

MAV24: CURRICULUM, PEDAGOGY, AND BEYOND

Valuing mathematics through
financial literacy:

Free resources and games



Event App



App Download Instructions

Step 1: Download the App 'Arinex One' from the App Store or Google Play



App Store



Google Play

Step 2: Enter Event Code: **mav**

Step 3: Enter the email you registered with

Step 4: Enter the Passcode you receive via email and click 'Verify'. Please be sure to check your Junk Mail for the email, or see the Registration Desk if you require further assistance.

Be in it to WIN!



A23 - (Year 7 to Year 12) Valuing mathematics through financial literacy: Free resources and games (Commercial)

Technology

 Add to Favourite >

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 Description >

Speaker



Mr Damian Nicholson
National Program Manager - Financial
Basics Foundation

Presenter

Damian Nicholson

National Program
Manager

Background:
Business/IT/English
teacher/Head of
Department (QLD)





Questions during session

Please ask them as you have them!





Today's session

- ✓ Financial Basics Foundation
- ✓ Financial Literacy
- ✓ Financial Literacy in the **Mathematics** curriculum
- ✓ **Free FBF resources for Mathematics**





FBF supports teachers with

- ✓ Professional development and help-desk support
- ✓ Extensive content and technical support for teachers on our website and over the phone
- ✓ OFL (Operation Financial Literacy)
- ✓ **ESSI Money Game**
- ✓ Webinars
- ✓ WebQuests
- ✓ MoneyIQ video series
- ✓ **Cashed Up: Online short-courses with micro-credentials**



Who are we?

<http://www.financialbasics.org.au>

- We are an independent not-for-profit organisation.
- We were established in 2002.
- **PRIVACY:** We maintain our own servers and databases within Australia and do not share these with sponsors.
- **ALL** our resources and services are provided **FREE OF CHARGE.**
- FBF resources are **mapped** to the Australian Curriculum.

Who are we?

Financial Basics Foundation resources are used by more than **12,000** teachers in over **2,300** Australian secondary and combined schools (more than 50%).

ALL FBF resources and services are provided **FREE OF CHARGE.**



If you need help at any time...

Web: www.financialbasics.org.au

YouTube: @financialbasics

Facebook: Financial Basics
Foundation

Email: damian@financialbasics.org.au

Mobile: 0407 960 747





What is Financial literacy?

Financial literacy is an essential everyday life skill. It means being able to understand and negotiate the financial landscape, manage money and financial risks effectively and responsibly, and pursue and attain financial and lifestyle goals. *

*National Financial Literacy Strategy 2014 - 2017



What our data reveals

There is a wide gap between perceived and actual knowledge and understanding. Students

- ✘ don't understand financial concepts such as the effect of **compound interest** and **how to use credit wisely**.
- ✘ have limited knowledge of financial products such as **insurance, superannuation** and **banking accounts**.

7-10 Mathematics Curriculum

Present in 7-10 mathematics courses, including topics such as:

- **Best buys**
- **Profit and loss**
- **Simple interest**
- **Compound interest**
- **Percentages and rates**
- **Financial contexts**





ACARA General Mathematics

Applications of rates and percentages

- **calculate weekly or monthly wage** from an annual salary, wages from an **hourly rate**, including situations involving overtime and other allowances, and earnings based on **commission**
- calculate **payments** based on **government allowances** and **pensions**
- prepare a **personal budget** for a given income taking into account fixed and discretionary spending
- **compare prices and values** using the **unit cost** method
- **apply percentage increase or decrease** in contexts, including calculating percentage mark-ups and discounts, calculating GST, calculating profit or loss, and calculating simple and compound interest

Use of spreadsheets

- **use a spreadsheet to display examples of the above computations when multiple or repeated computations are required**; for example, preparing a wage-sheet displaying the weekly earnings of workers in a fast-food store where hours of employment and hourly rates of pay may differ, preparing a budget, or investigating the potential cost of owning and operating a car over a year



ACARA Essential Mathematics

FBF resources support many of the ‘examples in context’, :

- creating a **budget** for living at home and for living independently
- using **timesheets**, which include overtime, to **calculate weekly wages**
- using and interpreting **tax tables**
- **converting** between weekly, fortnightly and yearly **incomes**
- **calculating commissions**, including retainers from sales information
- using **unit prices** to compare **best buys**
- **interpreting** a range of graphical information provided on gas and electricity bills
- creating graphs to show the **deductions** from gross wages, such as tax, Medicare levy and superannuation
- **compare and contrast costs** of items from different retail outlets
- **calculating** food, clothing, transport **costs per day, week or month**

VCE - Financial and consumer mathematics

Present in VCE mathematics courses, including topics such as:

