



**WEALTH FOR  
PURPOSE ©  
WORKBOOK**



## **DEDICATION:**

In gratitude this resource is dedicated to Aboriginal and Torres Strait Island Women and the impact that their generosity has had on our society, culture, and country.

May we follow the example of our Elders in the spirit of inclusivity, generosity, and investment into our future generations.

Why?

# Wealth for Purpose



## Gida Jilanda! (Good Day)

Through the support of Indigenous Business Australia, we are excited to be offering this strengths-based initiative to women, to help YOU get your finances in order.

The truth is, many of us have had little experience in managing money or creating wealth. Our parents and grandparents grew up on missions during a time when forced free labour was the norm, and our old people worked in exchange for food and clothing rations. So, dealing with money and trying to understand financial matters, can be a really confronting topic, for even our most capable women.

Learning about finances must start with us, so we can create generational change, not just for our children and grandchildren, but for our whole community.

I believe that wealth in the hands of an Aboriginal woman can drive transformation for herself, her household, her family, and her community, because women invest money differently. Now is the time to foster Aboriginal wealth creation, for doing so will forge social and economic transformation for generations to come.

So let us be the relatable role models that women in our community choose to follow!!

For each participant of this program, we need you to share the Wealth for Purpose journey with two more Aboriginal women – they can be your friend, sister, aunty – whoever you want so we support more Aboriginal women in gaining knowledge about how we can create wealth.

Our goal is a Wealth for Purpose Plan for each participant. This financial plan will set out your personal current finances and asset base, financial goals, and wealth-generating strategies to achieve these goals and ultimately your financial wellbeing. Use this deadly workbook to help keep you on track!

All the very best on your journey of financial well-being.

**Walilu,**

**Natasha Short**

Nyawurru, Jaru Ngarringga

Managing Director

Kimberley Jiyigas (Birds)





**MEET YOUR  
GUIDE:**



**SHE'ROSE**





# SHE'ROSE:

**Strength  
Empowerment  
Advocacy**



She'rose was created in the Ngarranggarni/ the Dreamtime by the all-powerful Nuboo/ Creator Spirit

Hi, my name is She'rose

I am a Nangari skinned ngaringga/ woman from the Kimberley.

My people have walked our ngurra/ country since the Ngarranggarni/ the beginning of time.

The power of Nuboo/ Creator Spirit, has enabled me to help my people, especially against the works of Mamu/ evil spirit. My weapons are my Mirda/ shield and my Ginimiliny/ Spear.

But I only guli/ fight the good fight! I use my powers to stand up for the right things!



She'rose wears wristbands and anklets that connect her to the ancient Aboriginal circular economy and give her power to help her people walk in present-day economic systems.

Through the help of Nuboo, I help people see into the future, and be prepared for changes. Maintaining Winan- our ancient Aboriginal circular economy, I help people to reconcile our ancient trade and gifting system, with present day western economic structures.

I help women to create 'Wealth for Purpose', so we can reinvest back into our families and people.



My special interests are to help women grow stronger and to defend children. I also care for Ngurra and care for community.

**Take care my Jali/ friend!** I am so happy you are joining me in my mission to create Wealth for Purpose in the lives of Aboriginal Women throughout the Kimberley.

She'rose's main responsibilities are to care for country, defend the truth, protect children and elevate women. One of Sher'ose's superpowers is to champion and support women in their career & workforce pathways, leadership growth, and business development. She'rose has strong personal, emotional, spiritual, and financial well-being which sustains her in the assignments Nuboo has given her to carry out.







YOU TOO  
CAN BE A  
SUPER HERO

SUPER HERO  
CHARACTER

# CONNECTION



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WEALTH FOR  
PURPOSE®

"I GROW WEALTH SO...  
I can be more  
connected to my  
culture."



"Money is just a  
type of  
resource, and I  
come from a  
culture that has  
a rich history of  
managing  
resources well."

"The connection  
that I have to my  
land and people,  
helps me to grow  
wealth."

"I care for mob  
by connecting to  
the wisdom of  
those who cared  
for this land &  
people before me."



# Lesson 1

## Introduction to Wealth Creation

Complete the following sentences

Write the first thing that comes to your mind when you read the following sentence starters. This will help you identify your current Money Mindset.

1. My earliest memory of money is...

Write your answer here

2. If someone grew up in a household where there wasn't much money – how might they react to getting a large sum of money?

Write your answer here

3. If someone grew up in a household where there was lots of money – how might they react to getting a large sum of money?

Write your answer here

4. I find saving money...

Write your answer here

5. My financial future is...

Write your answer here

6. I find spending money...

Write your answer here

# Lesson 1

## Introduction to Wealth Creation



### 5 WEALTH CREATION PRINCIPLES



# 1

Start Small,  
Grow Steady

# 2

There is  
Wisdom in  
Sharing

# 3

Be Diverse &  
Balanced

# 4

Be Patient as  
the Seasons

# 5

Keep  
Learning,  
Keep Growing

Creating wealth is like weaving a strong net. Just as your ancestors crafted nets to catch fish, creating wealth empowers Indigenous women to catch opportunities and dreams.

This net, when strong, supports not just one, but many.

When Indigenous women create wealth, it's like the river flowing through country.

