



# Building Community Resilience

Geelong Region 'Build'  
Financial Inclusion Action Plan

2023 – 2025





# Statement of Recognition

FIAP acknowledge the Traditional Custodians of the lands and waters throughout Australia. We pay respect to the Wadawurrung people, the traditional custodians of the Geelong Region. We pay our respect to Elders, past and present, acknowledging their continuing relationship to land and the ongoing living cultures of Aboriginal and Torres Strait Islander peoples across Australia.

# About the FIAP Program

The Financial Inclusion Action Plan (FIAP) Program is an innovative, cross sectoral program that enables organisations across diverse sectors to combine forces to enhance financial inclusion, resilience, and wellbeing in Australia.

In 2014, the Australian Government made a commitment at the G20 summit to develop a national Financial Inclusion Action Plan (FIAP) to advance the UN Sustainable Development Goals.

In response, the Department of Social Services commissioned Good Shepherd, in collaboration with Ernst & Young (EY) and the Centre for Social Impact (CSI) at UNSW, Sydney to develop the FIAP Program and enable organisations from all sectors to promote financial inclusion and resilience in Australia.

Launched in 2016, the FIAP program has grown into a national and place-based network of more than 50 organisations, who have made public commitments to take strategic and practical actions that will improve the financial wellbeing of their customers, employees, business, and community partners.





# Geelong Financial Inclusion Action Plan: Background

In 2018, the Helen Macpherson Smith Trust extended an opportunity for Good Shepherd to leverage the learnings of the national FIAP program and test it in a specific place in regional Victoria. Geelong was selected as the first location to pilot the concept of a place-based FIAP. The place-based FIAP program works on the premise that organisations which are on the ground are best placed to understand local challenges, identify the risks and triggers of financial stress, and can take practical actions to address these in collaboration with others.

A Pioneer group of 10 local organisations representing multiple sectors in Geelong collaborated with Good Shepherd to understand the local challenges contributing to financial stress and hardship and co-designed 40 practical actions to enhance financial inclusion, resilience and wellbeing in the greater community. The Pioneer organisations were Barwon Water, WorkSafe Victoria, Deakin University, City of Greater Geelong, Colac Otway Shire, Give Where You Live Foundation, Bethany, MatchWorks, Aware Super and Good Money.

The Pioneers explored the impact of key risks and triggers of financial stress and hardship in Geelong such as low income, unemployment, specific life events, lack of access to safe and affordable products and services, limited knowledge, and capability to undertake effective financial decisions and identified

practical actions to address these challenges. This led to the development of the Geelong Financial Inclusion Action Plan which was launched on February 20, 2020.

In March 2022, following the success of the Geelong Foundation FIAP, Good Shepherd committed to continue its work in the Geelong Region to enhance the region's financial resilience and wellbeing by providing leadership to develop the first place-based Build FIAP. This has been made possible by the grant funding received from the Australian Government.

In this second phase of the program, the Geelong FIAP network expanded its membership base with 10 new organisations joining forces with the original Pioneers. This led to a total of 18 Geelong based organisations coming together with a shared vision to **“take action, through collaboration and our shared commitment to enhance opportunities for our diverse regional community to improve their financial wellbeing, resilience and capabilities, so that all people flourish.”**

**This vision will be achieved by providing greater opportunities for education and participation in activities that address the barriers related to financial exclusion and financial vulnerability.**

“We commend the FIAP members for putting in place real, practical initiatives that will support financially vulnerable people facing challenges such as losing a job and understanding how to access safe, reliable assistance and information. It is vital that corporations, government, and the not-for-profit sector continue to work together to provide genuine support for those who need it”.

**Stella Avramopoulos, Chief Executive Officer, Good Shepherd Australia New Zealand.**

Not For Profit	Government Agency	Local Government	Utilities
	Education	Media	Health

Following the launch of the Geelong Foundation FIAP, the Department of Human Services (DHS), Government of South Australia extended an opportunity for Good Shepherd to leverage the learnings and experiences of the Geelong FIAP program and develop a similar program to address the local challenges to financial wellbeing in Northern Adelaide, specifically the Playford and Salisbury LGAs. In light of this, the Northern Adelaide FIAP was developed in collaboration with 10 local organisations and launched in April 2022.

# Financial Wellbeing in Australia

Financial wellbeing plays an important role in the overall health and wellbeing of individuals, families, and community members.

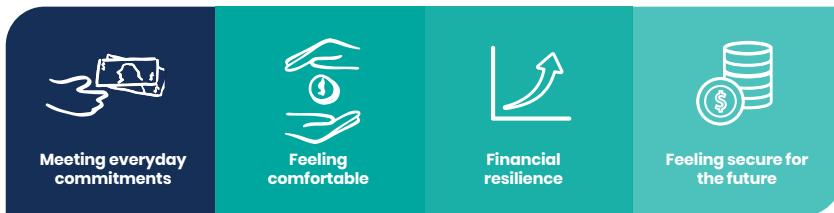
People in Australia are currently enduring rising costs in almost every aspect of their lives – food, household basics, energy, fuel, and housing. In September 2022, headline inflation in Australia reached its highest level in more than two decades at 7.3% and financial stress has doubled in the past two years, (AMP 2022)

## What is financial wellbeing?

For this report, we refer to the widely used definition of financial wellbeing based on the work of Kempson et al. (2017) and further developed by (ANZ, 2021):

**Financial wellbeing is the extent to which someone is able to meet all their current commitments and needs comfortably and has the financial resilience to maintain this in the future (ANZ, 2021).**

## The four components of financial wellbeing are:









# Why financial wellbeing is becoming more challenging


The current 'cost of living' crisis is one of the keys drivers influencing the financial wellbeing of Australians. Recent reports indicate that this pressure, and the continuing impact of the COVID-19 pandemic, is creating a "newly vulnerable" segment, comprised of people who have never needed support before.


