


The logo consists of a purple circle containing the text "SOUTH EAST COMMUNITY LINKS" in white, uppercase, sans-serif font. The text is arranged in three lines: "SOUTH EAST" on the top line, "COMMUNITY" on the middle line, and "LINKS" on the bottom line. Thin white lines connect the letters of "COMMUNITY" and "LINKS" to form a stylized network or link structure.

SOUTH EAST
COMMUNITY
LINKS

A horizontal band with a decorative pattern of teal and green shapes, including circles and triangles, set against a white background.

Skills for Life Final Project Report

01 May 2023

A horizontal band with a decorative pattern of teal and green shapes, including circles and triangles, set against a white background.

Every person counts,
Every system fair.

TABLE OF CONTENTS

Introduction	2	Transport	20
Our journey	3	Mental health	20
Consultation principles	4	Housing	21
Consultation format	5	Sustainability	22
Participants	8	Cultural awareness and human rights	22
Life skills topics	10	Voting and elections	23
Observations	12	Practitioner perspectives	24
Money	12	Website feedback	26
Employment	17	Key findings	28

About South East Community Links

SECL has 50+ years' experience supporting multicultural communities in the south eastern suburbs of Melbourne. We serve around 25,000 local community members annually, with the majority from non-English speaking countries. As a trusted local provider, we offer critical supports in community wellbeing, emergency relief, financial wellbeing, service navigation, advocacy, housing, employment, refugee settlement and youth programs.

Our Youth Links team provides programs and services which enable young people from culturally diverse backgrounds to achieve better outcomes. These tailored programs focus on education, leadership, wellbeing, sports, employment, and housing for people aged 25 or younger.

Introduction

Every year, South East Community Links (SECL) works with 2,000+ young people (aged 12 to 25) from Culturally and Linguistically Diverse (CALD) backgrounds including recently migrated youth from countries such as Afghanistan, Vietnam, Cambodia, Burma, Iraq, Ethiopia, India and Sudan. These young people are from families experiencing severe disadvantage, including: poor support and family networks; poor access to existing mainstream services and resources; broken education or low levels of education and fail to learn financial education at school; poor English language proficiency; poor literacy; high rates of unemployment; and consequently, high levels of financial hardship.

Our financial counsellors and youth workers have identified an enormous gap in culturally responsive and age-appropriate programs that support young people from CALD and other disadvantaged backgrounds to build their financial capability. Our experience is that CALD youth and other vulnerable young people are even further disadvantaged as they lack access to adults in their lives who role model good financial knowledge and behaviours or are living below the poverty line with limited financial resources.

Following our submission asking the Victorian Government to fund a new program called '**My Money, My Life**', SECL was asked by the Office for Youth to become involved in the Skills for Life Project. Specifically, the Office for Youth asked SECL to undertake a consultation process to inform the development of a Life Skills Toolkit for Victorian secondary school-aged young people. The aim of the project is to ensure that the Toolkit is informed by the needs and perspectives of young people especially youth from multicultural and multifaith backgrounds.

The project is being delivered as part of the **Our promise, Youth future: Victoria's youth strategy 2022–2027**. It delivers on "Priority 3 Young people achieve their goals through education, training and employment", and "Direction 3.1 – Support secondary school students to build the skills and confidence they need to become independent. Focus on building financial literacy skills and developing an online skill-for-life toolkit developed with young people."

Our journey



Exploring Life Skills

- January 2023
- 78 participants
- CALD youth
- 13-25 years
- 3 focus groups
- AMES Noble Park



Practitioner Perspectives

- January 2023
- Financial counsellors
- Youth practitioners
- 15 participants
- 20-70 years
- Community Centre Noble Park



Information Sources

- February 2023
- 72 participants
- CALD youth
- 13-25 years
- 3 focus groups
- SECL Dandenong



Money Deep Dive

- March 2023
- 33 participants
- CALD youth
- 16-24 years
- 2 focus groups
- Springvale Library



Practitioner Perspectives

- April 2023
- 9 participants
- Financial counsellors
- Youth practitioners
- 20-50 years
- SECL Springvale



Consultation Principles

SECL designed the workshops in collaboration with an external facilitator, Mehak Sheikh. When selecting the facilitator, SECL prioritised finding an expert who could relate to the groups based on their age and cultural backgrounds.

The consultation workshops were designed with consideration of the participant's journey. The following principles were applied and embedded in the design through various activities including:

- **Reciprocal learning:** it was key that young people also got something out of the workshops while they were contributing. Therefore we ensured to check in what they learned about eg "Have you heard of the Youth Central Website before" and also gave them an opportunity to self-facilitate when they were in small groups e.g., "Assign the role of a scribe, make sure your peers thoughts and opinions are heard"
- **Close the loop:** in addition to ensuring the young people will get a chance to hear about the outcomes of the workshop, we also divided the consultation into two parts
Part 1: Exploring what life skills are and mean
Part 2: Exploring sources, formats and existing resources
Part 3: Money Deep Dive
- **Access and inclusivity:** Activities created to run the consultations were varied in their level of engagement and discussion to ensure all participants had a chance to contribute. We sent the agenda ahead of time to give them an idea of what to expect and changed the trajectory of the workshop as needed to give participants more time for discussion. We also ensured there was an opportunity to write, share in small groups or pairs, and large group discussions. In wanting to create a safe environment for the experience, group agreements were set at the beginning of the session, and sensory objects were available for any neurodiverse participants.



