Money Playbook

Learning Outcomes & Curriculum Alignment

EVERYBODY DESERVES FINANCIAL FREEDOM

Phase 1 Curriculum Allignment

Phase 1 introduces foundational financial literacy concepts, focusing on self-awareness, understanding personal finance basics, and developing a positive money mindset.

Curriculum Code	Description	Application
Work Studies - ACWSCL013	Recognise the importance of self-awareness in career and life design.	Students assess their attitudes toward money, developing self-awareness that supports positive financial habits.
Personal and Social Capability - Self-Awareness	Assess personal strengths and challenges to devise strategies for success.	Encourages students to explore their financial strengths and growth areas, building self-confidence in managing money.
Economics and Business - ACHEK021	Explain why individuals need to make choices about resource use.	Students learn budgeting principles and understand how limited resources (money) require prioritisation.
Critical and Creative Thinking - Reflective Thinking Skills	Apply reflective practices to improve decision-making.	Through journaling and mindset activities, students reflect on their financial decisions, fostering resilience and critical thinking.
Ethical Understanding - Develop Ethical Awareness in Financial Decisions	Evaluate the ethical implications of decisions.	Students learn to consider the ethical implications of spending and saving, promoting responsible financial behaviours.
Personal and Social Capability - Self-Management	Manage emotions and behaviour effectively.	Through money mindset activities, students learn to regulate their responses to financial situations and adopt positive attitudes toward money management.
Health and Physical Education - ACPPS094	Evaluate factors that shape identities and emotions.	In "The Language & Psychology of Money," students explore how financial attitudes influence behaviour, adding depth to their self-identity.

Phase 2 Curriculum Allignment

Phase 2 helps students evaluate their current financial situation, set realistic financial goals, and establish a personal budget framework.

Curriculum Code	Description	Application
Work Studies - ACWSCL019	Identify the importance of rights and responsibilities for employers and workers.	Through consumer awareness, students discuss their rights as consumers, supporting ethical decision-making in finances.
Economics and Business - ACHES044	Gather relevant data from digital, online, and print sources.	Students compile data on income and expenses to establish realistic financial goals and budgeting skills.
Financial Mathematics - ACMNA212	Calculate percentage increases and decreases.	Students apply these skills in budgeting exercises to understand financial changes and evaluate spending habits.
Personal and Social Capability - Decision-Making Skills	Develop informed, ethical decision-making skills.	Students make choices regarding their budgets, developing responsibility in managing personal finances.
Ethical Understanding - Evaluate Consequences in Consumer Choices	Analyze impacts of consumer choices on the individual and society.	Students explore the broader implications of financial decisions, promoting sustainable consumer practices.
Digital Technologies - ACTDIP022	Manage and analyze information using digital tools.	In budgeting exercises, students gather financial data online, apply digital tools, and analyze their financial situation.

Phase 3 Curriculum Allignment

Phase 3 focuses on establishing financial security, covering topics like debt management, emergency fund creation, and understanding taxation.

Curriculum Code	Description	Application
Work Studies - ACWSCL039	Explain how work arrangements impact rights and responsibilities.	Students examine how debt, tax, and financial responsibilities impact financial security and future stability.
Economics and Business - ACHEK042	Explore changing roles in the workplace.	Students learn about taxes and responsibilities as future earners, promoting fiscal responsibility and societal contribution.
Personal and Social Capability - Ethical Decision-Making	Build skills for making ethical, responsible financial decisions.	Students explore how avoiding debt traps and creating emergency funds align with responsible financial planning.
Personal and Social Capability - Decision-Making Skills	Develop informed, ethical decision-making skills.	Students make choices regarding their budgets, developing responsibility in managing personal finances.
Financial Mathematics - ACMNA291	Solve problems involving simple and compound interest.	Students apply interest calculations to emergency savings, understanding growth potential in financial security.
Civics and Citizenship - ACHCS087	Examine how citizenship rights are influenced by societal roles.	In lessons on taxation and debt, students learn about civic responsibilities and their financial obligations as future taxpayers.

Phase 4 Curriculum Allignment

Phase 4 empowers students to build wealth and long-term financial security by covering topics like investing, retirement planning, and understanding financial risks.