**Annual inflation increase was 7.8 at Q4 2022 (ABS, 2022a). Generally, the three largest expenses in a household are:**

**There has been an increased uptake of BNPL and Pay Day loans for accessing essential items such as food, utilities and others.**

 <b>1.3%</b> rental vacancy rate in Melbourne and Sydney (SQM, 2023a)	<b>24.7%</b> annual increase on capital city rents (SQM, 2023b)	<b>2.58%</b> annual increase in lenders rates at Dec 2022 (RBA, 2022)
 <b>\$908.91p/m</b> increase on an average loan of \$604,346 (ABS, 2022b)	<b>23.9%</b> of households in mortgage stress (Roy Morgan, 2022)	
 <b>8.0%</b> annual increase in transport costs (ABS, 2022a)	<b>30.47c</b> average annual change in price per litre for unleaded petrol (ABS, 2022a)	
 <b>9.2%</b> annual increase on food (ABS, 2022a)	<b>\$23p/w</b> increase pw on a \$250 basket	

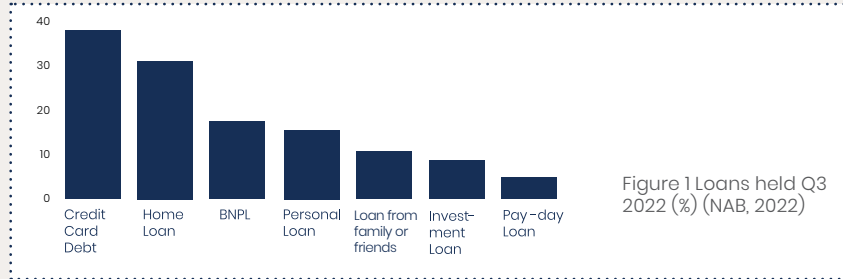
 of Australians state living costs are the biggest cause of stress (NAB, 2022)

 of Australians are unable to raise \$4,000 for an unexpected but urgent expense. Another third said they would have to use credit (NAB, 2022)

 One in five BNPL loans were for essentials such as food or utilities (Choice, 2022)

**\$928** was the average outstanding on BNPL loans (NAB, 2022)

**\$6,177** was average outstanding on Pay Day loans (NAB, 2022)



On any given day, over half a million households in Australia are struggling to meet their food needs and 306,000 are receiving assistance from food relief organisations.

**Brianna Casey, Food Bank Australia CEO, (December 14, 2022)**



# The importance of building financially resilient communities

Evidence suggests the impact of poor financial wellbeing can be significant. It can:

- > cause stress and anxiety
- > undermine a person's sense of self
- > have a detrimental effect on a person's physical and mental wellbeing
- > influence people to make decisions that are harmful to their physical health and wellbeing, including seeking medical care and/or using medication
- > lead to individuals being forced to choose between essential items

## Financial Stress is detrimental to all aspects of a person life



'When I'm in big debt I can't sleep at night, I worry all the time to a point where I have chest pain and I have difficulty breathing. I stress a lot and that was going on for months and months, especially last year. I haven't functioned sometimes at work when I haven't slept all night. That's a big impact on my mental health.'

**Women negotiating property settlement after leaving long term relationship (Heartward, 2022)**

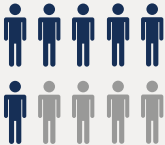
## Recent studies have shown the impact on mental and physical health and wellbeing is being felt:



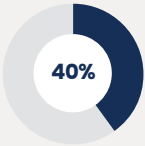
People experiencing financial challenges are **twice** as likely to be experiencing mental health challenges as those who are not experiencing financial challenges (Heartward, 2022).



There is an **established link** between emotional stress, restricted financial resources, and physical symptoms such as headaches, insomnia, and the development of chronic illness (Heartward, 2022).



**Six in 10 people** receiving income support are eating less or reporting difficulty getting medicine or care. Of these people, 96% said their inability to cover the cost of living harmed their physical and mental health, and seven out of 10 have even been cutting use of household heaters (ACOSS, 2022).



**40%** of Australians reported cost-of-living pressures and personal debt has caused them elevated distress compared with this time last year. The cost-of-living and personal debt are ranked as the biggest risks to rising suicide rates by both the public (68%) and by the suicide prevention sector (74%) (SPA, 2022).







# Financial Inclusion Action Plans: Enabling Real Change

## What is a FIAP?

A Financial Inclusion Action Plan (FIAP) is a commitment made by an organisation to take practical actions to improve financial wellbeing for its customers, employees, suppliers and broader community.

Actions taken by FIAP member organisations are designed in conjunction with the FIAP framework and are based on global evidence on strategies that can 'shift the dial' on financial inclusion, resilience and wellbeing. The framework includes progress verification, and public reporting on results.

## How does FIAP work?

The FIAP program provides support to organisations to develop actions using a consistent framework of tools and methodologies. FIAP members can build partnerships and learn from each other through online tools and regular Community of Practice events. The program also provides member organisations with the opportunity to contribute to building resilient and supportive communities by:

- > Enabling participants to work collaboratively across sectors.
- > Testing innovative approaches to improving financial wellbeing
- > Scaling - up what works via individual and collective action.

## FIAP Framework

Identified actions are aimed at supporting **four key stakeholders**:



Customer / Student



Employee



Supplier



Community

These actions fall under **four primary focus areas and align to core commitment areas:**

### Products and Services

Provide fair, affordable and accessible products and services

### Financial Capability

Foster organisational culture to enhance financial capability of staff, customers and the community

### Understanding Financial Vulnerability

Investigate, advocate and collaborate for improved responses to financial vulnerability

### Economic Security

Remove barriers and provide opportunities for economic security, equality and growth

## FIAP Journey

There are three FIAP levels that an organisation progresses through on their financial inclusion journey:

### Foundation

The first step is a 12 month commitment to deepening an organisation's our understanding of issues related to financial hardship and resilience; and to explore what is their role in promoting financial wellbeing amongst the stakeholders. The Foundation FIAP is broad in focus and allows an organisation to identify actions aligned to its business strategy and sphere of influence, act and learn; and critically, begin to build organisational capacity to do this work.

### Build

The next step with a longer timeframe of 2-3 years allows organisations to reflect on the actions taken as part of the foundation FIAP, and to explore further unique vision for promoting financial wellbeing and resilience. There is an increased focus in on measurable outcomes and opportunity to identify:

- > What will become business as usual for organisations?
- > Where would the organisations like to stand out and take leadership roles in facilitating the promotion of financial wellbeing in Australia?

### Extend

The extend FIAP is for organisations that have established a strong internal approach towards promoting financial wellbeing and are ready to take on a leadership role in advocating for influencing broader systems change promoting financial wellbeing in Australia.



# Place-based approach to building financially resilient communities

A place based FIAP approach acknowledges that local leaders and organisations that are on the ground are best equipped to understand the challenges their people and region are facing, and that they need to collaborate and support each other to develop a holistic response to improve the financial resilience and wellbeing of their community. This enables greater uptake of services within communities and improved use of local assets and

infrastructure. Over the longer term it leads to better outcomes for families and increased economic benefits at the regional, state, and national level.