- identify **credit options** to best manage finances to meet short, medium and long terms **goals**, such as **credit cards, personal loans**
- **taxation systems** at the **personal** and business level
- the **Australian taxation and superannuation system** at a **local** (rates), **state** and **national** level
- financial systems and related calculations such as **personal taxation, GST and superannuation**
- **income payments and calculations** such as casual versus permanent employment, rates of pay, pay scales and payslips
- **interest, repayments** and relationship to **amount borrowed, interest rates and time**
- personal financial services and information such as **borrowing, bills and banking**
- **income calculations including rates of pay and payslips**
- **personal taxation and superannuation**
- **taxation as a community and contribution** to government
- **fees and interest**
- **cost structures** and related information associated with **financial transactions**

AND MANY, MANY MORE!

What's next in this session?

Summary and practical demonstration of resources using FBF website.

PowerPoint pdf is available to download for review/reflection.

To play along with the ESSI Money Game, create a 'student' (**Birth YEAR: 2010**) account & play along using the QR code or this link:

<https://bit.ly/emplus2024>



OPERATION FINANCIAL LITERACY



A flexible teaching resource

- Includes detailed **teacher notes** and **student activities and worksheets**
- Written by Australian educators
- Reviewed by BEA



OFL MODULES

1. Goal setting – having a financial plan	7. Banking – how does it all work?
2. Income – where does it come from?	8. Investing – where do I start?
3. Budgeting – managing your money	9. Financial planning – take charge of your future
4. Insurance – managing risk	10. Mobile phones – being a wise consumer *
5. Credit – making it work for you	11. Scams – don't be caught out
6. Taxation – everyone pays	12. SOS – smart online shopping



MONEYIQ, EMPOWERING YOUNG AUSTRALIANS TO ESTABLISH FINANCIAL INDEPENDENCE

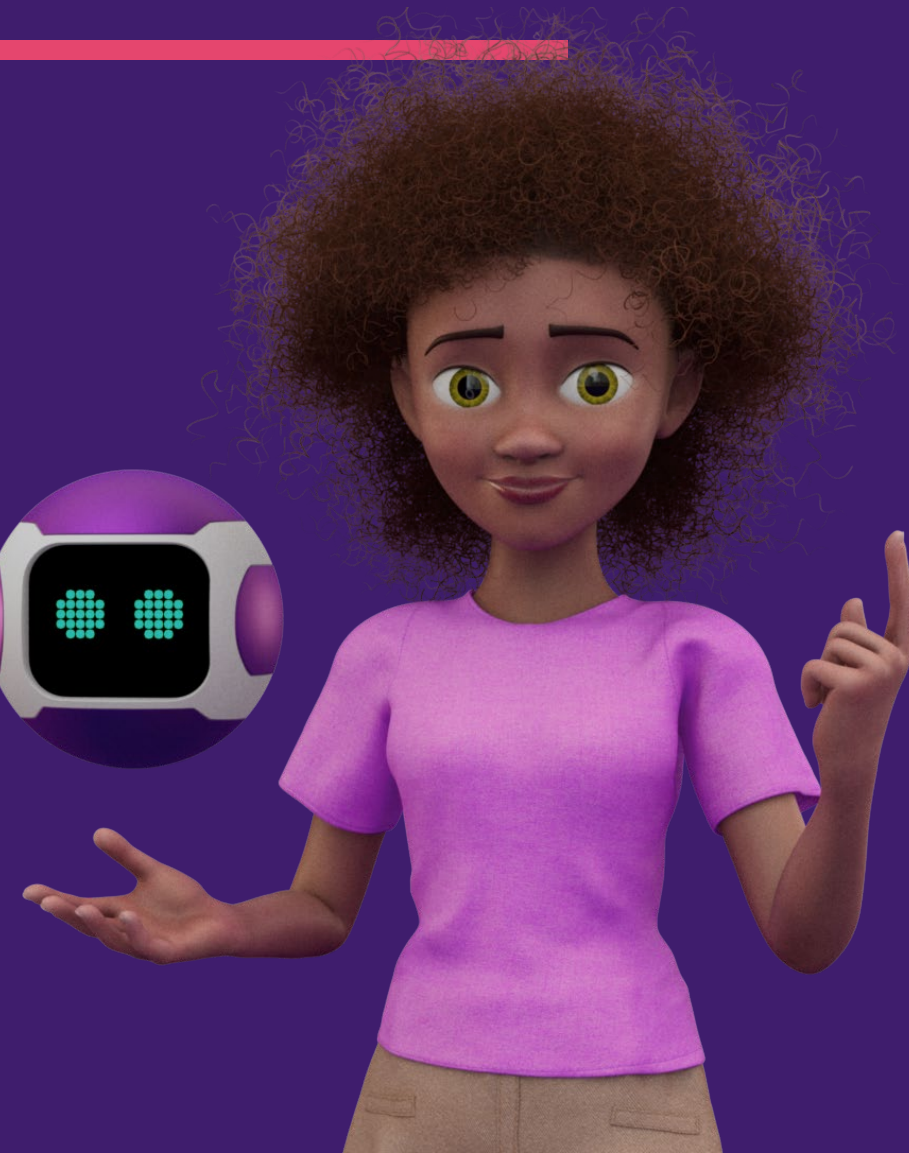
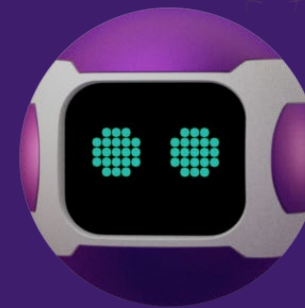




