



Planning and budgeting

- **Goals**
How to set and achieve savings goals
- **Saving and spending**
How to save and spend wisely
- **Money planning**
Set up savings for the future



Credit providers

- **Credit and credit cards**
Considers credit offers, obligations and options
- **Loans**
Understand features, costs and commitments when borrowing



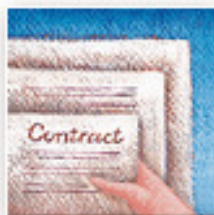
Getting started

- **Opening an account**
Introduces money and financial accounts
- **Introduction to everyday banking**
Consider the advantages and disadvantages of different accounts
- **Different ways to pay**
Work out the best payment method



Dealing with debt

- **Debt**
Understand common debt pitfalls
- **Recovery plan**
How to work out and stay out of debt
- **When paying is difficult**
Develop solutions to unmanageable debt



Understanding paperwork

- **Types of paperwork**
Discusses common and important paperwork
- **Bills, bills, bills**
How to read and understand bills and statements



Rights and responsibilities

- **Golden rules**
Understand and exercise consumer rights
- **The hard sell**
Recognise and avoid pressure selling techniques
- **Your right to complain**
How to be heard



Planning for the future

- **Investment basics**
Consider different investment options, including risk and return potential
- **Superannuation**
Effectively managing your superannuation



A roof over head

- **Tenancy**
Understand tenancy agreements
- **Home ownership**
Consider the costs associated when purchasing a home