Curriculum Code	Description	Application
Economics and Business - ACHEK051	Examine financial investment decisions and associated risks.	Students analyze risks and benefits in investment and property purchases, gaining risk-management skills.
Work Studies - ACWSCL004	Investigate occupations and the skills required.	Through entrepreneurship and career planning, students assess career paths that impact future wealth and job stability.
Mathematics - ACMNA213	Calculate increases and decreases related to financial growth.	Students calculate compound interest for investments, demonstrating the power of long-term growth strategies.
Ethical Understanding - Analyse Investment Ethics and Social Responsibility	Assess ethical issues surrounding wealth-building and investment choices.	Students discuss ethical investing and social impacts, promoting responsible, value-aligned financial growth.
Critical and Creative Thinking - Strategic Thinking in Financial Planning	Apply strategic thinking for long-term financial planning.	Through retirement and investment planning, students develop strategies for sustaining future wealth.
Work Studies - ACWSCL029	Recognise how personal values influence career and financial choices.	Through lessons on career planning and investing, students explore how their personal values align with financial and career aspirations.
Intercultural Understanding	Reflect on diverse cultural perspectives on financial behaviours.	Students gain awareness of different cultural attitudes toward money, supporting inclusive, globally aware financial practices.

Enhanced Engagement Activities

In addition to the curriculum-aligned lessons, Money Playbook includes activities and resources that enhance student engagement, including:

- **Quizzes:** Reinforce financial literacy concepts and encourage friendly competition.
- **Money Mindset Journals:** Allow students to reflect on personal values and set financial goals, building self-awareness and resilience.
- **Interactive Lesson Hooks:** Connect each lesson to real-life scenarios to engage students actively in the material.
- **Penny's Journey Activities:** Enable students to apply financial concepts through guiding a relatable character, solidifying their understanding.

These activities support students in developing Personal and Social Capability, Critical and Creative Thinking, and Ethical Understanding, making Money Playbook an impactful and versatile program.

Relevance & Broader Capabilities

*IMoney Playbook aligns with a broad range of subjects, including **Economics** and **Business**, **Mathematics**, **Work Studies**, **Civics and Citizenship**, and Digital Technologies. This cross-curricular alignment provides flexibility for schools to incorporate the program into existing schedules, such as **pastoral care**, **free periods**, or **integrated studies**, supporting holistic student development.*

This alignment demonstrates that Money Playbook is not just a financial literacy program but a comprehensive educational tool that prepares students for life beyond school, instilling practical skills, ethical reasoning, and critical thinking necessary for real-world financial responsibility.

Phase 1 Learning Outcomes

Lesson	Student Learning Outcomes (Summarised)
Lesson 1 Introduction to Personal Finance	Text that this is an introduction...
Lesson 2 The Language & Psychology of Money	• Understanding the "language of money" • Exploring how money impacts relationships, with yourself, and others • The difference between 'Financial Survival' and 'Financial Security' • Exploring whether money can bring you happiness in life • Strategies to prevent financial stress from impacting your mental health and family dynamics
Lesson 3 Money Management Fundamentals	• How to manage your personal finances like you are running a business • Key principles to understand so that you can effectively and efficiently manage your own finances • Understanding the fundamental pillars of personal finance, including: Saving, Interest and Inflation

Phase 2 Learning Outcomes (1/2)

Lesson	Student Learning Outcomes (Summarised)
Lesson 4 Review Your Financial Situation & Set Goals	• The importance of regularly reviewing your financial situation • How to categorise and track your cash flow • How and when to set SMART financial goals • Understanding what effective financial goals may look like based on the stage of your life • Knowing how to effectively leverage your financial review to guide future decision-making
Lesson 5 Budgeting & Money Bucket Allocations	• The purpose of cash flow planning and budgeting • How to create an effective and sustainable budget • How to adjust your budget based on your personal goals, priorities and stages of life • The importance of allocating your money (as a % of your income) into four distinct "money buckets" (Wants, Needs, Save & Invest) • Determining the recommended percentage splits for each bucket based on your budget and financial situation • Strategies to stay on top of your budget and accelerate your financial goals

Phase 2 Learning Outcomes (2/2)

Lesson	Student Learning Outcomes (Summarised)
Lesson 6 Financial Decision Making & Consumer Awareness	• The importance of living below your means for your financial future • The opportunity cost of luxury expenditure and not living below your means for your ability to generate wealth • Exploring the different payment methods for spending: Cash, Debit Card, Credit Card and Buy-Now-Pay-Later • The importance of avoiding credit and loans (especially for luxury expenditures) • Adopting the mentality of 'Deferred Gratification' to empower your financial future • Understanding 'Lifestyle Inflation' and how this common mindset can be detrimental to your future financial success