Learnings from the first place-based Financial Inclusion Action Plan in Geelong strongly demonstrates the efficacy of a multi sectoral collaboration in developing holistic responses to better support local communities experiencing financial vulnerability.

## Objectives of a place - based FIAP



### Empower local leadership

within the community who have the capacity to drive collective action and change



### Create a framework

for local organisations to take actions to realise financial inclusion, resilience, and wellbeing within their sphere of influence



### Embed the identified actions

into business-as-usual practice of participating organisations for the long term



### Enhance the financial wellbeing

outcomes of current and future generations of residents in the local community

It's important to note, the delivery of actions within the Geelong Foundation FIAP took place during the COVID-19 pandemic, which had an impact on the stakeholder's ability to deliver some face-to-face sessions and physical support options. However, the 10 pioneer organisations played a critical role in assisting those in the Geelong community who experienced the worst financial impacts of the pandemic. In fact, many of them responded better than they would have had they not been on their FIAP journey and their commitment to the vision of the Geelong Foundation FIAP: "Taking action to Make Geelong a Financially Inclusive and Resilient City."

## Geelong Region FIAP Journey



## Driving change through practical actions

### Managing day to day expenses

**\$6.7 million**

provided as **financial assistance** to students experiencing hardship as a result of COVID-19

– Deakin University

**36** job seekers supported

– MatchWorks



**5 Money Management**

sessions at Deakin University with

**165 attendees**

– Aware Super

### Reducing vulnerability

Customer Support Program provided grant assistance for **3,547** vulnerable customers to the value of

**\$498,572**

– Barwon Water

**86** clients received financial counseling / financial capability support

– Bethany group



**That's 10% of our workforce**

– WorkSafe Victoria

### Securing the future

**5** financial and budget management training sessions attended by **100 women employees**

– City of Greater Geelong



## Geelong FIAP Members Voices

# Give Where You Live Foundation develops Money Talks resource to enhance the skills and knowledge of frontline workers across the region

**The financial wellbeing of the Geelong community continues to be a complex and difficult challenge to address, and with recent cost of living pressures on the rise, there is no doubt a collective response to building financial capability and resilience for vulnerable families and individuals across the Geelong region is critical.**

It's this 'collective approach', that sees the Give Where You Live Foundation (the Foundation) a strong supporter and advocate for the Geelong Region 'Build' Financial Inclusion Action Plan (FIAP), which has been facilitated by Good Shepherd Australia New Zealand.

As a pioneer member of the phase one 'Foundation' FIAP in Geelong, and with alignment to our existing work in the space of financial wellbeing and resilience throughout the Geelong region, the Foundation is delighted to be a contributor to this FIAP and congratulates all local FIAP members for their commitment to enhancing the financial wellbeing of their customers, students, employees, contractors/suppliers, and the broader community.

One of the most exciting elements of this FIAP is the genuine interest to collaborate and connect more across the FIAP members, to use our collective strength and knowledge to improve financial wellbeing. This includes the identification and engagement of current Geelong FIAP members in supporting the continuation and growth of one of the Foundations change initiatives which was developed in partnership as part of our initial FIAP commitments. This initiative was the development and delivery of the 'Money Talks' resource.

The 'Money Talks' resource was a partnership between the Give Where You Live Foundation and local businesses and community services to increase understanding and use of available resources that can assist in building financial capability – for both the community sector and their clients.

The demand on financial counselling and financial capability services in the G2I region is extremely high. 'Money Talks' was developed to support clients who may be experiencing a long wait time to see a financial counsellor and sliding further into financial crisis, by supporting the skills and knowledge of frontline workers

from across the Geelong region service sector. This resource was produced by Research and Advisory Team, Good Shepherd Australia New Zealand in December 2021, and was co-designed with Geelong region financial counsellors and frontline workers to provide information and steps that can be taken to address and prevent financial hardship.

We're delighted that through the engagement of members involved in this FIAP, this resource will not only be maintained, but will also be delivered into more organisations locally to support staff to better identify a person under financial stress and provide some further support information to help them in their financial wellbeing journey.

Once again, I'd like to congratulate all the local Geelong Region FIAP Members that have committed to taking action to support the financial wellbeing and resilience of our community. We look forward to continuing to work closely with everyone over the coming years.

**Kerry Farrance, Head of Impact |  
Give Where You Live**



# Deakin University provides \$2M of financial support to assist 2540 underrepresented students to connect with the University and start on their career path

**At Deakin we welcome learners from diverse backgrounds, prioritising excellence, and equity. We collaborate with partners, both local and international, to enable flexible and non-traditional pathways into a Deakin education. Over 60,000 students from Australia and around the world choose Deakin for progressive, real-world learning that leads to career success.**

The Higher Education Participation and Partnerships Program (HEPPP) is a Federal Government initiative to support access and successful participation in undergraduate courses by students from low socioeconomic status (SES), regional and remote, and Aboriginal and Torres Strait Islander backgrounds. HEPPP is essential in supporting students to realise the possibility of going to university and ensuring they are supported through the entire life cycle from outreach through to graduation. We have a range of programs to improve access and the success of students from groups traditionally underrepresented in higher education.

Over the last two years, Diversity, Equity, and Inclusion at Deakin have administered two HEPPP funded grants to assist students in their university journey:

1. the Deakin Employment Ready Financial Assistance Grant, and
2. the Reconnect with Deakin Grant.

The schemes have provided financial support to over 2540 students. The payments are designed to be as simple as possible – with eligible students simply requiring their banking details to be current on Deakin’s Student Management System. No application, no extra conditions.

The Deakin Employment Ready Financial Assistance Grant was available to students studying in their final trimester who were graduating after the completion of their units. The grant assisted with expenses faced upon entering the workforce, including:

- > interview skills workshops,
- > resume writing, and
- > purchasing appropriate business attire.

Survey data showed that 100% of student respondents said the grant would be useful in assisting to become job ready or find employment after completing university.

The Reconnect with Deakin Grant provided financial assistance to students by supporting reconnection to Deakin’s physical campuses or, for our remote learners, enhancing capabilities for connection to Deakin’s online campus.

Survey data showed that 99% of student respondents identified that the grant would assist with the costs of reconnecting to Deakin’s campuses at the beginning of the academic year. Students identified that the grant would assist with:

- > the cost of upgrading to a new laptop or online study equipment,
- > providing peace of mind and allowing room to concentrate on studying by easing financial burden and assisting with the costs of basic living,
- > transport and travel costs to attend in-person learning requirements, especially for regional and remote students who live a distance away from campus and intensives,
- > assist with costs to move closer to campus, and
- > substitute internet and data costs to be able to connect to online classes.