MONEYIQ

MoneyIQ is a collection of bite size animated videos presented by Mon and her cyber friend IQ. It's been designed to help teens deal confidently with the financial decisions and responsibilities that come with learning to manage their own money and establishing their financial independence.

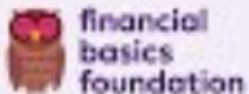
Make sure you subscribe to our [YouTube channel](#) for the latest MoneyIQ updates!



x_o

Level up your MoneyIQ

Life hacks for earning



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WebQuests



What are WebQuests?

WebQuests are enquiry-oriented web-based projects designed to encourage students to become responsible for their own learning.

Every WebQuest has 6 basic components:

Introduction, Task, Process, Evaluation, Conclusion, Teacher Page



FBF WebQuests

1. Identifying financial values
2. **Income & employment**
3. **Taxation – everyone pays**
4. Banking – how does it all work?
5. Life Insurance 101
6. **Time is money (compound interest)**
7. **Superannuation 101**
8. **The Cost of Credit**
9. SOS – Safe Online Shopping



FBF's extra touch

FBF WebQuests contain student planning, scaffolding, research notes, etc. sheets to provide greater structure and ensure higher quality responses.

Teacher's Notes and WebQuest **solutions** from the FBF website also set our free WebQuests apart.

Since 2019, **over 80,000 educators and their students have used our WebQuests.**



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Cashed Up
+
Financial Basics
Classroom Academy

CASHED UP

Cashed Up - proudly supported by Australian Retirement Trust.

Dive into the suite of Cashed Up courses, designed to cover the financial topics young people are curious about.



Cashed Up - Level Up Your Money Plan (2024)

Category: Educator facilitated

Level: Suitable for ages 12 - 24

Topic: Identify your money values, boost your money habits, set some financial goals, sort out your bank accounts.

[Learn More](#)[Get Started](#)

Cashed Up - Take Charge Of Your Spending (2024)

Category: Educator facilitated

Level: Suitable for ages 12-24

Topic: Always have a plan, be a clever spender, shop smart online, and credit – handle with care!

[Learn More](#)[Get Started](#)

Cashed Up - Get Ready To Work (2024)

Category: Educator facilitated

Level: Suitable for ages 12-24

Topic: Make some money for yourself, start working now, and work for someone else.

[Learn More](#)[Get Started](#)

Financial Basics Classroom Academy

The Financial Basics Classroom Academy is an online learning platform of personal finance courses **facilitated by the classroom teacher**. It includes:

- Short certification courses with **micro-credentials**
- In-depth individual student and class **progress, reporting and monitoring** tools
- **Flexibility** to run courses **anywhere, anytime** – perfect for face to face, flipped, hybrid and online classroom settings



Financial Basics Classroom Academy - Learner



English



Cashed Up - Take Charge Of Your Spending (2024)

Continue course →



My courses



Overview



Contents



Downloads



Search



Tasks



Share progress (0) +

Overview

Welcome to Cashed Up – **Take Charge Of Your Spending**. Completing this course will help you understand how to better manage your money – and maximise the benefits of your spending! As you work through the course, you'll learn how to manage your spending, develop the skills you need to shop smart, and gain confidence in dealing with credit and debt.

- Your teacher will direct your journey through this course. You'll complete tasks to practise what you've learned as you work through the course.
- This course should take you approximately 4-6 hours to complete.

Badge in this course

Cashed Up - Take Charge Of Your Spending (2024)

Cashed Up - Take Charge Of Your Spending (2024)



ISSUED BY  financial
basics
foundation

Verified by  iQuality

ABOUT THIS BADGE

Financial Basics Classroom Academy - Learner

SMART GOAL EXAMPLE



This SMART financial goal was written by a grade 10 student. Ask yourself: Is this the type of financial goal I might set?