- **Representation:** Each group that attended had a diverse mix of young people from different lived experiences and questions prompted them to share perspectives. This also demonstrated within the room the level of diversity from shared identities, for example, exercises such as the “spectrum activity” created a discussion about how two people from shared experiences view certain life skills differently.
- **Values:** Each consultation commenced with a discussion about shared values in the group. We discussed how we work together covering topics like privacy, purpose and passion. Participants were encouraged to share through stories and we explained the concept of “give space, take space”.

Consultation format

Consultation 1 – Exploring Life Skills

During the first round of consultations, the participants were introduced to the concept of life skills and were asked to share their thoughts on what life skills mean to them. The group used post-it notes to collect their ideas. The consultation then progressed into a deeper exploration of the specific life skills that participants felt were necessary for them to feel empowered and independent. The group discussed how they knew which skills they needed, how they found out why they needed them, and where they could find more information about them. The conversation also touched on how to improve these skills.

In the latter part of the consultation, the focus shifted to the information the participants wanted to learn about life skills, when they would use this information, and who or what would help them improve. These questions aimed to help the facilitator gain a better understanding of the specific needs and interests of the participants and to tailor the consultation accordingly.

Internal Consultation 1 – Practitioner Perspectives

To gather the perspectives of our youth workers and financial counsellors, we conducted an internal consultation. We used the figure-storming exercise, where we created personas of young people to guide our discussions. The team worked in small groups, focusing on the specific persona and addressing questions such as:

- What types of life skills does this young person need?
- Where would you refer them for resources, tools, or support?
- Are there any gaps in information or support for this young person?

The team also brainstormed ideas for providing life skills information, tools, and resources to young people.

Consultation 2 – Information Sources

The second round of consultations focused on a deeper exploration of specific life skills areas and sources of information. The participants discussed mental health, employment and workplace rights, public transport, money management, housing and renting rights, voting and elections, culture and human rights, and discrimination.

They also explored the types of information sources they use, such as who they ask and what online platforms they look at, and discussed their preferences for the format of information and how they want it presented.

Finally, the participants worked in small groups to explore specific websites such as Youth Central, Kids Helpline, UK Government, and the Down Syndrome Website, and discussed what they liked, found useful, and what they would change.

Each group had one iPad, and the roles of "scroller" and "scribe" were assigned within each group.

Consultation 3 – Money Deep Dive

During the third round of consultations, we designed a game called "Seccal Town". The game was set in a fictional town where young people had imaginary jobs and were required to use their money management skills to spend their income over a week. The game was intended to be a fun and engaging way for participants to learn about financial literacy concepts and apply them in a realistic setting.

In the game, participants were given a weekly budget and faced with challenges that required them to make financial decisions. For example, they might need to decide how much money to allocate to food or birthday treats. Participants had to balance their budget while also trying to meet their daily needs and wants.

Through playing "Seccal Town", participants were able to practice making informed financial decisions, explore the consequences of their choices, and learn how to manage their money effectively. The game also allowed us to identify specific areas where young people may need additional support in building their financial literacy skills.

Consultation 4 – Web Design

This consultation was primarily run by “Today” engaged by the Office of Youth. The planning session with Today gave SECL an opportunity to provide insights into the work that has been accomplished with young people to date. This gave Today the basis for designing the consultation workshop to meet the needs of young people.

The session was attended by 24 young people, we purposefully limited attendance numbers for the consultation to ensure that the conversations were not lost in a bigger group.

For many of the participants, this was their 2nd or 3rd consultation. It was pleasing to see their ongoing engagement and desire to see an outcome of their voices being heard.

Internal Consultation 2 – Practitioner Perspectives

Our second internal consultation was held to gather insights from a group of SECL financial counsellors and youth practitioners who work with young people. The aim of this session was to identify the most pressing topics that require attention based on the practitioners' real-world experiences. Through an in-depth discussion, we prioritised the top three needs of the young people who we serve.

Locations

The workshop locations were chosen with the young people's needs in mind, as many rely on public transportation or require drop-off and pick-up assistance from their family. To accommodate them, we held the workshops at locations close to bus and train stops. Our workshop sites included: SECL's co-located services at AMES in Noble Park, the Noble Park Community Centre, Springvale Library and SECL Dandenong offices on Foster St East.



Participants

The four consultation rounds were well attended by young people with 211 youth attending 10 workshops. Some participants attended more than one workshop which meant there was a total of 162 individual participants. Our recruitment strategy included a mix of word of mouth, social media and local partnership referrals. In addition, the school holiday period meant that many youth were already participating in SECL's holiday activities and continued to engage in the consultations.

Many of the young people spread the message to their friendship groups to attend the sessions, which sometimes meant that individuals were not registered. Our social media posts regarding the consultations were widely shared by like-minded organisations working with youth.

We were overwhelmed by the number of youth wanting to be involved in the consultations. Unfortunately, we had to turn a few people away as the size of the groups was going to be unmanageable to gather the information. However, these people were invited to attend a future consultation.

We were delighted to see that young people are very keen for their ideas to be heard and for their voices to be considered. We are hopeful that this project is the beginning of a conversation with young people from CALD backgrounds.

