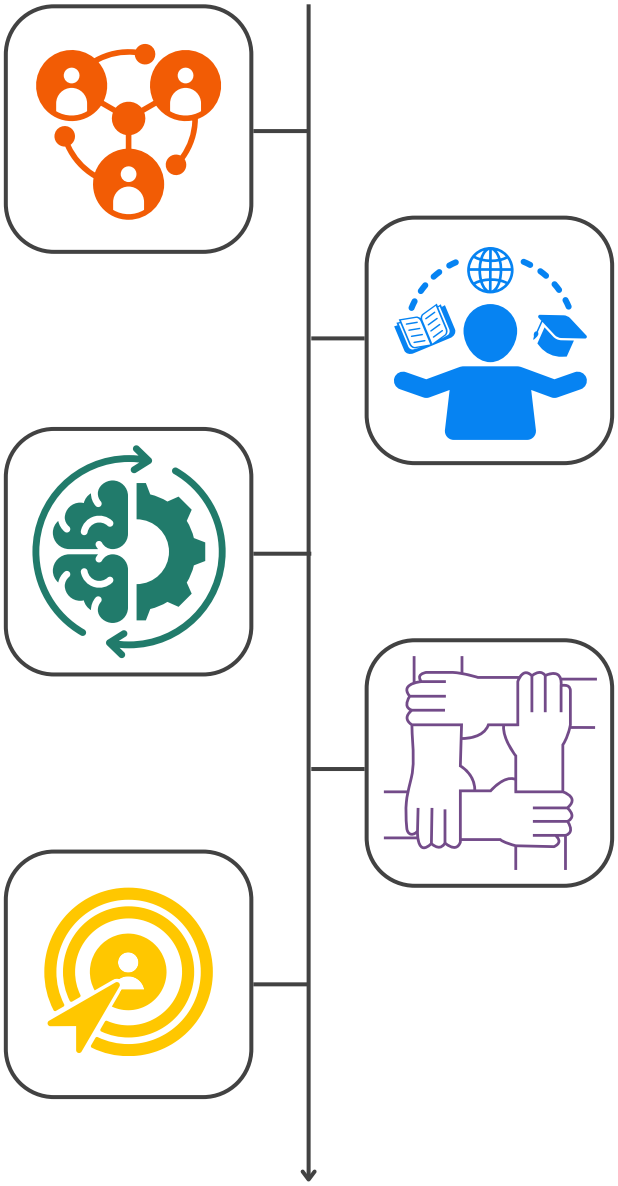
Financial Literacy, Employment Preparation, and University Readiness

Senior Years Edition



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Our commitment to INTERACTIVE STRATEGY



Enhanced Engagement:

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

Active Learning:

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

Cognitive Development:

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

Collaborative Skills:

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

Relevance and Retention:

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



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Budgeting Program

Real-World Tools for Budgeting

Practical Use of Excel: Learn how to effectively use Excel spreadsheets for budgeting.

Hands-On Application: Apply budgeting techniques using real data examples.

Excel Functions & Formulas: Understand key formulas and functions for managing your budget.

Interactive Session and Practical Engagement

Active Participation: Engage in role-playing and group exercises to solidify your learning.

Live Scenarios: Work through real-world budgeting situations to understand financial decision-making.

Peer Collaboration: Collaborate with others to enhance your problem-solving and budgeting skills.

Budgeting Techniques and Best Practices

Effective Budgeting Methods: Explore techniques like the 50/30/20 rule and zero-based budgeting.

Goal Setting & SMART Goals Framework: Learn how to set and track your financial goals using the SMART Framework.

Needs vs. Wants: Prioritise spending to create a sustainable budget.

Resources for Ongoing Learning

Tools for Continued Learning: Discover reliable online tools and resources to deepen your budgeting knowledge.

Staying Current: Learn how to find relevant and up-to-date information on budgeting and finance.

Curated Resource List: Access a curated selection of apps, websites, and articles to continue your financial education.

Session Length: 4 periods - 180 min



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Job ready 1: Resume Building

Resume 101

What Makes a Good Resume: Learn the key elements of a well-structured resume that highlights your skills and experience effectively.

Tailoring for the Job: Understand how to adapt your resume for specific job applications to increase your chances of success.