Financial Basics Classroom Academy - Learner

LEARN MORE

Cashed Up Classroom - Level Up Your Money Plan



COMPLETED BY

Damian Nicholson

Mon, 10 Jun 2024 23:47:59 GMT

ISSUED BY



Download badge

Copy badge URL

Financial Basics Classroom Academy – Teacher



English



Cashed Up Classroom - Level Up Your Money Plan [ART Review]

Cashed Up Classroom - Level Up Your Money Plan / Class console

Class console

Learners



10

EDIT

Facilitators



You

EDIT

Coaches



There are no coaches in this class.

EDIT

Duration

90

Days

VIEW

Longest without progress

Alex James (22 days)
Chloe Williams (22 days)
Damian Nicholson (22 days)
Joshua Van Gestel (22 days)
Neil Gurnett (22 days)

VIEW

Tasks to mark

1

MARK

Pulses



VIEW

Insights



VIEW

Badge



VIEW



Learners Marking Pulses Insights



Financial Basics Classroom Academy - Teacher

 Sort by: 

 Learners per page:

 Showing 1 to 4 of 4  
[+ ADD LEARNER](#) [EDIT LEARNERS](#)

 Damian
Nicholson

 Previous session: 43 minutes ago
Started: 13 Feb 2024

98%

PROGRESS

4 months ago

26/25

NON-ASSESSED TASKS

[GIVE FEEDBACK](#)
0

COMMENTS

16/16

ASSESSED TASKS SUBMITTED



BADGE AWARDED

[REVOKE NOW](#)

 Alex
James

 Previous session: 3 months ago
Started: 13 Feb 2024

85%

PROGRESS

4 months ago

22/25

NON-ASSESSED TASKS

[GIVE FEEDBACK](#)
0

COMMENTS

3

TASKS TO MARK

[MARK NOW](#)




NOT AWARDED

[AWARD ANYWAY](#)

Assessed tasks

For Alex James

 Find a task 

 Showing 1 to 16 of 16 tasks  

Task	Submitted on	Status	Marked by	Mark	Submission	Attempts	Resets
Set a SMART goal with action plan	14 Mar 2024, 10:46am AEST	○ Awaiting marking			MARK	1	0
What can I do with \$300?	13 Mar 2024, 12:38pm AEST	○ Awaiting marking			MARK	1	0
What's my Sorted money personality?	13 Mar 2024, 1:32pm AEST	○ Awaiting marking			MARK	1	0
Level Up Your Money Plan Course Quiz	14 Mar 2024, 3:37pm AEST	● Marked	Auto	7/10	VIEW	5	0



Teacher support

- **Teacher and student guides** are available on our **website (written)** and **YouTube page (video)**
- You can **track your students** as they **progress** through the course content.
- **Detailed information** is available through the **teacher dashboard**.
- **Extra teachers can be added to each course** (e.g. team teaching, relief teacher, lead teacher, etc.)