The consultation sessions were attended by a diverse group of young people, ranging in age from 13 to 25 years, who came from a variety of cultural backgrounds. These backgrounds included Afghanistan, India, Somalia, Oromia, Portugal, Greece, the Philippines, and Anglo-Australian.

We had a great mix from different schools in the area including Minaret College, Lyndale Secondary, Narre Warren South P12, Dandenong High, Billanook College, Keysborough College and Glen Waverley High School.

For many young people especially from Afghanistan, this was their first opportunity to engage in a process where their voices and opinions are considered. We also had young people who identify themselves from the LGBTQIA+ community attend sessions.

SECL provided a \$100 gift card to the participants for their contributions. We heard anecdotally that for many young people money was not the impetus to attend the consultation. All participants expressed gratitude and excitement for their thoughts and opinions being shared with the government.

We also conducted two internal consultations with SECL youth workers and financial counsellors.

Number of people attending each consultation

	Date	Location	Number	Age
Round 1/ Group A	18/01/23	AMES Noble Park	31	13-25
Round 1/ Group B	19/01/23	AMES Noble Park	24	14-25
Round 1/ Group C (Youth Leadership Group)	20/01/23	AMES Noble Park	24	16-19
Internal- Financial Counsellors and youth practitioners	31/01/23	Community Centre Noble Park	15	20-70
Round 2 / Group A (Youth Leadership Group)	13/02/23	Community Centre Noble Park	15	16-19
Round 2 / Group B	14/02/23	SECL Dandenong	21	13-21
Round 2 / Group C	15/02/23	SECL Dandenong	33	13-25
Round 3 / Group A	29/03/23	Springvale Library	16	16-24
Round 3 / Group B	30/03/23	Springvale Library	19	16-24
Internal- Financial Counsellors and youth practitioners	04/04/23	SECL Springvale	9	20-50
Round 4 / Group A	20/04/23	Springvale Library	10	13-20
Round 4 / Group B	20/04/23	Springvale Library	18	13-20

LIFE SKILLS TOPICS



**Budgeting
your money**



**Contracts and
making financial
decisions**



Superannuation



**Credit and
consumer rights**



Insurance



Taxation



**Renting a house
including renter's
rights, types of housing**



**Buying a house
including mortgages**



**Scams/ being
safe online**

#HATE

#BULLY

**Social media –
bullying, safety,
bystander**

HOUSING



Finding a job



Workplace rights



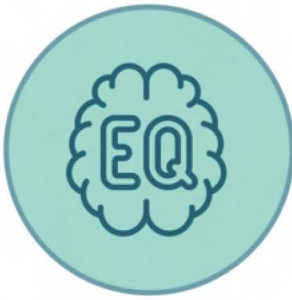
**Starting a business
(entrepreneurship)**



**Gambling VS
Gaming**

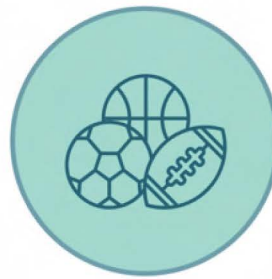
EMPLOYMENT

DIGITAL



Building emotional intelligence

Discrimination and racism



Physical health – sports club



Cultural awareness

SOCIAL & EMOTIONAL WELLBEING



Navigating relationships with peers and parents



Gendered violence



Mental health including how to help their friends and looking after their own mental health



Accessing specialist services like Alcohol and Other Drugs



Sexual consent and respectful relationships



Gender diversity



Health and wellbeing, especially for young women



Respect self and others



Using public transport



Buying a car

TRANSPORT



Voting



Eco-friendly eg recycling


OTHER SKILLS

Observations

The consultations explored the meaning of life skills for young people along with their information needs about specific life skills topics. Additionally, we sought to understand their current information sources and preferred formats. One participant described life skills as:

“Life is like a forest and life skills are your map to finding your way around.”

The Office for Youth's scoping document provided a framework for the topics discussed and the young people validated that these topics were important. A summary of these key topics and insights follows.



Having your own money, career and transport

Money

Money conversations and decisions

During the consultation, the young people expressed difficulty discussing money matters. They shared their concerns about managing and saving money, including the challenge of selecting a bank account. The group revealed that they often find it difficult to have financial discussions with their immediate family. Additionally, some shared their frustrations with conflicting and complicated information available online, making it difficult to make informed financial decisions. The young people expressed their preference for one-on-one conversations with a financial expert or someone who can guide them in understanding financial matters.

Budgeting

The majority of participants in the Seccal Town game prioritised paying rent as their first expense since it was necessary to have a place to live. Many participants then went to the food station to address another essential expense. While some participants chose to invest their money, others opted to save more. When asked about their approach, one participant stated that they had a predetermined plan and set aside money specifically for rent. Another participant acknowledged that waiting until the end to pay rent was not a wise decision.

Investing and saving

During the money consultations, we asked young people to allocate their money into different envelopes for spending, investing, saving, and giving. The responses varied, with some expressing reluctance to invest in shares due to the perceived complexity of the process, while others expressed interest in learning about it through online platforms like TikTok. Some young people discussed investment opportunities, particularly in businesses where they could potentially earn more money back.