Deakin University supports students to engage with the lifetime benefits of a university education, these HEPPP funded grants are part of the holistic framework of supports that enable students, from underrepresented backgrounds, to feel like they can thrive as members of the Deakin Community.



CRICOS code: Deakin University  
CRICOS Provider Code 00113B



“Thank you so much for allowing me this grant. It will provide me with money to pay for my internet and study equipment. More importantly it has helped me feel more connected to Deakin University in that I feel like someone is looking out for me and really encouraging me to complete my studies.”

**Student, Recipient of Reconnect with Deakin Grant**

# Why Geelong?

The Geelong Region, for the purpose of this report, includes five municipalities that form part of the G21 Alliance:

- > Colac Otway Shire
- > Golden Plains Shire
- > City of Greater Geelong
- > Surf Coast Shire; and
- > The Borough of Queenscliffe.

These local government areas are not only linked by region-wide service delivery but have experience with programs and projects that cross local government area, (LGA) boundaries aimed at addressing challenges and opportunities from a region-wide perspective.

Each of the five LGAs is a member of the G21 Geelong Regional Alliance; the official Strategic Planning Committee for the G21 region, responsible for leading the development and implementation of the region's strategic plan.

The Geelong region, as defined above, is home to 359,435 people, living in 166,303 dwellings, which makes it the fastest growing region outside metropolitan Melbourne, with the City of Geelong the second-largest city in Victoria (ABS, 2021c).

The region's economy is diverse, with key elements including.

- > A bulk-handling port and nearby Avalon Airport
- > Improving road and rail links, particularly with Melbourne
- > Significant natural assets
- > Excellent tourism, both from domestic and international visitors, particularly along the Surf Coast (Great Ocean Road) and the Bellarine Peninsula, with population growth, also occurring through both tree and sea changes
- > Highly productive agriculture areas that enjoy relatively high rainfall
- > Very strong education, research, health, and service sectors

As outlined by G21:

"Traditionally, heavy manufacturing had been the main employment sector, based around companies such as Ford, Viva Energy, and Alcoa. However, as the international economic climate impacts large-scale manufacturers, leading to downsizing or closure, the region has been gradually diversifying its employment base.

"The region has long planned for the transition, with new investment opportunities grasped and fostered, creating growth in new industries. This includes crafting an economy based around education, health, scientific research, advanced manufacturing (such as composite fibre), innovative agribusiness, specialist insurance and personal injury services, state-of-the-art ICT, tourism, and other key service industries".

## Differences within the Geelong Region

The Geelong Region Build FIAP is a region-wide approach, aimed at enhancing engagement with existing and new organisations who are invested in positively contributing to the future of the region and the financial wellbeing of the broader Geelong community. There are no doubt differences within the region that may lead to unique needs and priorities regarding how to address and enhance financial wellbeing.

Examples of these differences within the Geelong Region from ABS data (ABS, 2021b) include.

- > 56.4% of the Borough of Queenscliffe population is aged over 60, compared to other G21 areas overall, which is 23.9%
- > 43.2 % of the Colac Otway Shire completed Year 12 (or equivalent) compared to the Surf Coast Shire which is at 64.7%
- > 17.6% of people in the City of Greater Geelong were born overseas, compared to 9.2% in the Golden Plains Shire
- > In the City of Greater Geelong, 11.7% of people spoke a language other than English at home in 2021, compared to 4.1% in the Surf Coast Shire.

In saying this, the breadth of actions identified within this plan, along with the range of different organisations/industries involved, not only demonstrate a commitment to enhancing the financial wellbeing of the whole Geelong Regional community, but also sees actions aimed specifically at those experiencing greater financial vulnerability.

While rapid growth is positive, it continues to expose challenges within

the Geelong community and serious deficiencies as outlined by "G21's Report to the Region 2022", including:

- > **Affordable and social housing** – housing and worker accommodation is one of the region's biggest issues.
- > **Car dependent transport** making it difficult for individuals unable to afford a car to attend employment at times.
- > **Patchy digital connectivity** particularly impacting elderly and migrant communities.
- > **Climate change impacts** on the fragile natural environment
- > Businesses crippled by **labour shortages**.





# Issues affecting Financial Wellbeing in the Geelong Region

## Housing – Affordable Housing

There are steadily falling affordable housing options across all regions (DFFH, 2022)



**6.8%**

affordable housing in Greater Geelong and Colac (DFFH, 2022)

**2.5%**

affordable housing in Surf Coast (DFFH, 2022)

**1 in 10**

Almost one in 10 properties in Surf Coast listed on Airbnb, reducing housing for locals (ABS, 2021b; Insideairbnb, 2022)

**1 in 5**

Geelong region households experiencing housing stress (ABS, 2021b)

**No**

No affordable housing in Queenscliffe (DFFH, 2022)

**SGS (2022) latest data shows that areas of the Surf Coast have severely unaffordable rent and much of Queenscliffe is unaffordable.**

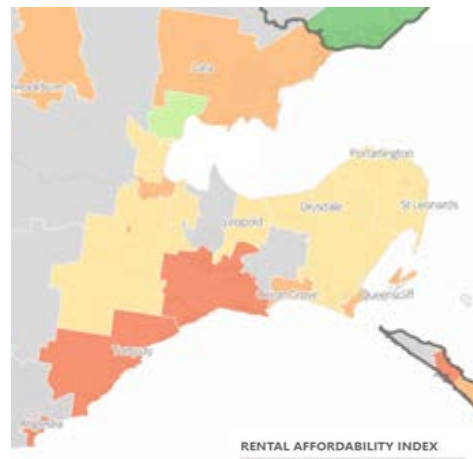
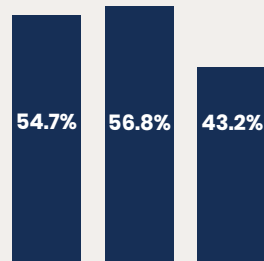


Figure 2 Rental Affordability Index (Sgs, 2022)

## Education



in Geelong region completed year 12 or equivalent (ABS, 2021b)

in Australia completed year 12 or equivalent (ABS, 2021b)

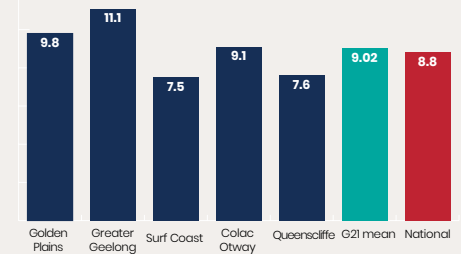
in Colac completed year 12 or equivalent (ABS, 2021b)

## Health

**14.6%**

provided **unpaid care** in the Geelong region compared to 11.9% nationally (ABS, 2021a)

Mental health was varied across the region (ABS, 2021a)



## Income



Median household income per week source (ABS, 2021a)



Those on Jobseeker within G21 is 2%, lower than the national average by 1% (ABS, 2021d; DSS, 2022).