CASHED UP Teacher Guide



CASHED UP Learner Guide



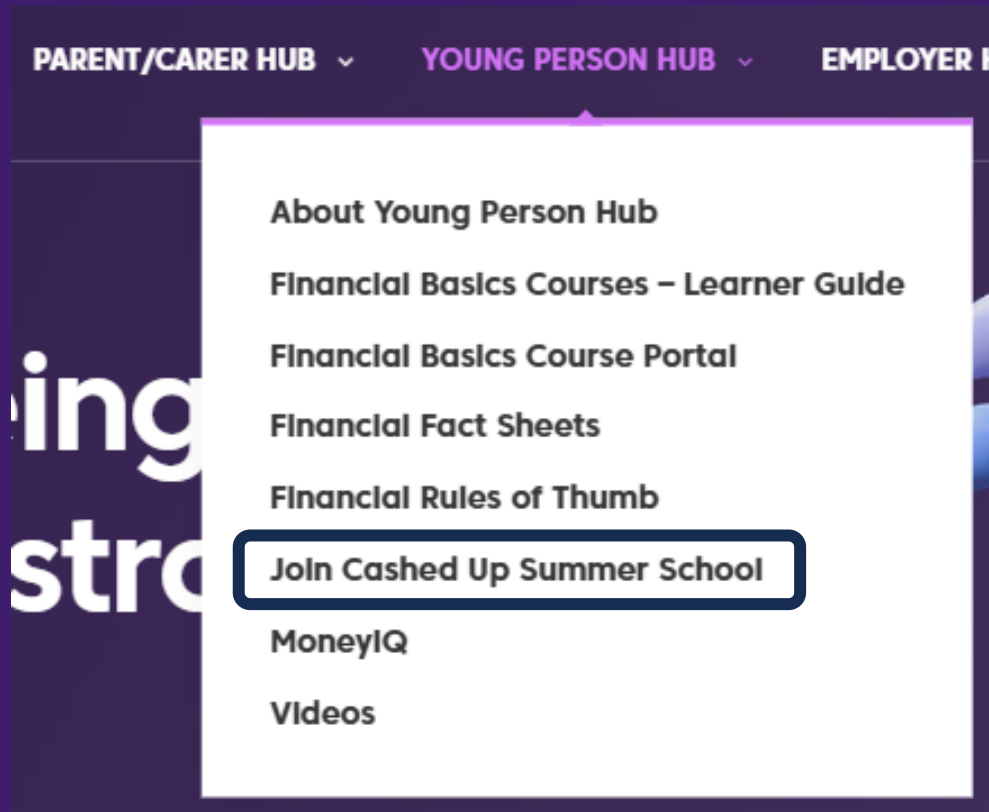


Check out Cashed Up Summer School

Don't have time for a Cashed Up course in 2024? Have parents and students hounding you for how they can learn more about money management?

Share the free Cashed Up Summer School course link!

From January 6-31st I'll be running **Cashed Up – Level Up Your Money Plan** with learners from all over Australia 😊





ESSI Money powered by

SUNCORP BANK 

Earning

Saving

Spending

Investing

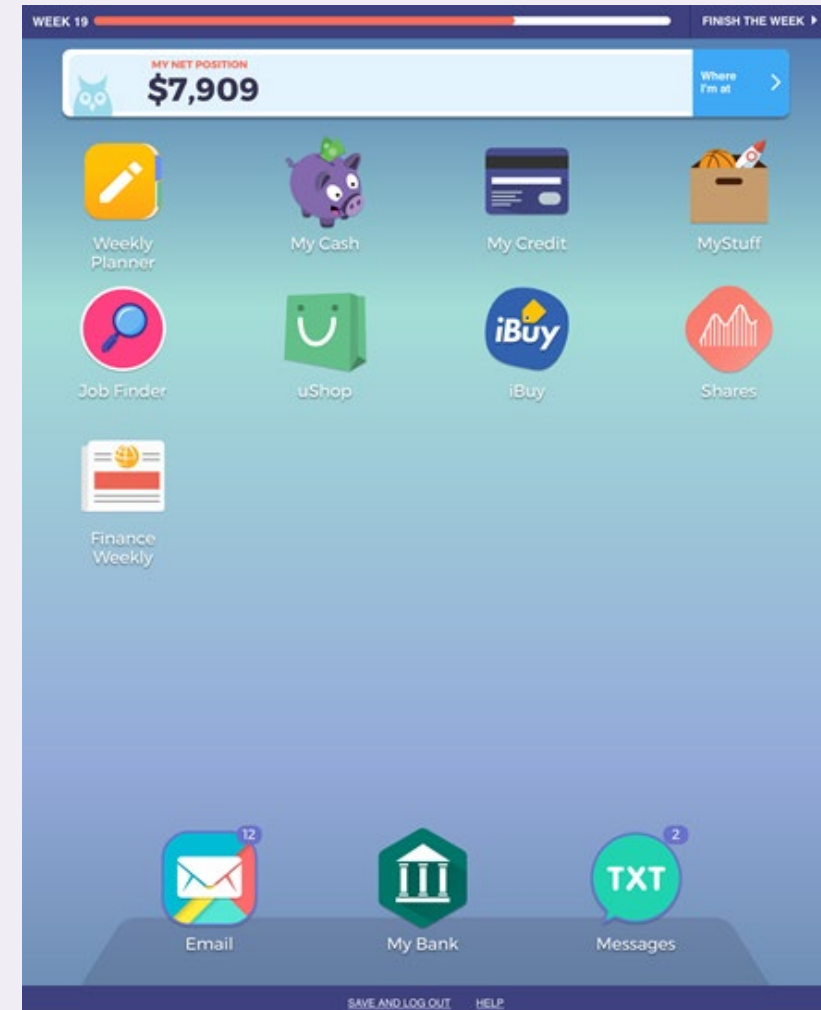
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is an **interactive online game** that delivers an **innovative** app-based environment for students to explore and use a range of **basic financial management concepts**.