It not only brings sustenance but also shapes the land.







YOU TOO  
CAN BE A  
SUPER HERO

SUPER HERO  
CHARACTER

**GENEROSITY**



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WEALTH FOR  
PURPOSE®

"I GROW WEALTH SO...  
I have more to share."



"I can be  
generous and  
have limits to  
what I can give  
responsibly."

"I prioritise being  
generous to people  
who have diminished  
capacity to help  
themselves."

"I care for my  
mob by sharing my  
abundance in a  
considered way."







YOU TOO  
CAN BE A  
SUPER HERO

SUPER HERO  
CHARACTER

**ACTION-TAKER**



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WEALTH FOR  
PURPOSE®

"I GROW WEALTH SO...  
I can take actions  
that make a  
real difference."



"I take action  
now because  
consistent  
actions lead to  
positive results."

"It's better to  
take little  
actions daily  
then once-off  
big actions."

"I care for mob  
by doing the  
hard things that  
need to be done."



# Lesson 2

## Managing my Money



### MANAGING UTILITY BILLS

# 1

Use Energy-Efficient Appliances

# 2

Conserve Water

# 3

Comparison Shop for Providers & Bundle Services

# 4

Monitor Usage

### TOP TIPS FOR INTEREST FREE CREDIT

# 1

Pay on Time

# 2

Understand the Terms

# 3

Budget for Repayments

# 4

Avoid New Purchases

# 5

Keep Track of Expiry

# 6

Stay on top of Payments

# 7

High Interest Outside Interest Free Period

# 8

Read the Fine Print

### KEEP YOUR CREDIT REPORT LOOKING GOOD BY:

- \* Paying Bills on Time
- \* Limiting Credit Applications
- \* Monitoring Your Credit Report
- \* Maintaining Low Credit Utilisation
- \* Building a Positive Credit History



## Lesson 2

### Managing my Money Well



#### LOOKS LIKE...

# 1

Create a Budget

Track Your Expenses

# 2

Set Financial Goals

Compare Prices

# 3

Prioritise Saving

Start an Emergency Fund

# 4

Limit Debt

Get rid of Unnecessary Expenses

# 5

Invest Wisely

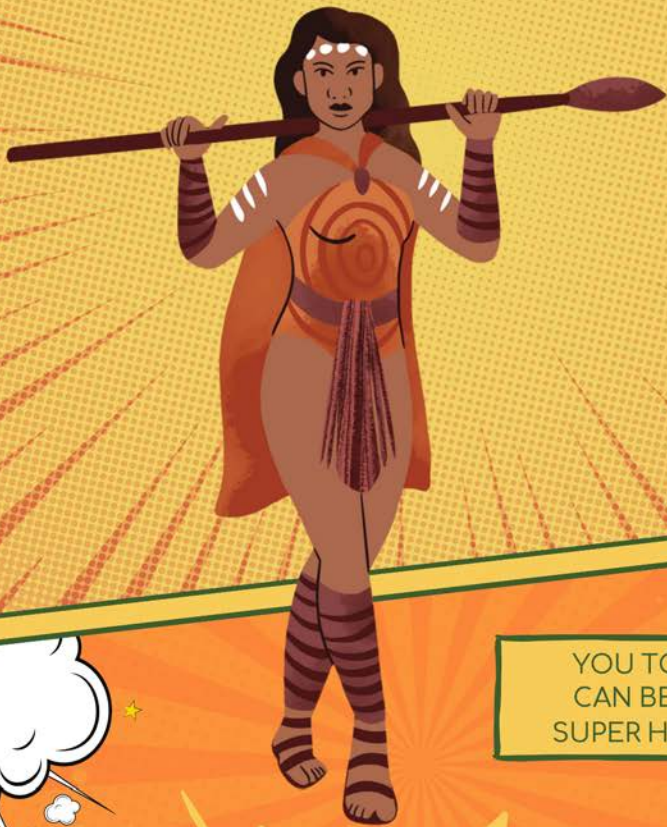
# 6

Stay Informed

Taking **DAILY ACTION** to manage your money well will enable you to have a clear understanding of your money **INFLOW** and **OUTFLOW**.







YOU TOO  
CAN BE A  
SUPER HERO

SUPER HERO  
CHARACTER

**CONFIDENCE**



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WEALTH FOR  
PURPOSE®

"I GROW WEALTH SO...  
I can be confident in  
myself and my actions."



"When I take  
care of my  
finances I am  
confident that I  
can take care  
of myself and  
others."

"I have confidence  
that I can do what  
needs to be done,  
now and in the  
future."

"I care for mob  
by making  
confident and  
wise decisions."