**15% of households within the Geelong region have an income of less than \$499 (ABS, 2021b).**

Figure 5 percentage on <\$499 per week (ABS, 2021B)

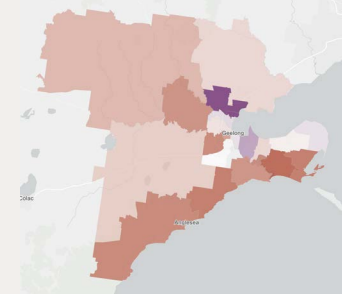
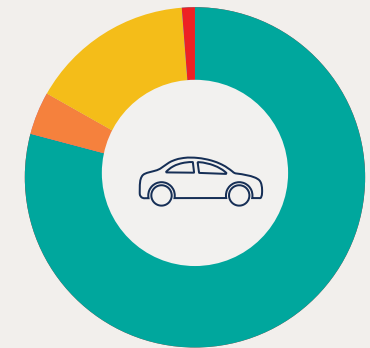


Figure 4 show percentage on JobSeeker. Red indicates below national average, purple above national average and intensity of colour indicates degree above or below.

Figure 4 Percentage on Jobseeker within Geelong region (Armstrong Creek region had no reliable data) (ABS, 2021d; DSS, 2022)

## Transport



Private Vehicle  
Public Transport  
Walking  
Bicycle

Figure 7 Share of travel by mode in Greater Geelong (DoT, 2020)

**Congestion is set to cost Geelong 0.4 billion by 2031 (Infrastructure Australia, 2016).**



# Issues affecting Financial Wellbeing in the Geelong Region

## Gambling

Gambling harm can have a negative impact on the financial wellbeing of families and individuals.

This information highlights that 3 council areas in the Geelong Region are ranked in the top 56 highest EGM expenditure in Victoria.

At the same time, as of 30 June 2021, there were no poker machines operating in Golden Plains and in the three years prior to this, there were no applications for additional machines. But it is still highly likely that there would be gambling losses in the Golden Plains Shire through online and phone betting as well as easy access to gaming machines in Geelong and Ballarat.



	COLAC OTWAY	GOLDEN PLAINS	GREATER GEELONG (Incl. QUEENSCLIFFE)	SURFCOAST	VICTORIA LGAs with gaming machines only
	<b>167</b> Pokies machines (this is 100.6% of allowable machines)	<b>0</b> Pokies machines allowable is 159 machines	<b>1372</b> Pokies machines (this is 96.55% of allowable machines)	<b>89</b> Pokies machines (this is 39.21% of allowable machines)	<b>26,285</b> Pokies machines (this is 87.62% of allowable machines)
	<b>7</b> Venues with pokies	<b>0</b> Venues with pokies	<b>26</b> Venues with pokies	<b>3</b> Venues with pokies	<b>486</b> Venues with pokies
	<b>\$10,572,362</b> Losses	<b>\$0</b> Losses	<b>\$122,244,811</b> Losses	<b>\$4,044,955</b> Losses	<b>\$2,794,242,690</b> Losses
	<b>\$58,226.68</b> Losses per machine	<b>\$0</b> Losses per machine	<b>\$89,327.59</b> Losses per machine	<b>\$41,946.64</b> Losses per machine	<b>\$106,305.60</b> Losses per machine
	<b>\$435.97</b> Losses per capita	<b>\$0</b> Losses per capita	<b>\$ 451.46</b> Losses per capita	<b>\$99.23</b> Losses per capita	<b>\$449.35</b> Losses per capita
	<b>51</b> Highest EGM expenditure in Victoria rank	<b>N/A</b> Highest EGM expenditure in Victoria rank	<b>5</b> Highest EGM expenditure in Victoria rank	<b>56</b> Highest EGM expenditure in Victoria rank	<b>N/A</b> Highest EGM expenditure in Victoria rank

(ABS, 2021c; VGCCC, 2022)



## Current State of Financial Wellbeing in Geelong Region

The ANZ Roy Morgan Financial Wellbeing Indicator is derived from data gathered through the weekly Roy Morgan Single Source survey, which canvasses approximately 65,000 Australians annually. The financial wellbeing score (out of 100) is calculated based on responses to a series of questions, and reported on a quarterly basis by ANZ. The data below presents financial wellbeing for individuals in the G21 region, divided into four segments according to their financial wellbeing score.

The proportion of individuals within the G21 region who are 'struggling' or 'getting by' increased with the onset of COVID and after remaining largely stable in 2021, increased again in 2022 with rising inflation and interest rates (Figure 8)

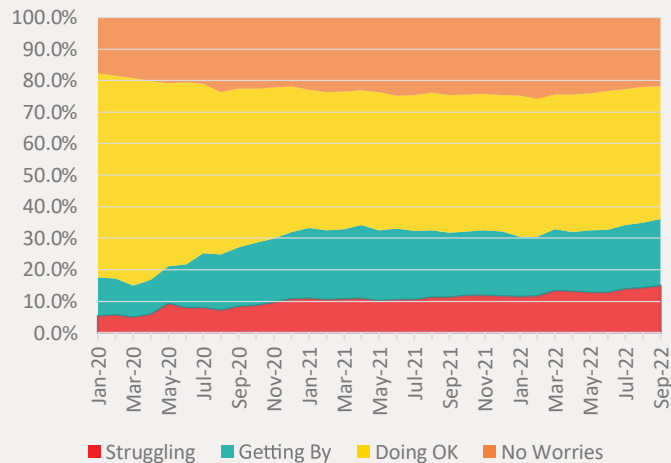


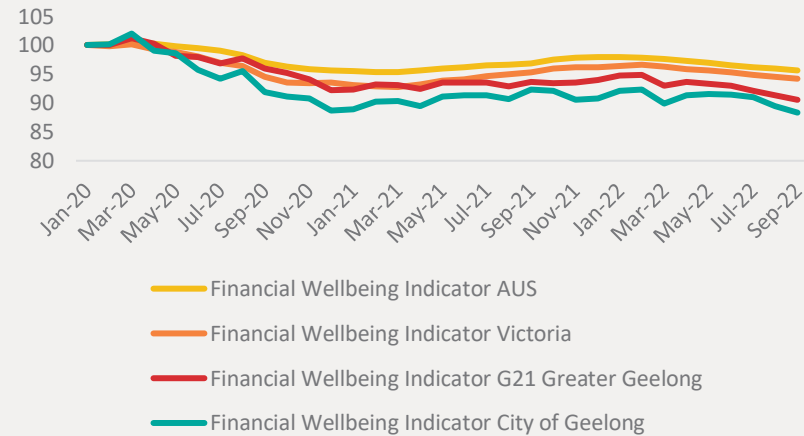
Figure 8 Change in the composition of the financial wellbeing segments for individuals residing in G21