“I don't want to invest shares or that stuff because that's so tricky. And you have to have a proper knowledge of it. If you don't, you might lose your money.”

"I learned about investing online. Learning about it on TikTok. Absolutely."

On the other hand, many young people expressed a strong preference for saving their money, with some putting a significant amount of their funds into savings accounts. The main reason cited for this choice was the security of having the money available when needed, as opposed to investing where there may be limitations on withdrawing funds. Interestingly, some participants mentioned that they were influenced by family members, particularly grandparents, who had instilled the value of saving money for future goals and plans. Some individuals also learned about saving money from a program called Dollarmites, which they participated in during their primary school years.

"A lot of my friends talk about saving money and like investing it as well. We talk about it sometimes in school, you just have a think about buying shares or owning a house."

One common theme among the youth was the desire to give back to others through charitable donations or helping people in need. They recognised the positive impact of giving and expressed a sense of satisfaction in contributing to their communities.

"Giving – Just helping people out. Yes. It makes me feel good about myself."

Taxation and superannuation

The young people in this discussion expressed a desire to learn more about how taxes and superannuation work in Australia. Discussions about taxation were varied and especially geared towards understanding who pays the tax and tax returns. Some participants commented they will get "all their tax back". They discussed the benefits of paying taxes and how the taxes help to support broader society.

"Last year was the first time I filed taxes. I went to the ATO website and I've got their contact number, and the person helped me. It didn't really take that long. But yeah, over the phone, it's pretty easy."

Many of the young people questioned who pays their superannuation and the difference between paying tax and super. The conversation also delved into the concept of having a superannuation account, with many young people expressing concerns about choosing the best super fund and receiving super contributions while working cash in hand.

During the discussion, a couple of young people mentioned that they did not have a choice in making a decision in choosing their super fund:

"My employer just told me to sign the form and go with what he recommended, I didn't know that I have a choice in this"

"How do you choose a superfund?"

"I would search for best super on Google and I think the higher fees you pay, the better they are"

Overall, the group wanted to gain a better understanding of the Australian tax system and how they could make informed decisions about their finances.

Bank account

According to many young people, their first bank account, and sometimes their only bank account, was opened based on advice from their parents, family, or community members. They have found that the information available online can be confusing and would have preferred to make their own decision in choosing a bank.

"My parents took me to open my first bank account, I would have liked to make my own decision."

The youth expressed that they are uncertain about what factors to consider when selecting a bank and what questions to ask. They believe that the information on bank websites is often full of complex jargon and legal language, making it difficult to understand or unappealing to access.

"I would like to speak with someone like at the bank or community centres and not feel embarrassed or overwhelmed."

Some young people expressed a desire to speak with bank personnel or their youth support worker in person when making a decision. They feel more comfortable opening a bank account in person and are willing to use the chat function or phone call to schedule an initial appointment for discussion.

Buy Now Pay Later Products

During the Seccal Town game, young people were given an opportunity to celebrate their birthdays and were required to set money aside. This exercise led to a discussion around the use of Buy now Pay later products and their understanding of the product. Many young people reported:



"You just pay it back in installments"

"I have never read any terms and conditions, they are too complex and long to understand"

"I understand a few things, and no I am not aware of any late fees or changes to use this product"

There is limited knowledge of buy now pay later products like AfterPay and the financial implications of using these services.

Loan products

Young people generally have mixed feelings about loans. On one hand, they view loans as a way to finance their education or buy a car. However, they are wary of debt, interest rates, and the potential for loans to impact their credit score. In both sessions young people indicated that they find the terms and conditions really complex, full of jargon and hard to understand.

“The language they used for the loan, it was hard to understand. Most of the words they used was difficult for me to understand. But I needed the loan, I spoke to my classmates to make sure everything was ok”

When pressed further on these topics, there was little conversation which indicated a lack of information and understanding.

Inflation and cost of living pressures

During the youth consultation, the topic of inflation came up and the facilitator conducted a demonstration where she took \$20 from each participant, eliciting feelings of sadness and frustration from some of them. One participant shared that if they had less money, they would feel even more upset as they wouldn't have enough for their planned expenses. Some participants were not bothered by it and simply gave the \$20 without much thought.

“I was upset because you started getting money and that's annoying.”

“That was like \$20 I could have spent on like food or like my birthday.”

The facilitator then asked if anyone understood what inflation meant and how it could impact their lives. Some participants mentioned hearing news about rising gas prices, groceries, and home loans, which could directly affect their daily expenses. However, one participant did not feel impacted by inflation as they rely on their parents for financial support.

“Inflation doesn't really impact me really but like our parents, like the mortgage that we pay. It was like in \$2000 and something. Now it's \$4,000 and something. I'm talking with my dad about these things.”

“I was at Woollies a couple weeks ago and I was looking at the chocolate section and I was looking at buying a bar of chocolate and the caramel milk. The bigger block it was \$9 and usually it would go for \$3 or \$4 before the inflation thing.”

The topic of inflation ignited responses of frustration, irritation, and even anger when participants are unable to afford the things they want or need. Many young people said they are forced to rethink how they spend their money and prioritise their expenses accordingly, such as focusing on necessities like rent and food. They felt like they were losing their purchasing power. Shopping around for the best prices has become a common practice, as young people try to save money.