Optimising Visibility: Discover statistically proven techniques to ensure your resume stands out to recruiters and hiring managers.

Applicant Tracking Systems

What is an ATS?: Discover how companies use software to scan and sort resumes before a human even sees them – and why understanding this matters for job seekers.

Beat the bots: Learn the do's and don'ts of formatting, keywords, and structure to ensure your resume passes the ATS filters and lands in front of a real person.

Keywords = Your secret weapon: Explore how to identify and include the right keywords from job ads to increase your chances of making it through automated screening.

Using Gen AI

AI as Your Assistant, Not Your Author: Learn how to use generative AI to brainstorm strong resume content, while still keeping your voice, experience, and goals front and center.

Prompt Power: Understand how to write clear, specific prompts that help AI generate tailored resume sections – from summaries to experience points – that reflect your unique strengths.

Review, Refine, Reflect: Discover why it's crucial to review and edit AI-generated content, ensuring your resume is accurate, professional, and truly represents you.

Resume Writing Resources

Take-Home Tools for Success: Access a professionally designed booklet filled with practical exercises to help you apply what you've learned – from writing your resume to preparing for interviews.

Quick-Reference Summaries: Stay on track with easy-to-follow summary sheets that break down each topic, so you can review key points anytime you need a refresher.

Learn by Doing: Use hands-on activities and real-world examples in the booklet to build confidence and apply your knowledge in actual job application scenarios.

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Job ready 2: Interviewing

Preparing for Success in Interviews

Interview Structure: Learn the different structures of an interview to best prepare.

Conducting Yourself Professionally: Learn how to make a strong first impression and present yourself confidently in an interview setting.

Quick Elevator Pitch: Learn how to deliver a crucial but quick elevator pitch about yourself to potential employers or to build connections.

Mastering the STAR Method

The STAR Technique: Get an in-depth understanding of the Situation, Task, Action, and Result method to answer behavioral interview questions effectively.

Structuring Your Responses: Learn how to break down your experiences using the STAR method to provide clear and concise answers.

Using STAR to Stand Out: Practice applying the STAR method to common interview questions, ensuring you leave a lasting impression.

Effective Networking Strategies

Networking Essentials: Learn how to build and maintain valuable professional relationships.

Building Confidence in Networking: Learn how to approach professionals and build rapport in a variety of settings.

Maximising Opportunities: Understand how to leverage networking connections to discover job opportunities and how to use the right platforms that maximise networking.

Mock Interviews and Feedback

Simulated Interviews: Engage in mock interviews to practice answering questions and receiving constructive feedback.

Real-Time Evaluation: Receive feedback on your performance, including areas for improvement and strengths.

Refining Your Skills: Use mock interview experiences to refine your interviewing techniques and increase your chances of success.

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Finance 1: A Broad View of Money

Understanding Banking and Interest

How Banking Works: Learn the fundamentals of how banks operate, including how they manage deposits and loans.

The Role of Interest: Discover how interest rates affect savings, loans, and investments, and how to leverage interest for financial benefit.

Types of Bank Accounts: Understand the different types of bank accounts and how to use them effectively to manage your finances.

Credit and Debit: How to Use Them Wisely

Understanding Credit: Learn what credit is, how it works, and how to build and manage a good credit score.

Using Debit Cards: Understand the advantages of using debit cards and the importance of living within your means.

Smart Borrowing: Discover how to use credit responsibly and avoid debt traps by making informed borrowing decisions.

Navigating Loans: What You Need to Know

Types of Loans: Understand the different types of loans available, including personal, car, and student loans.

Loan Terms and Conditions: Learn how to read and understand loan contracts, and what terms to watch for before signing.

What to Look Out For: Discover the hidden costs, fees, and risks involved in loans, and how to protect yourself from unfavorable terms.

Key Resources for Financial Education

The Best Resources: Discover reliable websites, books, and tools that will help you continue learning about personal finance.

Financial Literacy Tools: Learn about budgeting apps, loan calculators, and other resources to help manage your money effectively.

Where to Seek Expert Advice: Get recommendations for financial advisors and services that can help you with complex financial decisions.

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Finance 2: Investing and Entrepreneurship

The Basics of Investing

Benefits of Investing: Learn about the potential rewards of investing, such as wealth accumulation and retirement planning.