Phase 3 Learning Outcomes

Lesson	Student Learning Outcomes (Summarised)
Lesson 7 The Traps of Bad Debt	• The importance of living below your means for your financial future • The opportunity cost of luxury expenditure and not living below your means for your ability to generate wealth • Exploring the different payment methods for spending: Cash, Debit Card, Credit Card and Buy-Now-Pay-Later • The importance of avoiding credit and loans (especially for luxury expenditures) • Adopting the mentality of 'Deferred Gratification' to empower your financial future • Understanding 'Lifestyle Inflation' and how this common mindset can be detrimental to your future financial success
Lesson 8 Create an Emergency Fund	• Understanding what an 'Emergency Fund' is • Why you need an 'Emergency Fund' to secure your financial future • How to build an 'Emergency Fund' • Exploring the appropriate amount to have saved in your personal 'Emergency Fund'
Lesson 9 Don't Forget About Taxation	• Understanding the purpose of Taxation in Australia • Exploring the different types of taxes • Understanding the role of 'Tax Returns' and 'Tax File Numbers' • Understanding the Australian income tax bracket system • Discovering quick tax tips to help you navigate your Money Playbook

Phase 4 Learning Outcomes (1/2)

Lesson	Student Learning Outcomes (Summarised)
Lesson 10 Navigating The Real Estate Industry	• Understanding the nuances of 'Home Loans' and 'Mortgages' • Uncovering the Home Loan application, approval and settlement process • Exploring the different mortgage loan terms: Fixed Interest Rate Loans vs Variable Interest Rate Loans • Exploring different mortgage repayment strategies: Principle & Interest repayments vs Interest only repayments • Strategies to effectively repay a mortgage • Understanding how much money to allocate towards a mortgage • Navigating the risks that arise when purchasing a property
Lesson 11 Your Future Property Purchase	• Deep-diving into the four factors that impact the value of a property: (1) Price, (2) Location, (3) Land and (4) Condition • Determining whether you should Rent, Build or Buy a property • Understanding how to complete a pre-purchase checklist to ensure that you are (1) ready to purchase a property and (2) are purchasing the property that is suitable for you
Lesson 12 Entrepreneurship & Career Planning	• How to reverse-engineer your passions to discover your dream job that will leave you fulfilled • Strategies to help you succeed in life and land your dream job • How to start your own business and monetise your passion • Understanding the business-model-canvas and side-hustles
Lesson 13 Introduction to Investing	• Understanding the basic principles of investing • Exploring the different investment asset classes (cash, bonds, stocks, real estate, commodities, and more) • Exploring how to securely purchase investments • Understanding diversified investment types such as 'Managed Funds' and 'Exchange Traded Funds (ETFs)' • The importance of diversification to spread your risk • The relationship between 'Risk versus Return', and understanding your personal risk tolerance • Understanding 'Dollar-Cost-Averaging' as a strategy to protect the value of your investments over the long term • Exploring the crucially important concept of "time in the market beats timing the market"
Lesson 14 The Power of Compound Interest	• Understanding what 'Compounding Interest' is • Discovering how 'Compounding Interest' strengthens your ability to grow your investment terms exponentially over time • Exploring how to safely 'Dollar-Cost-Average' your investments to protect your wealth against market cycles • Understanding the 'Rule of 72' to effectively anticipate your expected future investment returns

Phase 4 Learning Outcomes (2/2)

Lesson	Student Learning Outcomes (Summarised)
Lesson 15 Building Your Future Wealth	• Identifying the optimal investment strategy based on your time horizon and goals in life • Understanding the benefits and risks between short, medium and long-term investment strategies • Identifying when the right time to start investing is • Completing a pre-investment checklist to better understand the right investment strategy for you • The importance of giving and being charitable with your wealth • Understanding strategies to maintain your investment plan consistently to set yourself up for financial success
Lesson 16 Retirement Planning & Superannuation	• Understanding 'Superannuation', how it works, and why it is important • Identifying how much money you need to save for a comfortable retirement based on your lifestyle goals • Knowing when to start a Superannuation savings plan • Understanding the tax benefits of Superannuation • Exploring the different types of contribution investments into Superannuation (Employee & Personal)
Lesson 17 Financial Risks You Must Know	• Identifying common financial risks that you need to be aware of (leveraged or speculative investments, cryptocurrency, get-rich-quick schemes, single stocks, 'Finfluencer' scams/misinformation, and more) • Understanding how to avoid these common risks to protect your current and future wealth
Lesson 18 Your Financial Journey: The Next Steps	• Conclusion / Summary