"You might just go to the grocery store and see something that was like maybe \$2 from \$3 and just the prices of everyday increase, then that's like you really realise that's inflation. It's like oh my god? Like really?"

The conversation then turned to the impact of inflation on a larger scale, such as during economic crises, which affects everyone including the government and the market. Some participants mentioned discussing financial matters with their parents, such as how they spend their money and what bills they pay. One participant shared that they help out with bills and are interested in learning about their parents' expenses.

Overall, the discussion highlighted the importance of understanding inflation and its potential impact on personal finances, as well as the value of open communication about financial matters within families.

Scams

During the Money Deep Dive consultations, we learned that many young people were concerned about online scams and how to distinguish between legitimate links and fake ones. When playing the Seccal Town game, participants received a scam text message, and most of them ignored it. Some participants discussed feeling curious about the scam text message and how it could be a legitimate opportunity. Several young people commented that they were tempted to click on the link, especially if they were in a financially challenging situation. A few participants mentioned that if they were scammed, they would contact the police.

"Being desperate, It's not so black and white. When you have an insurmountable amount of bills and debts coming at you."

"I'm kinda tempted because of curiosity. It can be real."

One participant shared a personal experience of being scammed in Australia. They explained that they were new to the country and had purchased an item through Facebook's marketplace. They paid for the item through their bank app but never received the product. Despite attempts to contact the seller several times, they were eventually blocked, and the bank was unable to help them. The participant expressed feeling unsure of what to do in such a situation and hoped to avoid experiencing it again.

"If it happens again I hope it doesn't, but if it happens again, I don't know what to do."

During our consultations, some participants expressed a desire for quick ways to make money and achieve financial freedom. Young people are receiving messages about making money through their social media accounts.

"How do you get financial freedom and make money while you sleep?"

Employment

Finding and keeping a job, and entrepreneurship

During the consultation, it was revealed that many young people lacked awareness about their rights as an employee in Australia, including the role of Fair Work Australia and how to make a complaint if necessary. Some young people expressed fear that making a complaint would hinder their chances of future employment. In addition, multiple young people were working in cash jobs and were unsure of pay rates. The topic of finding and keeping a job also included discussions around writing a strong resume and obtaining their first job without any prior Australian experience.

A young person shared their negative experience with unpaid internships, highlighting that they often require too much work and effort to prove themselves without any compensation.

“You don’t get paid and there is too much asked of you to prove yourself”.

Young people said there are various resources available for job seekers, including job search websites such as Seek and Indeed. Teachers and Google can also be helpful sources of information. Additionally, watching videos can make it easier to understand workplace rights. One young person said it was beneficial to speak with professionals in the same industry or connect with job provider experts. They agreed that talking to others in the community, such as family and friends, can also provide valuable insights and advice.

Interestingly, some young people showed an interest in entrepreneurship and had aspirations to start their own business and ‘make quick money’, but were unsure about the necessary skills needed to do so.

Payslips

During the Seccal Town game, participants were given pay slips and shared their reactions to their earnings. While some were excited, others were disappointed with the amount they received. One participant received \$601 and felt satisfied with their earnings, while another received \$806, the highest among the group. However, one participant noticed that some money was missing from their pay, which they found surprising since they trusted their employer. Additionally, another participant was surprised to see that \$8 was deducted for tax indicating a lack of understanding about income tax.

“I had money missing. So I was originally meant to get \$392, but instead, I got \$308. So there was a large portion of my money missing.”

During a group discussion, two participants talked about what they would do if they were underpaid. One suggested that they would first talk to their employer to understand why they had not received the correct amount of pay. If the employer was unresponsive, they would escalate the matter to higher authorities such as payroll, HR, or their union. In extreme cases,

They might file a lawsuit if they had sufficient evidence to prove the employer had not paid them the correct amount. Another participant suggested that if the amount was insignificant, they would quit and find another job. However, if they had worked for a more extended period and had lost a considerable amount of money, they might consider legal action.

When asked what they would do if they were overpaid, one participant said they would keep the extra money. However, they would agree to have the amount deducted from their next paycheck if the employer asked for it back.

During the discussion, a member of the group mentioned that they would react differently if they worked for a family-run business and were underpaid. They explained that if they had a personal relationship with the family and trusted them, they might accept less pay. However, if they did not know the family well, they would expect to be paid the correct amount. Another member of the group added that while empathy was necessary, small family-run businesses should still pay their employees the correct amount. They emphasised that a job is a job.

“I would talk to my employer. Why do I not have the right money that I worked hard for. If they have a solid reason, then depending on the business as well, if it is like a family run business, it's a different story. But if it's a, I know it's a company that should be able to pay me that I would be talking to the higher ups and looking more into it.”

Finally, one member shared their experience of being underpaid while working in a family-run business. They calmly spoke with their employer to resolve the issue.

Interestingly, this was one of the most in-depth conversations which many young people sharing stories of being underpaid or a lack of understanding about what they should be paid. Some young people accessed information about this on Tiktok. The conversations suggested young people lacked information about their workplace rights and where to go for help.

Cash in hand

Many of our young people work in jobs that pay cash in hand. They work for small local businesses, family businesses, and for business owners from the same community. This creates various challenges for young people, particularly in understanding their workplace rights, being paid in line with the award rates and entitlements to superannuation, sick and annual leave.