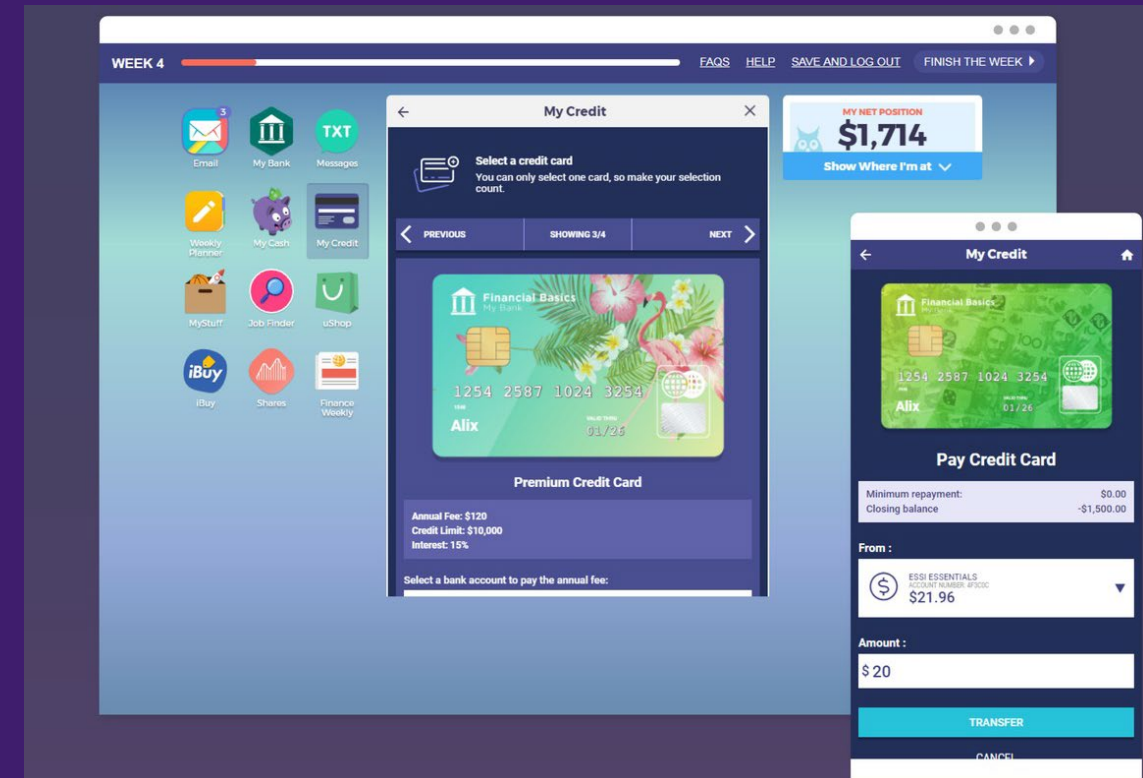


- Is designed to be used in Junior Secondary.
- Simulates financial transactions over a virtual 6-month period.
- Assumes that the player is earning an income, living independently and making financial decisions.
- Takes on average 2-3hrs to play a game. Can be saved. Infinitely re-playable.



ESSI Money activities give students opportunities to:

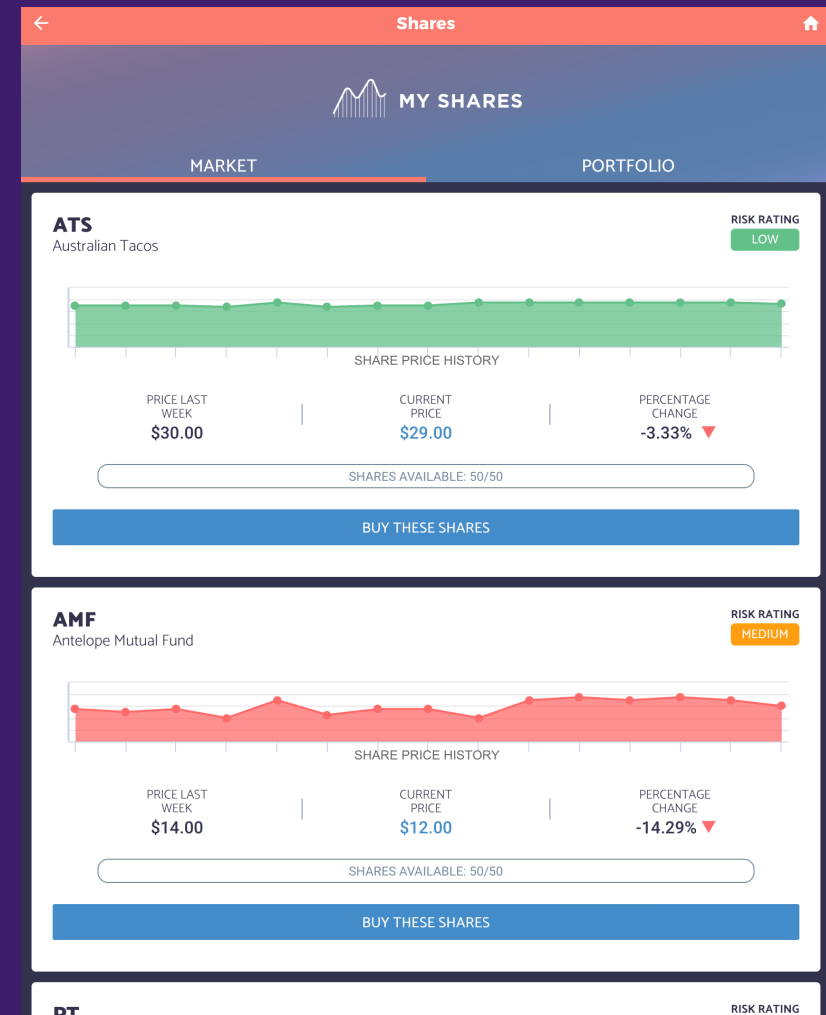
- ✓ Apply for jobs, earn an income, pay tax
- ✓ Deal with superannuation
- ✓ Transact and save across a range of bank accounts
- ✓ Create a budget and use it!
- ✓ Buy and sell goods online using both cash and credit
- ✓ Pay (credit) and earn (investments/savings) interest