# Lesson 3

## Tax Matters



### Useful Phone Numbers

Australian Tax Office  
(Dedicated Indigenous Hotline)

13 10 30 or 1800 136 380

Centrelink 1300 169 468

Centrelink Self-Service 13 62 40

Family Tax Benefit Information 13 61 50

# PERSONAL Tax Checklist

Nº	INCOME	<input checked="" type="checkbox"/>
1	PAYG Payment Summary/s from your employer/s or super fund	<input type="checkbox"/>
2	Centrelink Payment Summary/s	<input type="checkbox"/>
3	Interest received - bank accounts or term deposits	<input type="checkbox"/>
4	Eligible Termination Payments or Long Service Leave Payments	<input type="checkbox"/>
5	Rental property Income	<input type="checkbox"/>
6	Investment income - dividend statements, managed fund statements, foreign income, trust distribution income	<input type="checkbox"/>
7	Details of sale of Investment assets such as shares and rental properties	<input type="checkbox"/>

*Have you...*

# PERSONAL Tax Checklist

## Lesson 3



Nº	EXPENSE	<input checked="" type="checkbox"/>
1	Clothing/uniform costs {dry cleaning, uniform purchases or alterations)	<input type="checkbox"/>
2	Protective clothing (work boots, overalls, aprons, masks, gloves)	<input type="checkbox"/>
3	Donations	<input type="checkbox"/>
4	Education costs related to your work activities (course fees, textbooks, stationery, etc)	<input type="checkbox"/>
5	Conferences/seminar costs (fees, travel, accommodation)	<input type="checkbox"/>
6	Income protection insurance	<input type="checkbox"/>
7	Professional association fees or subscriptions	<input type="checkbox"/>
8	Sun protection (sunscreen, hats, sunglasses)	<input type="checkbox"/>
9	Tools and equipment	<input type="checkbox"/>
10	Stationery, postage, printing	<input type="checkbox"/>
11	Telephone/Mobile	<input type="checkbox"/>
12	Internet	<input type="checkbox"/>
13	Union fees	<input type="checkbox"/>
14	Travel costs related to your work activities	<input type="checkbox"/>
15	Rental property expenses	<input type="checkbox"/>
16	Motor Vehicle - if used for work purposes - (insurance, registration, repairs, petrol, services, tyres, log book)	<input type="checkbox"/>
17	Personal after tax superannuation contributions (Name of fund, member number, date and amounts of payments)	<input type="checkbox"/>
	<b>OTHER</b>	<input checked="" type="checkbox"/>
1	Private Health Fund Statement	<input type="checkbox"/>
2	Your partners taxable income	<input type="checkbox"/>
3	Names and Dates of Birth of dependent children	<input type="checkbox"/>



# BUSINESS Tax Checklist

## Lesson 3



№	TO DO	<input checked="" type="checkbox"/>
1	Backup of accounting file and password (if applicable).	<input type="checkbox"/>
2	Bank statements for financial year (1 July xx - 30 June xx) including cheque/trading account, loan accounts	<input type="checkbox"/>
3	Cheque books	<input type="checkbox"/>
4	Copies of any leases or hire purchase documents	<input type="checkbox"/>
5	Stock on hand as at last day of financial year	<input type="checkbox"/>
6	Work in progress at end of financial year	<input type="checkbox"/>
7	Dates and amounts of any assets bought/ sold/ traded in	<input type="checkbox"/>
8	Motor Vehicle log books	<input type="checkbox"/>
9	Copies of employee Payment Summaries	<input type="checkbox"/>
10	Copies of Business Activity Statements (if prepared by yourself)	<input type="checkbox"/>
11	Workers Compensation Renewal Forms	<input type="checkbox"/>
12	List of nights spent away and locations for travel relating to work or attending a conference	<input type="checkbox"/>
13	Tax File Number and ABN	<input type="checkbox"/>
14	Copy of last year tax return/s and financial statements	<input type="checkbox"/>
15	Details of accountant (name, address, phone, email)	<input type="checkbox"/>
16		<input type="checkbox"/>
17		<input type="checkbox"/>
18		<input type="checkbox"/>
19		<input type="checkbox"/>
20		<input type="checkbox"/>

# Lesson 3 Tax Matters



## Helpful Links



To check you are getting paid the correct amount-  
<https://calculate.fairwork.gov.au/findyouraward>

Nominating your super fund to your employer-  
<https://www.ato.gov.au/assets/0/104/2244/2335/4bc28d38-2cdf-4030-afd4-53efa74e51e4.pdf>

For more information on Tax file number declarations-  
<https://www.ato.gov.au/Forms/TFN-declaration/>

To complete your Tax file number Declaration online-  
<https://www.ato.gov.au/Forms/TFN-declaration/?anchor=Easierwaytodothis#Easierwaytodothis>

For more information on HECS debts-  
<https://itp.com.au/hecs-help-debt/>

For more information on Family Tax Benefit-  
<https://www.servicesaustralia.gov.au/family-tax-benefit>

Child Support and your taxes-  
<https://www.servicesaustralia.gov.au/child-support-assessment>

*Claim your award*







YOU TOO  
CAN BE A  
SUPER HERO

SUPER HERO  
CHARACTER

**PATIENCE**



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"I GROW WEALTH SO...  
I have resources in  
the future."



"I can watch  
and wait. By  
putting off what  
I want now, I  
can have more  
in the future."

"I choose my long  
term plans over the  
little pleasures that  
eat away at my  
finances."

"I care for mob  
by investing now  
in things that will  
provide for the  
future."



step  
for you so  
go with t  
ng behind  
ities. Like!

## Lesson 4



# Property Matters

Starting the journey to owning your own home

How much you'll be able to borrow will ultimately depend on your income, commitments, & expenses.

