Women's
Legal Service
SA

WOMEN'S LEGAL SERVICE (SA)

$mart Skills

Financial Literacy Program Overview

Visit our website: www.wlssa.org.au

$mart Skills
Program Overview

Purpose

The $mart Skills program is designed to equip young people with essential financial skills and knowledge, empowering them to make informed decisions about their personal finances.

Background

Young people today face complex money choices - from Afterpay to first jobs, scams, and the rising cost of living. Yet only 15% of young women and 28% of young men are considered financially literate. In fact, cost of living is the #1 concern for teenagers, ranking above school and climate change. Without access to financial education and support, these pressures can lead to debt, stress, and vulnerability to financial abuse.

Learning Outcomes

Students and young people will:

- Build confidence managing money
- Recognise needs vs wants and set savings goals
- Understand the risks of debt, credit and financial abuse
- Learn how to protect themselves from scams
- Understand basic tax and superannuation concepts
- Know their rights at work and when moving out of home
- Be aware of where and how to seek help

Program Format

- **Target Audience:** Young people aged 12-25 years
- **Delivery:** Interactive, WLSSA facilitated led workshops incorporating group discussions, activities and example case studies
- **Modules:** 8 modules available
- **Duration:** 45 minutes per module, ideally delivered one week apart for multiple modules
- **Differentiation:** The course content is adaptable and can be tailored to meet the unique needs of your cohort. Modules can be selected based on relevance, or a single topic can be explored in greater depth to align with specific learning goals or interests.
- **Evaluation:** Success will be measured through pre and post assessment, workshop surveys, and student/teacher feedback.
- **Materials:** Handouts, worksheets and case studies

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Overview of Modules	
Topic(s)	**Topic Breakdown**
Money Mindset & Goal Setting	• Attitudes toward money Having conversations about money • Needs vs wants • Setting financial goals
Budgeting Basics	• Creating a budget • Tracking and reviewing your budget • Budgeting methods/tools/apps • Where to go for help/advice
Banking, Saving and Investing	• Types of accounts • Role of the bank and services offered • Understanding fees and interest • Financial readiness when moving out of home • Where to go for help/advice
Debt Traps & Power Plays	• Different ways to pay • Borrowing money • Ways young people find themselves in debt (Afterpay, credit cards) • Good versus bad debt/the real cost of credit • Relationship debt • Signing contracts • Where to go for help/advice
First Job & Income Basics	• Getting your first job • Understanding employment types and rights • Reading a pay slip

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Overview of Modules	
Topic(s)	**Topic Breakdown**
Tax & Super Essentials	• Understanding tax and superannuation • PAYG and Tax-Free Threshold • Lodging a tax return • What is Super • Choosing a super fund • Understanding your super
Smart Spending & Consumer Savvy	• Smart shopping strategies • Lifestyle Creep • Buy now, pay later • Consumer Rights and Protections
Financial Safety & Wellbeing	• Online safety • Protecting yourself from scams • Protecting your financial information • Financial abuse & Coercive control • Where to seek support

Booking Form QR Code

Women's Legal Service SA

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Visit our website: www.wlssa.org.au