



Partnering to raise awareness of financial literacy

We have partnered with business, community and government to help launch Australia's first ever financial literacy awareness week - MoneySmart Week (September 2 – 8, 2012). This independent, not-for-profit national initiative aims to promote the importance of financial literacy by raising awareness of the programs and support available.

While many Australians would like to improve their financial situation, sometimes they don't know where to start. We are encouraging our customers and staff to be 'money smart' by promoting the use of MoneySmart Week's free online Money Health Check tool and providing seminars on money management.

Since launching the first Australian Adult Financial Literacy Survey in 2003, we have invested significantly in partnerships to help people better manage their money. Our approach has been recognised at the MoneySmart Week Awards. Our matched savings partnership developed with the Brotherhood of St Laurence - Saver Plus - gained the Community award and our Survey of Adult Financial Literacy the Research category.

More information:

- [MoneySmart Week](#)
- [MoneySmart Week Awards](#)
- [Money Health Check tool](#)
- [2011 Adult Financial Literacy Survey - Executive Summary \(PDF 92kB\)](#)

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Working with Indigenous Australians



Our MoneyBusiness financial literacy partnership has now helped more than 25,000 Indigenous Australians in 215 communities. The program aims to help Indigenous Australians by developing their money management skills and a stronger savings culture.

One of the communities where it is delivered, via Noel Pearson's Cape York Partnership, is Aurukun, FNQ. Graham Hodges, Deputy CEO, was among a number of senior business leaders who recently visited Aurukun and helped refurbish the school library – an initiative of Opposition Leader Tony Abbott and the Cape York Aboriginal Australian Academy (CYAAA).

Graham said it was valuable to talk with other business leaders from Rio Tinto, Harvey Norman, Fortescue Metals Group and Wesfarmers about what they're doing to support Indigenous people.

"While obviously the mining companies like Rio Tinto can offer employment in the local area, we are doing great work through our Indigenous employment and financial literacy programs across the country. It's one thing to offer someone a job, but it's another to help them understand how to save those earnings and plan for the future. That's something we do well through our Indigenous traineeship and direct employment programs – and through MoneyBusiness."

More information:

- [Indigenous Employment at ANZ](#)

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Leveraging our experience regionally



We have committed to delivering our financial education MoneyMinded program with Yayasan Cinta Anak Bangsa (YCAB) – a not for profit organization that focuses on providing micro-loans to women in Jakarta, Indonesia.

YCAB has over 5,000 clients in various underdeveloped areas across Jakarta, including the densely populated Tanah Abang district. Most women living in Tanah Abang are considered “unbankable” due to the nature of their living conditions, yet, some of these women make more than AUD 900 per month, well above the average national income of approximately AUD 3,000 per year. However, even those generating such sums find it difficult to save money, even as little as AUD 10 per month.

Working with MoneyMinded facilitators, participants are improving their budgeting, savings and money management skills. One participant, Sunarmi explains: “My biggest obstacle is the fact that our spending is often higher than our income and it has been a struggle for us for quite a while”.

Joseph Abraham, CEO Indonesia says: “MoneyMinded is a valuable tool in helping us to contribute to improving the financial skills of the more vulnerable sections of the country as well as helping us to meet our commitments to be a responsible bank here.”

Since its inception, nearly 4,000 facilitators have been trained to deliver MoneyMinded, collectively delivering the program to over 125,000 people in Australia and Asia-Pacific. Working with our partners, we aim to reach a further 200,000 people across the countries where we operate over the next five years.

More information:

- [Tanah Abang Story \(PDF 1.6MB\)](#)
- [MoneyMinded](#)

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