Here's what you can do to prepare for buying your own home...

**Increase Your  
Income**

**Reduce  
Debt**

**Reduce Your  
Expenses**

**Lower Your  
Credit Card Limits**

**Make a savings plan and maintain regular savings for at least 6 months**

**Try to save the equivalent of your proposed loan repayments, rates, insurance (less any rent or board you currently pay)**



**MORE HOME LOAN INFORMATION:**

<https://moneysmart.gov.au/home-loans>



# Lesson 4

## Property Matters

### Questions



1. Has anyone in my family ever owned their own property?
2. What would owning my own home mean for me, and the legacy that I leave behind for my family?
3. Is the amount I pay in rent that different than the amount I could be paying towards my own investment?
4. Why might I be afraid to own my own home?
5. What's the next step need to take to prepare my finances to buy my own property?







YOU TOO  
CAN BE A  
SUPER HERO

SUPER HERO  
CHARACTER

**JOY**



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PURPOSE®

"I GROW WEALTH SO...  
I can experience and  
share more joy."



"When I have  
stable finances I  
can experience  
more joy and  
peace in my life."

"I dance because  
I am resourced to  
achieve my own  
deep purpose  
and meaning."

"I care for mob  
by nurturing  
my own joy."

# Lesson 5

## Superannuation



Where is my Super Fund ???

1

2

3

Name of Superfund			
My Account Number			
My Super Balance \$			
How is it Invested?			
Is there on-line access?			

Name of Superfund	Insurance Type	Sum Insured	Premium cost?

To protect me and my family, is there insurance attached to my superfund/s?



If you have a MyGov account, you can add the Australian Tax Office (ATO) as a Service where you can find a list of your superfunds as per the ATO's records.



## Lesson 5

... continued

# Superannuation

## Questions

For my particular circumstances, is the above insurance cover I have enough?



If not enough, why not?

Hint: You can enquire about applying for additional cover.

## Question?

Is there a Death Beneficiary listed on my superfund, and is the beneficiary a legally "valid" one?

### Relationship

- Spouse
- Child
- Interdependant
- Financial dependant†
- Legal personal representative (executor or administrator of your estate)



Hint: To be valid, your listed beneficiary must fit into one of these categories. If unsure, check your superfund's beneficiary form which will describe what each category means.







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SUPER HERO  
CHARACTER

**DEFENDER**



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"I GROW WEALTH SO...  
I can defend the people  
and projects most  
important to me."



"I defend my  
boundaries, so  
I have  
resources to  
give when  
needed."

"I say 'No' so I  
can say 'Yes'  
when it really  
matters."

"I care for mob  
by defending  
my finances  
from abuse."





## Lesson 5

# Estate Planning

### 1. Have you nominated a Death Beneficiary on your superannuation account?

#### Hint:



To be valid, your listed beneficiary must fit into one of these categories. →

#### Relationship

- Spouse
- Child
- Interdependant
- Financial dependant†
- Legal personal representative (executor or administrator of your estate)



Is this nomination still what I want?

**Yes / No**

If **"No Nomination"** has been made or you **want to change your nomination**, contact your Superfund for a Death Nomination form and complete (or obtain online).

### 2. Do I have a current will in place? Yes / No

#### If YES,

- Re-read the Will to make sure it reflects my current circumstances and wishes.
- Do important family members know where to find my Will?

# Lesson 5

... continued

## Estate Planning



### If NO,

- Put an hour aside to think about what your wishes are beforehand, so your family doesn't have to "guess" and "stress" during a difficult time. Do something now.
- Once you are clear about what your wishes are, you can take steps to legally put a Will in place.

### 3. Do I have a current Power of Attorney in place?

#### Hint:



A **POWER OF ATTORNEY** is a legal document that allows a person to nominate someone else to act as their decision-maker to manage financial and property decisions on their behalf, while they are still alive.



Are my circumstances complex enough for me to need a Power of Attorney in place?

**Yes / No**

#### I DON'T KNOW???

Working through the process of putting a Will in place may help you decide. Lawyers who prepare Wills will often organise Powers of Attorney too, as a 'bundle'.







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CAN BE A  
SUPER HERO

SUPER HERO  
CHARACTER

**PROTECTOR**



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WEALTH FOR  
PURPOSE®

"I GROW WEALTH SO...  
I can protect myself  
and others."



"When I learn  
how money  
works, I learn  
how to protect  
myself and my  
people."

"I use my  
finances to  
protect others  
from being  
abused."

"I care for mob  
by protecting  
them from  
financial abuse."



# Lesson 6

## Risk/ Insurance Matters



### 1. Do I have sufficient insurance cover "Safety Net" for me, my family, my business?

Type of Insurance	<input checked="" type="checkbox"/>	Insurance Type	Name of Insurer	Sum Insured	Premium cost?
Car	<input type="checkbox"/>	Third Party only			
	<input type="checkbox"/>	Comprehensive			
House	<input type="checkbox"/>	not applicable			
House contents	<input type="checkbox"/>	not applicable			
Personal insurance*	<input type="checkbox"/>	Death / Life Cover*			
	<input type="checkbox"/>	Total & Permanent Disability*			
	<input type="checkbox"/>	Income Protection*			
Business Insurance/s	<input type="checkbox"/>				
	<input type="checkbox"/>				
	<input type="checkbox"/>				
	<input type="checkbox"/>				
	<input type="checkbox"/>				

\* these insurances may be within your superannuation fund



# Lesson 6

...continued

## Risk/ Insurance Matters



### TAKE ACTION...

...check to see if any of your assets (like a car or a house), have money owing on them, aka “Debt”

It may be compulsory for you to have insurance cover to protect that item.