ESSI Money PLUS

- ✓ Shares app
- ✓ Mandatory quizzes
- ✓ More challenging odds





Email



My Bank



Messages



Weekly
Planner



My Cash



My Credit



My Stuff



Job Finder



iShop



iBuy



Chart



Finance
Weekly



Financial
Basics
Foundation



What happens in the game?

- The outcome of the game is the player's **net worth** after making a series of financial decisions over the virtual 26-week period.
- Game events are **random** for every game played.
- The positive and negative consequences of financial decisions made over an **extended period** are clearly demonstrated.



What happens in the game?

ESSI Money uses **authentic scaffolding** through the use of newspaper articles and quizzes, checking for understanding, and **Howl** (the how-to guy), to create a highly supportive learning experience.



Game levels

ESSI Money

- Quicker and easier to play with less required reading.
- Quizzes are optional.

ESSI Money PLUS

- Offers a higher level of challenge to students.
- The My Shares* app is only available in ESSI Money Plus.
- Quizzes are mandatory.
- Odds of favourable outcomes (e.g. getting a job) are lower.

Teacher support

- Teacher and student **guides** are available on our **YouTube** page
- Technical assistance is available on the website.
- You are able to track your students as they progress through the game.
- Detailed information is available through the teacher dashboard.
- **Student passwords** can be reset by the teacher.



PLAYER GUIDE

How to play ESSI Money



TEACHER'S GUIDE

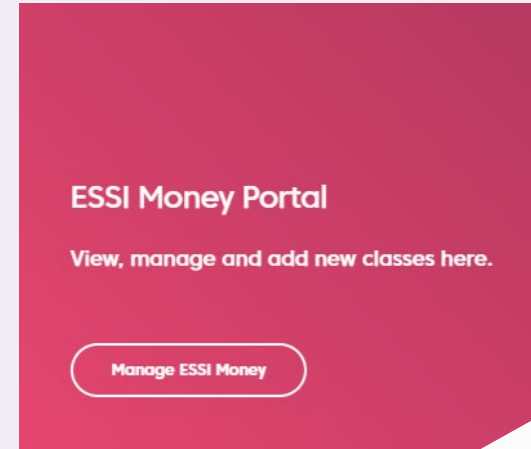
How to use ESSI Money





Registering a class

- To create a new game, log in to your account and select the ESSI Money Portal.
- All your game links appear on this page.
- Each game link provides 5 games each for 50 students.
- View our **ESSI Money Teacher Guide** on YouTube (@financialbasics)



CLASS NAME	YEAR / SUBJECT	GAME LEVEL
ESSI Money Plus PR	Year 10 Business	ESSI Money Plus
ESSI Money Standard PR	Year 9 Economics	ESSI Money



Using ESSi Money in your classroom

Stand-alone activity	Introduction to a unit/topic
Class competition, use leader board to encourage students	End of unit of study to measure learning
Throughout a unit of study, linking to Finance Weekly topics	Introduction and conclusion to a unit of study to measure shift in learning
Core unit of study component	Reward
Homework	Assessment



ESSI Money FAQ

- How do teachers and students register?
 - **Follow the guides on our YouTube Channel**
- How much time does the game take?
 - **Average is 2-3 hours per game**
- How many 'goes (games)' do students get?
 - **5 per game link**
- Do students have to do it all at once?
 - **No! How long they have is up to you, and they can save their progress!**
- Can I (a teacher) play ESSI Money?
 - **YES!**