Risks Involved: Understand the risks of investing, including market fluctuations and potential losses, and how to manage these risks.

Real-Life Examples: Review real-world case studies of both successful and failed investments to understand what works and what doesn't.

Types of Investments

Investment Vehicles: Discover the different types of investments you can make, such as stocks, bonds, mutual funds, and real estate.

How to Start Investing: Learn how to begin investing, including how to choose what to invest in, understand fees, and create an investment strategy.

Diversification and Portfolio Management: Understand the importance of diversifying your investments to reduce risk and maximize potential returns.

What to Watch Out For in Investing

Red Flags in Investments: Learn how to spot potential scams, unrealistic promises, and high-risk opportunities that may not be right for you.

How to Protect Your Money: Understand the importance of doing your own research, seeking expert advice, and using safe investment platforms.

Evaluating Risk vs. Reward: Learn how to assess the risk and reward of potential investments and make educated choices.

Entrepreneurship From Idea to Execution

Developing a Business Plan: Learn how to quickly and effectively create a business plan that outlines your goals, strategies, and financial projections.

Key Success Factors: Discover the essential traits of successful entrepreneurs, such as resilience, creativity, and a strong work ethic.

Building a Sustainable Business: Understand how to build a business that can grow and thrive, from identifying a market need to scaling operations.

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University transition 1: What to Expect from Your University Journey

Key Differences Between School and University

Academic Expectations: Understand how university coursework differs from school, including the level of independence, the volume of reading, and the expectation for critical thinking.

Time Management: Learn how to manage your time effectively to balance lectures, study sessions, and personal life.

Teaching Styles: Discover the shift from structured school lessons to more self-guided learning and how to adapt.

Making the Most of Your University Experience

Leveraging Campus Resources: Learn about the variety of resources available to students, such as academic advising, career services, and mental health support.

Extracurricular Opportunities: Discover how joining clubs, societies, or sports teams can enhance your university experience and build valuable skills.

Networking at University: Understand how to connect with professors, peers, and professionals to build relationships that will benefit you academically and professionally.

Focus Areas for a Successful Transition

Managing Stress and Mental Health: Learn practical strategies to manage stress and maintain your mental health during the academic journey.

Building Good Study Habits: Discover study techniques that help you retain information and perform well in exams and assignments.

Prioritising Well-Being: Understand the importance of balancing academics, social life, and self-care to prevent burnout and make the most of university life.

Statistical Insights for a Smoother Journey

Student Success Metrics: Learn about statistics related to student performance, graduation rates, and the factors that contribute to a successful university experience.

Time Allocation Strategies: Understand how successful students allocate their time between study, work, and personal activities.

Key Focus Areas: Discover which areas, such as regular study habits and engagement with resources, statistically lead to a more enjoyable and stress-free university life.

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University transition 2: Understanding the Financial Landscape of University

Understanding HECS (Higher Education Contribution Scheme)

What is HECS?: Learn how the HECS system works, including how it helps finance your tuition fees and when repayment begins.

Repayment Structure: Understand the repayment thresholds, interest rates, and how to manage your HECS debt once you start earning.

How to Stay on Top of Your HECS Debt: Discover tips on how to track and plan for HECS repayment to avoid financial stress after graduation.

Navigating University Accommodation

On-Campus vs. Off-Campus Accommodation: Learn about the pros and cons of living in university-provided housing versus renting privately.

Cost Considerations: Discover the average costs of university accommodation and how to find affordable options.

What to Expect in University Housing: Understand the amenities, rules, and lifestyle that come with university accommodation, and how to prepare for living independently.

University Grants and Scholarships

Available Grants and Scholarships: Learn about the different types of financial aid available, including government grants, merit-based scholarships, and need-based awards.

How to Apply for Scholarships: Understand the application process, eligibility criteria, and tips for writing strong scholarship applications.

Maximising Financial Support: Discover how to make the most of available resources to ease your financial burden while attending university.

Accessing Governmental Resources

Eligibility for Government Support: Understand what governmental financial assistance programs are available, and what eligibility requirements you need to meet.

How to Apply for Financial Aid: Learn the steps to apply for government resources, including how to navigate the online application process.

Leveraging Resources for Financial Security: Discover additional government resources, such as student allowances, that can help support you throughout your university studies.

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