Unsure? Go check on these policies/loans:

ASSET/ITEM WITH MONEY OWING ON IT	INSURANCE REQUIRED?

**3. If there are gaps in insurance cover where you choose to “self-insure” (rather than transferring the risk to the insurer by paying regular premiums), then are you able to put money aside for an Emergency Fund for you and your family? Yes / No**

**If YES,**

- If yes, then I will do this.....

(Example: Open a separate bank account with XXX bank, and set up an auto-transfer of \$20 per fortnight each, from myself and my partner’s bank account)





YOU TOO  
CAN BE A  
SUPER HERO

SUPER HERO  
CHARACTER

**COMPASSION**



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WEALTH FOR  
PURPOSE®

"I GROW WEALTH SO...  
I can grow my  
capacity to care  
for others."



"When I have stable  
finances I can give  
from a place of  
calm and stability.  
This helps those I  
give to experience  
stability too."

"I am a  
cycle breaker.  
Generational  
Poverty  
will end with me."

"I care for mob  
by caring about  
my finances."



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SHE'ROSE  
APPROVED

SUPER HERO  
CHARACTER

TOOLS



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# 30 Days \$200 Challenge



\$10	\$1	\$5	\$9	\$7
\$4	\$13	\$2	\$6	\$8
\$5	\$1	\$10	\$12	\$4
\$3	\$10	\$12	\$5	\$8
\$11	\$14	\$3	\$15	\$7
\$12	\$1	\$6	\$4	\$2



**Congratulations!**





# My Saving Jar

YOU CAN DO IT!!

\$

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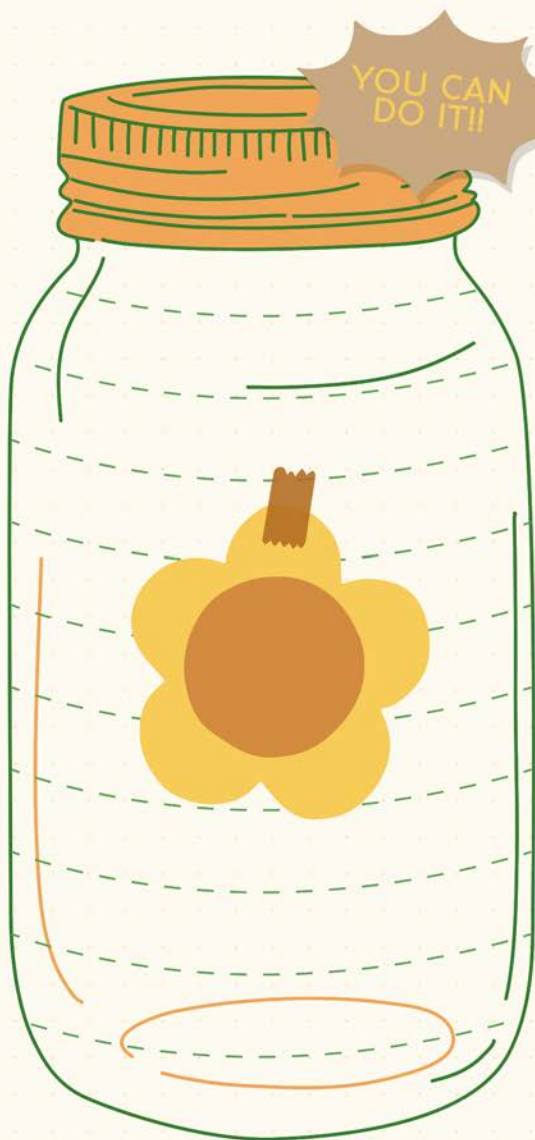
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start

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# Half Year at Glance

July

August

September

October

November

December

Notes



# Half Year at Glance

January

February

March

April

May

June

Notes



# Monthly Planner

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

## Goals

- 
- 
- 
- 
- 

## Notes

## Monthly Reflection

\* What did go well?

\* What did not go so well?

\* What can be improved?

\* What am I grateful for?

\* How could next month be better?





# Weekly Planner

	Mon	Tue	Wed	Thu	Fri	Sat	Sun
6:00							
7:00							
8:00							
9:00							
10:00							
11:00							
12:00							
1:00							
2:00							
3:00							
4:00							
5:00							
6:00							
7:00							
8:00							
9:00							
10:00							
11:00							
12:00							

# Wheel of Life



The wheel of life is a great tool that helps you better understand what you can do to make your life more balanced. Think about the 8 life categories below, and rate them from 1 - 10.