ESSI Money FAQ

- Can I delete classes if I make a mistake?
 - **No - sorry!**
- How many students can play in each registered game?
 - **50**
- Is there a limit to the number of classes I can register?
 - **No!**
- Do students have to finish?
 - **No!**

FBF FAQ

- How much do your resources cost?
 - **\$0.00. All our resources are FREE.**
- How do I access FBF resources?
 - **Register for a teacher account & login!**
- Are there more resources coming?
 - **Yes! Keep an eye on your email and our website for the announcement of further resource releases**
 - **Subscribe to our YouTube & turn on alerts to be the first to know about new MoneyIQ videos**

FBF FAQ's

- I'm not getting FBF emails!
 - **Please ask your IT staff to add financialbasics.org.au & essimoney.com.au to internet and email safe lists**
- Have you resolved the ESSI Money load speed issue?
 - **YES! It's now back to full speed & we have also updated our security protocols to the latest international standards 😊**
- Where can I find out more?
 - **www.financialbasics.org.au**

Our resources

- ✓ Professional development and support for teachers
- ✓ Extensive content and technical support for teachers available on website and via helpdesk
- ✓ **ESSI Money Game**
- ✓ OFL (Operation Financial Literacy)
- ✓ Webinars
- ✓ WebQuests
- ✓ MoneyIQ videos
- ✓ **Cashed Up: Online short-courses with micro-credentials**



How to access the resources

- You and your colleagues at your schools are invited to sign up for free FBF membership.

www.financialbasics.org.au/join

- **Download** the complete suite of OFL modules.
- **Register for as many ESSI Money class links as often as you need.**
- **Watch MoneyIQ** videos.
- **Register for Cashed Up courses (with micro-credentials) to run with your students as often as you need.**



Important to note

All of our resources, including the **ESSI Money Game & Cashed Up** are available year-round.

We have great **teacher and student guides** for ESSI Money & Cashed Up on our [YouTube](https://www.youtube.com/@financialbasics) channel.

www.youtube.com/@financialbasics





What are your contact details?

Web: www.financialbasics.org.au

YouTube: @financialbasics

Facebook: Financial Basics
Foundation

Email: damian@financialbasics.org.au

Mobile: 0407 960 747



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App Store



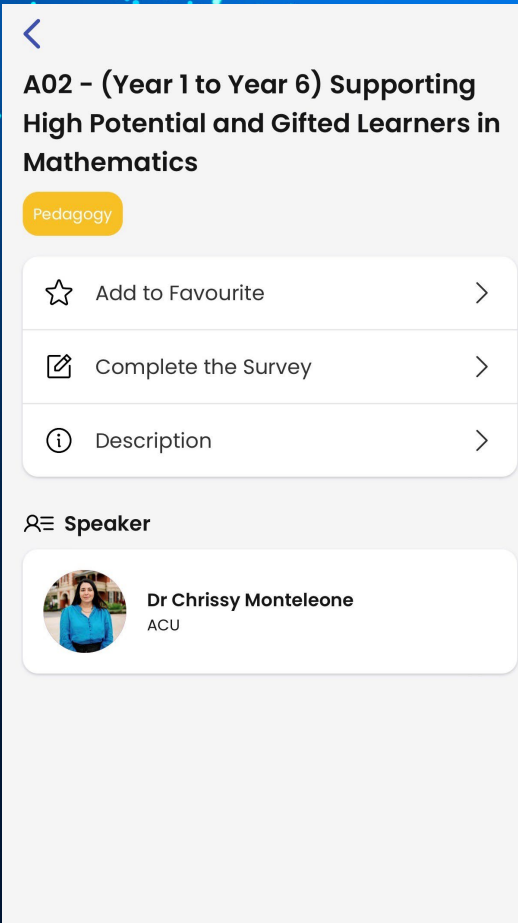
Google Play

Step 2: Enter Event Code: **mav**

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Step 4: Enter the Passcode you receive via email and click 'Verify'. Please be sure to check your Junk Mail for the email, or see the Registration Desk if you require further assistance.

Be in it to WIN!




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A02 - (Year 1 to Year 6) Supporting High Potential and Gifted Learners in Mathematics

Pedagogy

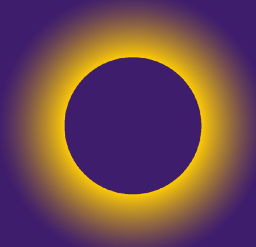
- ☆ Add to Favourite >
- ✍ Complete the Survey >
- i Description >

☰ Speaker

 **Dr Chrissy Monteleone**
ACU

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