Source: ANZ Roy Morgan Financial Wellbeing Indicator

Indexed to January 2020, the financial wellbeing indicator shows that individuals in the G21 region and the City of Geelong were reporting decreasing financial wellbeing compared to state and national trends.

Figure 9 Overall trend in financial wellbeing indicator (indexed to Jan 2020)

Source: ANZ Roy Morgan Financial Wellbeing Indicator



**FIAP wants to thank ANZ and Roy Morgan for providing regionally specific data.**

# Collective Actions, Leading Change to shift the dial on financial resilience and wellbeing

With the success of the Geelong Foundation FIAP, the development of a Geelong Region Build FIAP (phase two) was initiated in May 2022. This project received grant funding from the Australian Government, is supported by from Good Shepherd Australia New Zealand.

The Build phase has seen the continued engagement of the pioneer organisations along with commitments from new Geelong Region FIAP members to enhance the financial wellbeing of individuals within the Geelong community.

## Our Shared Vision

The Geelong place-based FIAP members revised and determined the following statement as the vision for the Geelong Region FIAP:

**'Taking action, through collaboration and our shared commitment to enhance opportunities for our diverse Geelong regional community to improve their financial wellbeing, resilience, and capabilities so all people flourish.'**

The members determined this vision could be achieved by:

Providing greater opportunities for education and participation in activities that address the barriers related to financial exclusion and financial vulnerability.

The Geelong Region FIAP members developed a set of overarching principles to guide their current and future actions, based on global financial inclusion and wellbeing principles and relevant local principles expressed in various local council strategies and plans.

## This Geelong Region Build FIAP aims to:

- › Acknowledge and formalise existing/ planned financial wellbeing activities/ strategies
- › Generate greater discussion with new FIAP stakeholders regarding financial wellbeing and how they can make an impact and progress their work
- › Challenge those organisations already on their journey regarding financial wellbeing to continue this path and drive their ambition for greater impact.
- › Role-model a discussion and action to other Geelong Region businesses and organisations regarding their ability to support the financial wellbeing of their customers, employees, contractors, or the broader community.



## Understand

- › The social and economic determinants of financial exclusion and resilience
- › The impact of financial exclusion on overall wellbeing of individuals

## Collaborate

Through partnerships between government, business, academia and community organisations to enhance financial wellbeing of local communities

## Advocacy & Leadership

Shift the dial on financial inclusion, wellbeing and resilience

## Empower

- › Individuals and communities to take informed financial decisions by drawing on internal capabilities and appropriate external resources
- › Organisations and their employees to provide more holistic support

## Measure

- › Measure progress through robust evaluation to inform better strategies and practices
- › To build on the evidence base



## Geelong Region FIAP Members

Over the past year a committed group of 18 high-profile Geelong Region organisations representing a cross section of businesses, including state government agencies, educational and health institutions, media, local government, and not-for-profits, have joined forces through workshops, meetings, networking to collaborate and better identify the entrenched challenges in the local communities and co-designed more than 70 actions to alleviate these challenges.

More than 13,000 employees, along with a significant volunteer and customer base, these organisations are well placed to not only impact their own employees, but also their customers, students, contractors, and the broader community.

The Geelong Region Build FIAP embodies the collective efforts of the following members organisations:





## Give Where You Live Foundation



Give Where You Live Foundation is a unique, place-based, philanthropic community foundation.

Since 1954 the Give Where You Live Foundation has worked to assist people experiencing crisis, promote food security and improve education and employment opportunities.

**Our commitment towards the FIAP initiative naturally aligns with our core purpose as an organisation, and we are proud to be able to work collectively with other local organisations.**

## Geelong Food Relief Centre



Geelong Food Relief Centre (GFRC) was established in 1990 and is committed to providing the delivery of food aid services to disadvantaged members of the community throughout the Geelong region in a dignified and compassionate manner.

**Our FIAP commitments are based on our ability to engage directly with individuals and families who are facing financial hardship. Taking practical actions to support their everyday approach to food and meal preparation, along with referral information to further support our volunteer network to effectively assist the financial wellbeing of those in need.**

## headspace Geelong



headspace Geelong provides 'no wrong door' advice and support for young people aged 12 to 25 in the Geelong region.

Our service offers young people the opportunity to access support for Physical Health (Inc. Sexual health), Mental Health, Alcohol and Other Drugs and Work and Study Support.

**With research strongly indicating a link between poor mental health and financial stress, having headspace Geelong involved in the Geelong Region FIAP was a natural extension to our work.**

## MatchWorks



At Matchworks, we believe everyone deserves the opportunity to work. That is why every year, we help thousands of people from all backgrounds, ages and abilities to find the right job.

MatchWorks is a community-based, not-for-profit organisation, and one of Australia's biggest employment services.

MatchWorks is part of the genU family, and reinvest profits back into the communities they work within to help people lead their best lives.

**As a part of the FIAP community, MatchWorks connects our participants with financial support services and provides direct funding assistance to support their journey to employment. Matchworks works with local providers to offer additional support and links for further assistance where required.**

## Good Money Geelong



Good Money community finance stores offer safe, affordable, and responsible financial services for people on low incomes who are otherwise excluded from mainstream financial services.

We support customers to make responsible and sustainable financial decisions that lead to greater social inclusion and long-term financial self-management.

An innovative partnership between Good Shepherd Australia New Zealand, the Victorian and South Australian Governments and National Australia Bank.

**One of our FIAP commitments is to build stronger relationships with Geelong Primary and Secondary schools across the region to enhance support opportunities for families experiencing financial stress.**





## Transport Accident Commission (TAC)



The TAC is a Victorian Government-owned organisation whose role is to promote road safety, support those who have been injured on our roads and help them get their lives back on track.