"You get cash, so you don't have to pay tax if you get cash in hand."

The young people also feel family pressure to raise any workplace issues as sometimes the family relies on their income to make ends meet. They also agree to work in precarious conditions as it is easier to find a job. Young people prioritised adding experience to their resumes so they could be paid more money and secure better jobs in the future.

Rich and poor

One of the money consultation groups had an in-depth and emotive discussion about socioeconomic status. There was a growing understanding amongst young people that socioeconomic status plays a significant role in the distribution of wealth, with the middle class now considered the new high class. There is also an understanding that the system is built to oppress the poor, making it difficult for them to excel.

"I think that family doesn't really have anything to do with being wealthy. It's like a mindset. You can grow up poor, you can come from a poor family and you can still amass millions of dollars from your own decisions, your own personal and financial decisions."

"Like middle class, is now the new high class. And I don't think people understand that because like middle-class houses are now selling for \$2 million and stuff like that, and that's outrageous. So like the lower classes are dirt poor and when you grow up poor, there is an understanding to a degree that you are not going to beat the system in place because of the way it's built so that you don't overcome it."

One participant commented that student debt is a significant problem that affects those from poor families, making it difficult to find jobs in their chosen field, as they require a certain amount of experience.

"A problem that happens, especially if you grew up in a poor family, is student debt. If you are a student, you can only amount so much debt to trying to get a better job."

"So if I was from a rich family, my dad could help me get into this job then I didn't need three years experience beforehand, and he could help me pay off that a \$100,000 student debt. But if I come from a poor family, I'm also doing part-time jobs. My family's doing jobs and it's not enough."

The debate on whether family plays a significant role in being wealthy was divided. Some argued that family connections and wealth play a significant role in the success of individuals, while others believed it is more of a mindset and personal and financial decisions that matter. One participant had a strong opinion that the system is not designed to oppress the poor. While another said that everyone wants to be rich, and it is not guaranteed regardless of hard work.

It was clear that the divide between the rich and poor was a significant issue for participants and they wanted to create a more equitable society for everyone.

Transport

In this topic, discussions were split into two parts: public transport and buying a car. On the topic of public transport, young people expressed interest in knowing more about concessions and eligibility criteria. They found it difficult to gather information and expressed a desire for more assistance at train stations. Some young people also reported facing discrimination from staff/PSOs at train stations. They had questions such as why they needed to carry their concession card along with MYKI and why they had to pay a fine for not carrying a concession card when in school uniform.

"I was just saying it's so expensive. I work in the city, so it's \$10 each day or like 10 or \$11. So yeah, when you're a child, I think the fine is like 80 bucks. So sometimes you'd just have to weigh it up and make a decision if you gonna pay it on time or just pay the fine."

"Same for me, since I'm going to uni five times a week, it's started to add up weekly."

Young people mentioned using various resources to navigate public transport, including the PTV website, Google, Google Maps, and public transport apps. They also mentioned using physical resources such as bus stops and train stations. To further learn about public transport, they suggested accessing online websites and watching videos. Additionally, they appreciated assistance at the train station.

Regarding buying a car, young people reported that it was one of the biggest financial decisions they made. They discussed how they had to assess whether they needed a loan or had financial support from their parents. Further discussions led to talking about the cost of petrol, insurance, how to choose a car that suits their needs, and where to buy a new car. They also wanted to know what calculators they could use to make a financial decision to purchase their first car and sought information on their consumer rights and protections available. Overall, young people expressed a preference for speaking to someone face to face to make this financial and lifestyle decision.

Mental health

The topic of mental health was a significant topic of discussion during the consultation, with many young people reporting that it is a taboo subject at home. Parents are often unaware of the challenges their children face, and there is a fear of shame and stigma associated with being diagnosed with a mental health condition. However, there is a willingness to learn more about mental health and how to support peers and friends facing mental health challenges.



"I would say that it's probably okay to raise anything with your caseworker and then they will tell you where to go for the specific advice most likely, and people in the community centre can confirm that for me"

"I recommend that the school runs mini sessions on mental health throughout the year, rather than one dedicated session a term. You are already 'burned out' by then and it's not going to do anything".

Young people prioritise the importance of mental health and are passionate about learning more about how to take care of themselves and others. They were able to reference sources of help, including SECL, Headspace, and community organisations. It was clear that there is a need for more education and resources related to mental health to address the stigma associated with it and to provide young people with the support they need to maintain good mental health.

Young people told us that there are several resources available for support, such as psychologists, mental health websites, Kids Helpline, social workers, government websites, Lifeline, coaches, speaking with your GP, school counsellors, parents and friends, support workers, and mental health apps. In addition to talking to someone in person, they said it can be helpful to listen to others' lived experiences, including those of celebrities, to learn how they've overcome similar challenges. They also said mental health apps can provide information and connect you with additional support services and phone numbers or you can also use web chat or pop-up live chat for support, as well as books on mental health.

Housing

In the discussion about housing and finance, young people expressed their awareness of where to find houses to rent but lacked knowledge about renters' rights. They had many questions on this topic, including what to do if they cannot afford to pay rent and where to find information about social, public, or emergency housing. They also asked about the reasons for rising interest rates and how to save for a house deposit. Young people were interested in making informed financial decisions when selecting a mortgage product and were open to seeking advice from brokers and their support workers.