# Self Care Assessment

## Physical Self Care

	y	n
Got Enough Sleep	<input type="radio"/>	<input type="radio"/>
Eat healthy	<input type="radio"/>	<input type="radio"/>
Balanced Diet	<input type="radio"/>	<input type="radio"/>
Get Regular Exercise	<input type="radio"/>	<input type="radio"/>
See a Healthcare Provider when needed	<input type="radio"/>	<input type="radio"/>

note:

## Mental Self Care

	y	n
Take time to relax	<input type="radio"/>	<input type="radio"/>
Joy and Fulfillment in activities	<input type="radio"/>	<input type="radio"/>
Support System	<input type="radio"/>	<input type="radio"/>
Practice Mindfulness	<input type="radio"/>	<input type="radio"/>
Stay present in the moment	<input type="radio"/>	<input type="radio"/>

note:

## Social Self Care

	y	n
Strong and Supportive Relationship with friends and family	<input type="radio"/>	<input type="radio"/>
Make time for social activity	<input type="radio"/>	<input type="radio"/>
Set Boundaries	<input type="radio"/>	<input type="radio"/>
Say no when necessary	<input type="radio"/>	<input type="radio"/>

note:

## Spiritual Self Care

	y	n
Have a sense of purpose and meaning in your life	<input type="radio"/>	<input type="radio"/>
Practice self-reflection and mindfulness	<input type="radio"/>	<input type="radio"/>
Have a sense of connection to something larger than yourself	<input type="radio"/>	<input type="radio"/>

note:



# SELF-CARE STRATEGIES

It's harder to plan when you're overwhelmed or in a crisis. However, planning for challenges before they happen gives you insight into the best and most sustainable options for you to rest and recharge your batteries. Also, each day, proactively taking care of yourself in small ways helps you be better prepared for challenges or unforeseen circumstances.

THINGS I CAN DO EACH DAY  
THAT WILL MAKE ME FEEL  
GOOD ABOUT MYSELF

WHAT I SHOULD SAY TO  
MYSELF WHEN I AM HAVING  
A DIFFICULT TIME

WHAT I SHOULD AVOID  
DOING WHEN I AM HAVING A  
HARD DAY

WHAT I CAN DO (THAT IS  
GOOD FOR ME) WHEN I FEEL  
OVERWHELMED OR UPSET



# SELF-CARE IN PRACTICE

Effective stress management can be incorporated into your daily and weekly routines. Research has shown that the following can affect your health and well-being: Relaxation Skills, Food Choices, Physical Activity, and Spirituality/Connection. Write down options that seem right for you, your values, priorities, resources, and lifestyle.

relaxation practice

difficult for me



food choices

difficult for me



physical activity

difficult for me



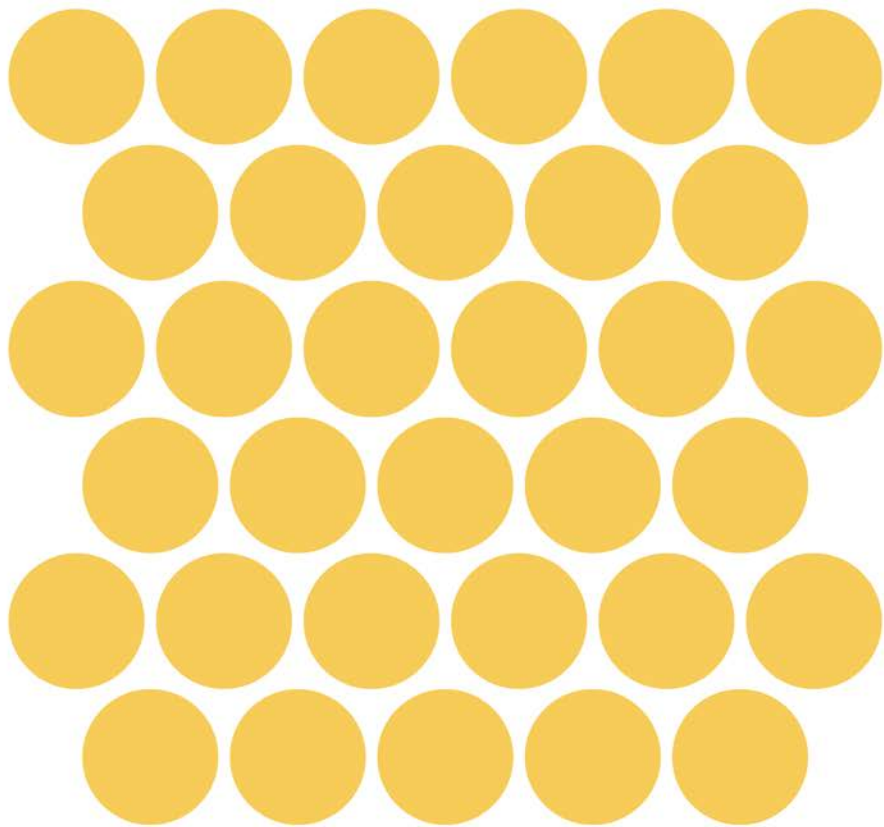
connection/spirituality

difficult for me



# Mood Tracker

month/year:

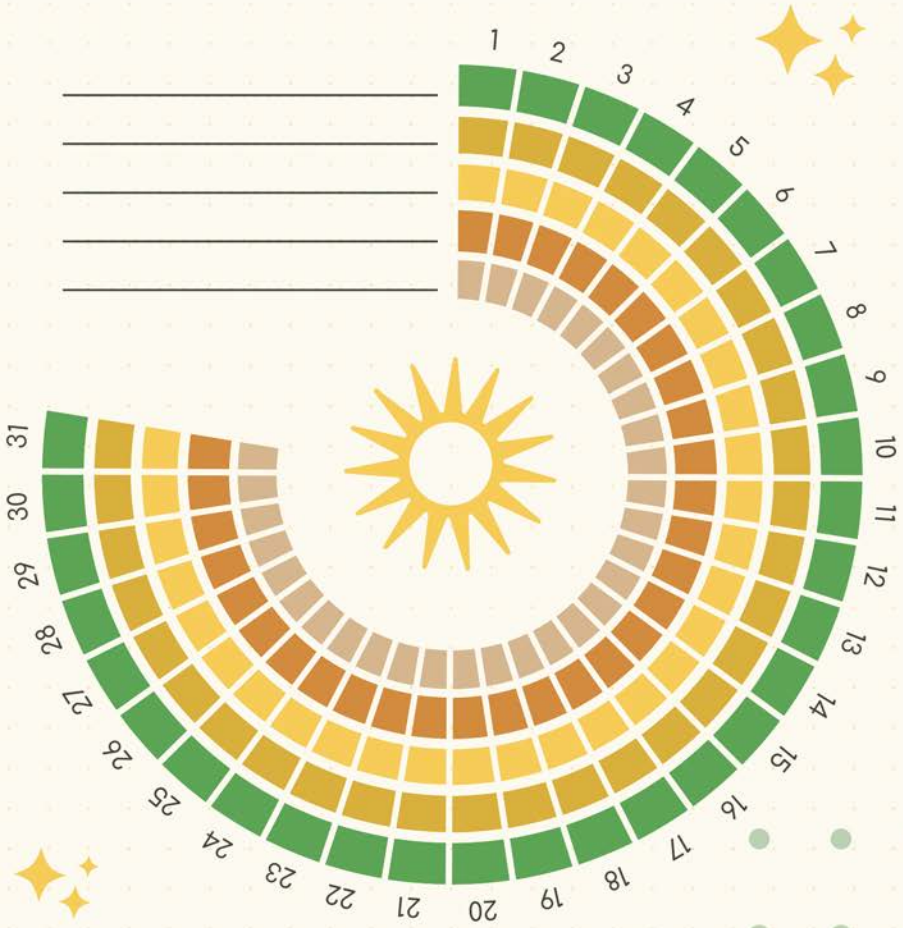






# Habit Tracker

"Our habits shape who we are."





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Correct links as  
at time of  
publishing

RECCOMENDED

RESOURCES



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# PODCAST



## **Rich Blak Women Podcast - First Nations Foundation**

<https://open.spotify.com/show/0U7riABhBGKZdHq7uXLIIVm>

## **She's on the money - Victoria Devine**

<https://www.shesonthemoney.com.au/podcast>

## **My Millennial Money - Glen James**

<https://shows.acast.com/my-millennial-money>

# FACEBOOK GROUPS

## **Indigenous Women's Financial Wellness Network - First Nations Foundation**

<https://www.facebook.com/groups/indigenouswomensfinancialwellness>

## **Black Women Building Wealth**

<https://www.facebook.com/profile.php?id=100044647864345>

## **Real women building wealth**

<https://www.facebook.com/groups/2432436450318893>





# FREE DOWNLOADS

**How to be too Deadly with Money: 8 Tips for Getting your Money Sorted , First Nations Foundation**

<https://tomorrowmoney.co/ebook/>

**Managing Money Guide - Westpac Davidson Institute**

<https://davidsoninstitute.education/community/first-nations-people/managing-money-guide/>

**Becoming Credit Healthy - Westpac Davidson Institute**

<https://davidsoninstitute.education/personal/healthy-money-habits/becoming-credit-healthy/>

## WEBSITES

**The Money Smart government website provides helpful tools and resources:**

<https://moneysmart.gov.au/>

**She's on the Money**

<https://www.shesonthemoney.com.au/>



# VIDEOS



## **My Money Plan Video - Westpac Davidson Institute**

<https://davidsoninstitute.education/community/first-nations-people/my-money-plan/>

## **Australian Finance Podcast - on YouTube**

<https://www.youtube.com/@RaskFinance>

<https://www.rask.com.au/>

## **Money Boss Mama**

<https://www.youtube.com/@DyanaMariie/about>

# COURSES

## **Finance courses for all (Free, Australia)**

<https://education.rask.com.au/all-courses/>

## **Example:**

<https://education.rask.com.au/courses/free-property-course/>



# BOOKS



## **The Barefoot Investor, Scott Pape**

<https://www.barefootinvestor.com/books>

## **4 books by Victoria Devine:**

She's on the Money

She's on the Money Budget Journal

Investing with She's on the Money

Property with She's on the Money

<https://www.shesonthemoney.com.au/books>

## **Girls just Wanna have Funds: A Feminist Guide to Investing Emma due Bitz, Camilla Falkenberg, Anna Sophie Hartvigsen**

<https://www.fintechfutures.com/library/girls-just-wanna-have-funds-a-feminists-guide-to-investing/>