TAC is committed to supporting clients to make Victorian roads safe for everyone. Among their key priorities, TAC will work more closely with their road safety partners to halve road deaths by 2030 and reach zero deaths and injuries by 2050.

**One of our FIAP commitments is to enhance the capability of selected client facing staff to allow them to better identify financial stress within their clients. This work will be further complimented via additional financial capability education sessions throughout our whole staff network, with a particular focus on women.**

## St Joseph's College Geelong



As a Catholic school, St Joseph's College aspires to form students' hearts and minds to act with integrity and compassion within a learning culture that is engaging, rigorous, inclusive, and innovative and within which each student is challenged to achieve excellence. St Joseph's College provides education to boys from year 7 – 12 within the Geelong Region and has a proud history that dates to 1935.

This history has included a focus on ensuring the school and our students work with those most in need. Through the work of the SJC Foundation, The Old Collegians Associations, individual donors, and annual giving campaigns we have and continue to work hard in providing opportunities for many young people within the region to attend the College, who may not have been able to attend the college due to financial hardship.

**Joining the Geelong was a natural extension for St Joseph's College given our founder Edmund Rice had a vision to work with those most in need. Supporting families who are in financial hardship or face some form of disadvantage, by providing them an opportunity to send their young boys to our college through bursaries and support is at the heart of our education strategy.**

## Deakin University



As one of Australia's leading tertiary education providers, Deakin offers a personalised experience enhanced by world-class programs and innovative digital engagement. We lead by creating opportunities to live and work in a connected, evolving world.

With four outstanding campuses in Melbourne, Geelong and Warrnambool, and a premium online learning platform that exceeds any other in Australia, all 60,000 of our students enjoy unlimited access to world-leading facilities and a friendly, welcoming atmosphere – regardless of whether they're studying on campus or online.

**Our FIAP commitments continue to be embedded into our everyday approach to supporting the financial wellbeing of our students. We are committed to ensuring our students have a world class education experience, while always feeling their financial wellbeing is being supported.**

## Sacred Heart College



Sacred Heart College is a Catholic secondary school for girls located in Newtown, Geelong. It has operated on the same 6.6-hectare site since it was established by the Sisters of Mercy in 1860.

In 2023, Sacred Heart has enrolments of 1,460 students drawn from all socio-economic areas of Geelong and its wider environs. The College is committed to the Mercy values of its founding Sisters and, in addition to comparatively low fees, provides equity scholarships for students whose families are experiencing financial hardship.

**With our Mercy tradition of education which was born out of Catherine McAuley's quest to address injustice and to empower young women, joining the Geelong Region FIAP has total alignment to our purpose and ensuring the financial wellbeing of our families is critical.**

## WorkSafe Victoria



WorkSafe is Victoria's workplace health and safety regulator, and workplace injury insurer.

Our job is to reduce workplace harm and improve outcomes for injured workers. This is our promise to the Victorian community and the reason we exist.

WorkSafe's ambition is to be a world leader in harm prevention and recovery after a workplace injury. To do this, we are choosing to focus our efforts and resources where we can make a meaningful difference to the health, safety, and wellbeing of Victorian workers.

**As a pioneer member of the Geelong Region FIAP, our commitments focus on the continued delivery of our financial health and wellbeing modules we developed for our staff, and the ability to adapt this program to other workplaces across Geelong.**



## The Gordon



As one of the largest TAFEs in Victoria, The Gordon has been helping people gain real skills for over 130 years. Delivering a great range of study options in vocational hands-on training. Offering hundreds of short courses and nationally accredited qualifications.

The Gordon embraces the partnership model; working with secondary schools, universities, employers, and the community in programs that deliver real benefits. We are also forging strong international strategic partnerships, particularly in China and Indonesia.

**One of our FIAP commitments is to further review and consider our student hardship approach. With our education model, it's important we continue to provide the best educational experience possible, while also supporting the financial wellbeing of our students.**

## Golden Plains Shire



Golden Plains is situated between Victoria's two biggest regional centres, those being Geelong and Ballarat. The Shire covers 2,705 square kilometres with a population of 24,985 across 56 communities and 16 townships.

The vision for the Golden Plains Shire is 'A healthy, safe, vibrant, prosperous and sustainable community supported by strong leadership, transparent governance and community partnerships'.

**One of our FIAP commitments is to finalise and implement the Golden Plains Harm Minimisation Framework which aims to reduce the negative health, social and economic impact of gambling, tobacco, and AOD use in the community.**

## Surf Coast Shire



The Surf Coast Shire is a local government area serving a population of 37,623 (2021).

It is home to eleven distinct townships: Aireys Inlet, Anglesea, Bellbrae, Deans Marsh, Fairhaven, Jan Juc, Lorne, Moriac, Freshwater Creek, Torquay, and Winchelsea.

Each of these townships has a keen sense of community, a unique identity, and a strong desire to protect and nurture the environment.

The Surf Coast is a major lifestyle and visitor destination that is among the fastest growing regional municipalities in Victoria and has undergone significant change over the past 15 years.

The Surf Coast Shires Council's purpose is to help our community and environment thrive, with the community vision being "From the hinterland to the coast, from the first peoples to the children of the future, we are an active, diverse community that lives creatively to value, protect, and enhance the natural environment and our unique neighbourhoods. We will leave the Surf Coast better than we found it".

**One of our FIAP commitments is to opt into the Victorian Government's Best Start, Best Life Kindergarten Reforms to provide free kinder at our six kindergarten services across the shire. It means that we are helping to ensure every child in the Surf Coast Shire has the opportunity to go to kinder, regardless of their family's financial situation, and it helps make women's return to work easier.**

## City of Greater Geelong



The City of Greater Geelong is a local government serving a population of approximately 270,766 (2021). The City of Greater Geelong is Victoria's largest regional municipality. Located 75 kilometres south-west of Melbourne, the municipality covers an area of 1,252 square kilometres, comprising suburban, coastal and country areas.

The community vision: 'By 2047, Greater Geelong will be internationally recognised as a clever and creative city-region that is forward looking, enterprising and adaptive, and caring for its people and environment'.

Our goal is to create an inclusive, sustainable, and values-led organisation that puts our community and customers first and makes it easier to access City services and information.