Young people use various digital platforms to learn about housing and renters' rights. These include real estate apps, social media platforms such as Instagram and YouTube, and Google search. They said that government websites are also a reliable source of information on this topic. Additionally, talking to real estate agents provides information about the renting process.

During the money consultations, young people expressed a deep sense of despair when it came to the idea of owning a house in the future. The overwhelming consensus was that they simply couldn't imagine being able to afford such a major investment, and this sense of hopelessness was palpable in the room as they shared their thoughts and feelings.

"Like certain things like buying properties and things like that, you just look at it on the news and it's always like in your face, like property values, the rental crisis and everything like that."

"I feel that I will never be able to afford to buy a house"

Sustainability

Climate change and environmental sustainability were identified as top concerns among young people. They expressed worry about the long-term impact of climate change on the planet. During the consultation, discussions were centered around recycling and how to ensure that the products they purchase are environmentally friendly. Many young people were interested in learning about living sustainably and obtaining accurate information from trustworthy sources. They had questions about how they can do their part in protecting the environment, and they were eager to learn more about sustainable living practices.

Cultural awareness and human rights

During the discussion, the main theme that emerged was the importance of valuing and understanding different cultures from the perspective of young people. They expressed a desire to learn about different cultures and their values. The conversation also touched on the challenge of balancing the differences between cultures and the tension that arises from these differences. Young people also discussed their experiences with discrimination and racism and how they can handle such situations with respect and dignity. Additionally, they expressed a keen interest in learning more about the history and culture of the First Nations, as they feel they have not had the opportunity to do so in their education.

The discussion on rights was a significant topic, with many young people expressing a desire to learn more. Some groups had in-depth conversations about their rights, including human rights and workplace rights. Many young people reported using Google to find information on their rights. They were keen to learn more about the legal protections available to them and how to assert their rights in different situations. Questions were raised about discrimination and harassment in the workplace, and young people wanted to know more about what constitutes a violation of their rights. They also expressed an interest in understanding their rights as tenants and what recourse they have if their rights are violated by a landlord.

Young people mentioned several ways to find information about culture, human rights, and discrimination. They recommended checking with the nearest community centre, attending local community events and cultural festivals, and watching top-rated videos and documentaries. They also suggested looking for relatable individuals and trusted websites with URLs such as .vic.gov.au or edu.gov.au to verify sources. Education sessions and community information sessions were also mentioned as helpful resources. Other suggestions included speaking with relatives and friends, checking school resources, and reading blogs and forums, or books on the topic.

Voting and elections

In this discussion, young people expressed their interest in learning more about the Australian voting system and how it impacts their lives. Many of them were new to the concept of democracy and exercising their right to choose a leader, having come from countries where such actions can lead to prosecution.

They expressed a desire to learn more about the voting process, including whether it is mandatory to vote, and where to go for information. Additionally, they raised questions about why permanent residents are unable to vote when they are impacted by government decisions. Overall, young people are keen to understand more about the democratic process in Australia and the impact it has on their lives.

Young people shared that they seek information about voting and elections through various sources. These include their peers and friends who have already voted, school teachers, MPs who visit schools for discussions, and local youth services. They also mentioned advertisements and campaigns as a source of information. In terms of digital sources, they mentioned digital flyers that they can take a picture of and save, as well as education sessions.



Practitioner Perspectives

SECL's two internal consultations engaged 15 practitioners who were also from diverse cultural backgrounds. The groups included experienced financial counsellors who were also parents and youth workers from various SECL Youth programs such as Navigator, MERLE, Better Futures, L2P, and EPIC.

During the internal consultation, it was confirmed that young people seek information online but still require face-to-face support for complex needs. The practitioners explored the idea of creating a 'youth hub' that could offer multiple communication channels such as a website, face-to-face support, virtual assistants, mobile services, social media, and advertising.

The group identified several additional topics that could be addressed including:

- Navigating relationships with peers and parents
- Building emotional intelligence
- Understanding gendered violence
- Understanding health and wellbeing, especially for young women
- Understanding sexual consent and respectful relationships
- Accessing specialist services like Alcohol and Other Drugs
- Understanding your rights in Australia- consumer and workplace rights
- Dealing with social media issues like bullying and bystander intervention
- Creating good physical health and accessing sports clubs (financial barriers)
- Differentiating between gambling and gaming
- Understanding insurance
- Using My Gov and Centrelink services
- Understanding credit and consumer rights

Our second internal consultation was designed to assist with prioritising youth life skills topics. We asked both financial counsellors and youth practitioners to prioritise 20 key topics based on their experiences working with young people. The results revealed three main areas of concern.

Firstly, the youth practitioners identified public transport as a major issue, particularly for young people from culturally and linguistically diverse backgrounds. These individuals are facing difficulties in planning trips, purchasing tickets, understanding concessions, and are often unaware of potential fines. Moreover, obtaining simple information on public transport has proven to be a challenge, and this has become a major concern in the south-eastern suburbs.

Secondly, financial counsellors prioritised topics related to employment and income, including budgeting, superannuation, taxation, pay slips, and pay rates. There were grave concerns regarding the exploitation of young people who are earning cash or undertaking work experience. Additionally, buying a car was highlighted as a priority topic.