# ARTICLES



## **Make your Money Work Hard for You**

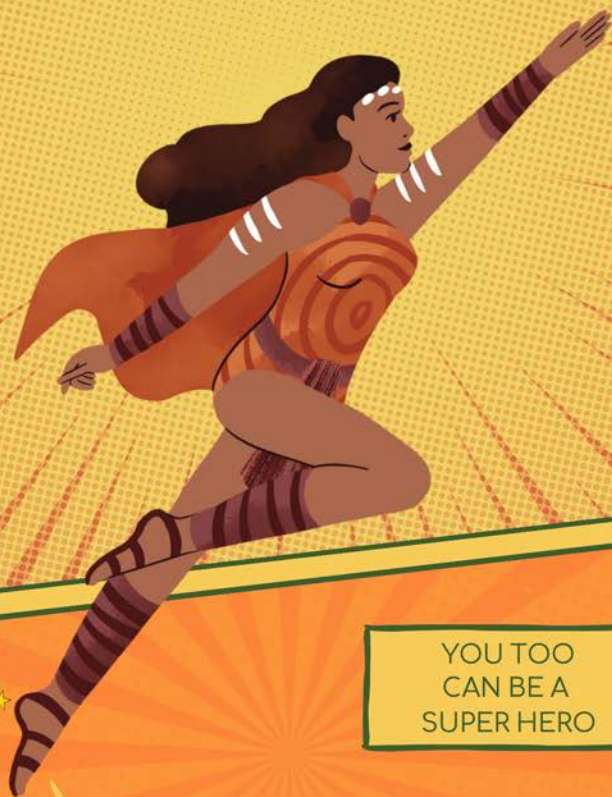
<https://www.smh.com.au/money/saving/working-hard-for-the-money-make-it-work-hard-for-you>

## **Tips for Avoiding Online Shopping Scams**

<https://www.9news.com.au/national/a-good-deal-or-too-good-to-be-true-fake-online-websites-luring-shoppers/>

## **10 Best Money Management Apps for Australians (2023 Update)**

<https://www.frugalandthriving.com.au/money-apps-australia/>



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CAN BE A  
SUPER HERO

SUPER HERO  
CHARACTER

**SOAR**



#wealthforpurpose





WEALTH FOR  
PURPOSE®

"I GROW WEALTH SO...  
I can reach new  
heights."

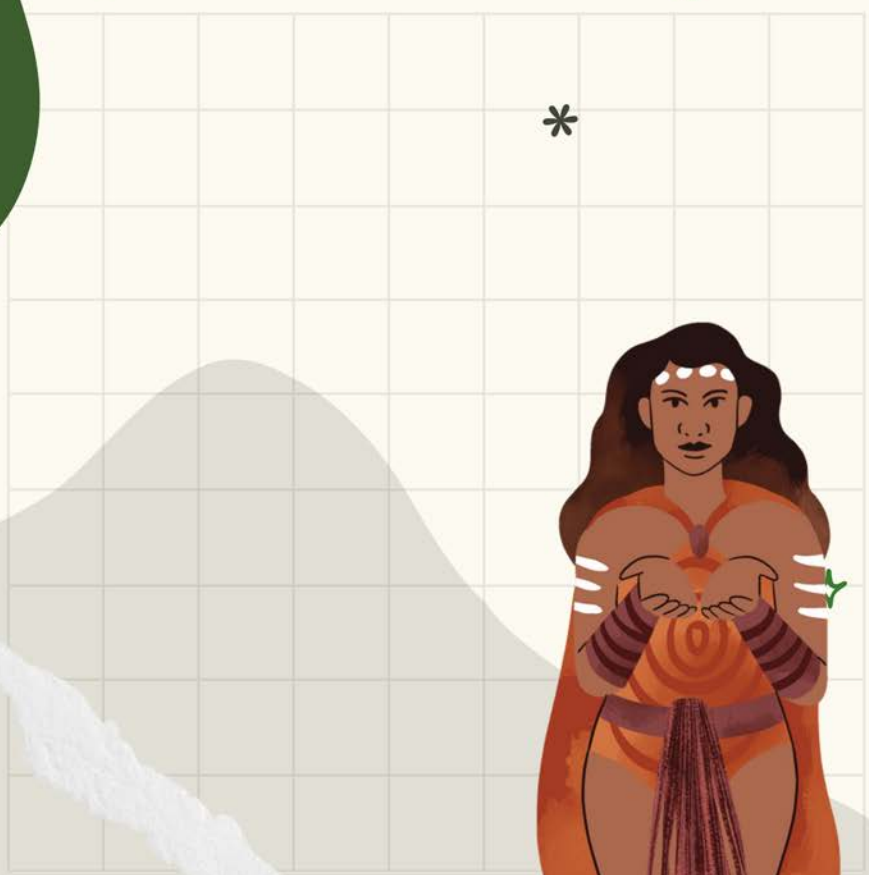


"The skills I  
learn to grow  
wealth help  
me to grow in  
all areas of  
my life."

"Financial  
stability helps  
me to go and do  
things I never  
dreamed of."

"I care for mob  
by lifting us all up  
into new realities."





Kimberley  
JIYIGAS



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