Finally, both financial counsellors and youth practitioners identified mental health as a significant area of concern. Young people face challenges such as social isolation, depression, bullying, gambling, and low self-esteem. Of particular concern was the lack of discussion around how to support friends who may be struggling with their mental health, a topic that is often not discussed with parents.

Both the internal and external consultations revealed a lack of financial literacy and capability among young people. Cultural sensitivity was also identified as a crucial factor in designing the toolkit, services, and systems to support young people.



Website feedback

During our second round of consultations, we reviewed several websites with the help of iPads, allowing young people to fully explore the sites. Each table had a designated scribe and scroller, and this part of the consultation was divided into three sections:

1. Young people were asked to share what they liked about the website.
2. They were also asked to provide feedback on what they would like to see differently in the future.
3. Lastly, they were asked what changes they would make to the website.

Youth Central

During the consultations, the young people were introduced to the Youth Central website, which they found to be very appealing and inclusive. They were surprised that they had never heard of it before, and felt that the name "Youth Central" particularly resonated with youth. They appreciated the way the topics were presented with colourful pictures and in an easy-to-read format, and found the drop-downs easily accessible. They also found the website to be trustworthy with good links, providing "advice for life" on many relatable topics and skills, such as housing, rights, and public transport.

"Different individuals from different backgrounds and countries are being included. Making it appealing, showing a sense of belonging to a community".

The young people appreciated the information provided about the website's "contact us" section, which they found well-organised and easy to read. They also appreciated the visually attractive layout of the website, the way the information was divided nicely, and the colour coordination used throughout the site. They felt that the programs were clearly presented at the top of the website and appreciated that it had statistics to support the information provided.

When asked about what they would like to see differently in the future, the young people suggested a variety of improvements, such as adding more search options, creating a chat box with an expert person, using a translation tool, having less clicks to get to information and incorporating more videos, pictures, and interactive elements.

"The biggest one [for improvement] would be translation. Like you can go to the bottom and you can pick what language you would like to see it in. There's a lot of text and if they're not well versed, well versed in English, or if it's not their first language, that can be really hard, especially when that information is important to them."

They also suggested incorporating more categories related to mental health, linking to YouTube videos and external resources, and providing references to the content creators for credibility. Some young people also suggested creating videos in different languages, including experiences from young people directly, and adding a text-to-speech option. Some young people wanted information about sport and VCE subjects.

UK Government Website

The young people were not very excited about the UK government website. Some commented that the crown logo was appealing and credible. They appreciated that the information was arranged in alphabetical order and that clicking on a blue link would turn it purple. However, they found the website boring and lacking in organisation. The information was presented in large chunks with no clear navigation, making it difficult to find what they were looking for. Although there were images and YouTube videos, they felt that they were not well-positioned or organised. The website was too cluttered and had a very professional feel which did not resonate with young people and made it difficult to use in an easy and user-friendly way.

Down Syndrome Website

The young people had a lot of positive feedback about the Down Syndrome (Vic) website, particularly the inclusion of pictures of people with lived experience which made it feel inclusive and inviting. They also appreciated the ease of engaging with the content because it used simple language and provided options for different stages of people's lives.

The website was well organised with different sections and detailed information which was summarised in a less formal manner, making it emotive and positive. The use of bold headings, underlined text and different colours helped to highlight important information.

Kids Helpline

The young people provided positive feedback on the Kids Helpline website. They appreciated the use of simple language and easy-to-understand words. The website was well-organised with a variety of information and different tools for different age groups.

They also appreciated the hotline being prominently displayed. The online chat feature was useful, allowing them to talk to people like themselves. The inclusion of parent and teacher information was seen as a positive addition.

The young people appreciated the website's inviting slogan, "Anytime. Any Reason" and the use of pictures to explain the topics. Short stories were also a popular feature.

Key findings

Overall, the youth consultation project showed that young people have diverse perspectives on youth life skills and financial matters. By creating opportunities for education and empowering young people to make informed decisions, we can help them develop key life and financial literacy skills and prepare them for a successful future.

We have prioritised 10 key findings from the consultations to date.

- 1 Refresh the Youth Central website incorporating life skills information and increase awareness of its existence among young people.
- 2 Engage with young people and promote the toolkit through youth leaders and advocates.
- 3 Provide opportunities for young people to speak and engage with support workers and community workers when navigating difficult life skill topics.
- 4 Provide information in simple English and in-language, and from trustworthy sources.
- 5 Respect cultural diversity and identity when providing information and support.
- 6 Address the digital divide and lack of access to technology by providing access to necessary equipment and internet connection.
- 7 Use reputable and well-known brands or people to provide information on social media which is a key communication source for young people.
- 8 Consider the mental health needs of young people and link to specialist services.
- 9 Provide resources and interactive tools to help young people budget and understand financial products and contracts, including calculators, jargon busters and TikTok-style videos.
- 10 Improve information about public transport, explain fines and ticketing using video.

Contact:

Renee Hancock
Strategic Advisor
Email: rhancock@secl.org.au
Mobile: 0417 055 299

Rachna Bowman
Senior Practitioner Financial Wellbeing
Email: rbowman@secl.org.au
Mobile: 0432 584 495

Phone: 9546 5255
Email: info@secl.org.au

secl.org.au



Every person counts,
Every system fair.