**Our FIAP commitments are designed to impact on many areas of our local community, either through our Vital Communities Program, by reducing gambling harm or by further educating our own staff. We are committed to supporting the financial wellbeing of the Geelong community.**





## Barwon Health



Formed in 1998, Barwon Health is one of the largest and most comprehensive regional health services in Australia, providing care at all stages of life and circumstance.

With more than 7,100 staff, Barwon Health is one of Australia's largest regional employers and the largest employer in Geelong.

Barwon Health provides a comprehensive range of services for everyone who needs care, regardless of their financial status or the location of their usual residence.

As the regional health service, Barwon Health provides leadership and tertiary referral services across the Barwon Southwestern Region.

**As one of the region's largest employers, many of whom are women, one of our FIAP commitments is focused on how we can better support the financial capability of our people, which given our size, will then impact significantly on the financial wellbeing of the broader region.**

## Barwon Water



Barwon Water (Barwon Region Water Corporation) is Victoria's largest regional urban water corporation.

Supporting regional prosperity by providing excellence in water, sewerage and recycled water services to their customers and the community for more than 110 years.

**Our commitment to FIAP remains focused on our customers and the support we can provide those currently experiencing financial hardship. We are proud of the work we have already undertaken in this space and look forward to continuing our proactive approach to the financial wellbeing of our customers and the broader community.**

## The Times News Group



The Times News Group is a hyper-local community media outlet across print, digital and social channels. It prints more than 65,000 free newspapers weekly on a Friday across selected parts of regional Victoria, including Geelong region publications such as the Surf Coast Times, Geelong Times, Bellarine Times, and the Golden Plains Times. These hardcopy newspapers are complemented with digital news assets including dedicated local websites and Facebook pages.

The Times News Group is passionate contributor to local communities and the support of local non-for-profit organisations and community sporting clubs and is based in Torquay.

**One of our FIAP commitments is to be a strong voice throughout the region regarding not only this Financial Inclusion Action Plan, but the delivery of financial capability news and education, and highlighting the work of FIAP members as they drive action to enhance the regions financial resilience and wellbeing.**

## Bethany Group



The Bethany Group is the parent organisation of Bethany Community Support and Bethany Kindergarten Services. Providing community support and educational services to children, families, and individuals for more than 150 years in the Barwon region and western Victoria.

With more than 40 community support services and 22 kindergartens, the organisation is working together to meet the changing needs and aspirations of people in their communities.

**Our FIAP commitments focus on the reduction of gambling harm across the region, including education and awareness training to those most vulnerable to the impacts of gambling and its promotion.**



# The Build FIAP Journey

The Geelong Region Build FIAP comprises both new and existing organisations who have made a commitment to advance financial wellbeing and resilience in the Geelong Region.

This FIAP acknowledges that each organisation is at a different stage of progression, due in part to our pioneer members involvement in the Geelong Foundation FIAP, while our new members organisations are starting out on the FIAP journey.



## Foundation FIAP

A 12-month commitment to explore an organisation's role in financial wellbeing, and begin to build organisational capacity.

## Build FIAP

A two to three year commitment to further an organisation's vision, increase focus on measurable outcomes and demonstrate leadership actions.

## Extend FIAP

For organisations ready to take a leadership role in advocating for and influencing broader systems change.

## Build FIAP

### Leadership Actions:

Represent deeper, more significant commitments to financial inclusion.

+

### Core Commitments:

Comprise actions that will be embedded into future business-as-usual practise, based on learnings from the Foundation FIAP.

## Products & Services

- > Hardship
- > Savings
- > Credit
- > Insurance
- > Usage and spending
- > Access
- > Prevention
- > Targeting
- > Communication

## Financial Capability

- > Financial wellbeing in the workplace
- > Enhance financial capability
- > Partner for capability
- > Behaviour

## Understanding Financial Vulnerability

- > Evidence
- > Staff understanding
- > Decision-making
- > Advocate
- > Cooperate
- > Collaborate for understanding

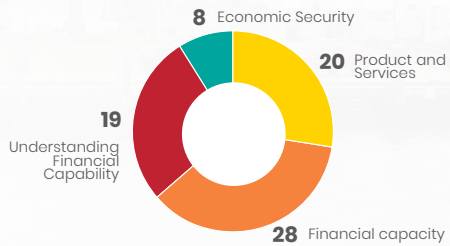
## Economic Security

- > Economic security for staff
- > Direct employment
- > Employment support
- > Education
- > Procurement
- > Housing
- > Equality

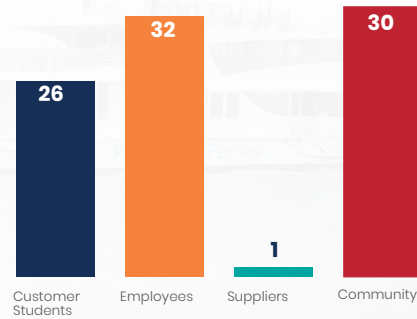


# Collective Actions, Driving Change Through Practical Actions

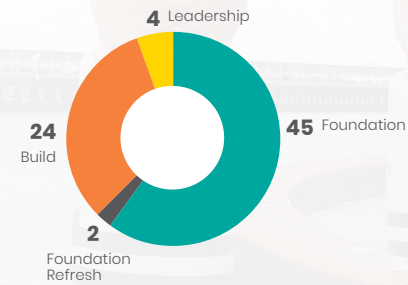
## FIAP Action Areas



## Stakeholder Groups



## Action Level



The Build FIAP consists of Leadership Action + Core Commitment Actions, for the purpose of this plan, and to recognise the various stages of progress the actions have been categorised each action as either 'foundation', 'foundation refresh', 'build' or 'leadership' actions.

## Core commitment actions

Note: Number of actions displayed are more since they overlap across core commitments

Products & Services	Financial Capability	Understand Financial Vulnerability	Economic Security
Hardship	Financial Wellbeing in the Workplace	Evidence	Economic Security for Staff
Savings	Enhance Financial Capability	Staff Understanding	Direct Employment
Credit	Partner for Capability	Decision Making	Employment Support
Insurance	Behaviour	Advocate	Education
Usage & Spending		Co-operate	Procurement
Access		Collaborate for Understanding	Housing
Prevention			Equality
Targeting			
Communication			



# Geelong Region FIAP Leadership Actions

A leadership action is identified as an action that:

- > can have a positive impact on the financial wellbeing of the local community
- > aligns to organisations strategic direction
- > tells a story of financial wellbeing or forming 'case studies' to encourage further work in this space
- > deepens impact on the community with a clear measurement approach
- > has dedicated resourcing in addition to the business-as-usual practices
- > has multiple beneficiaries

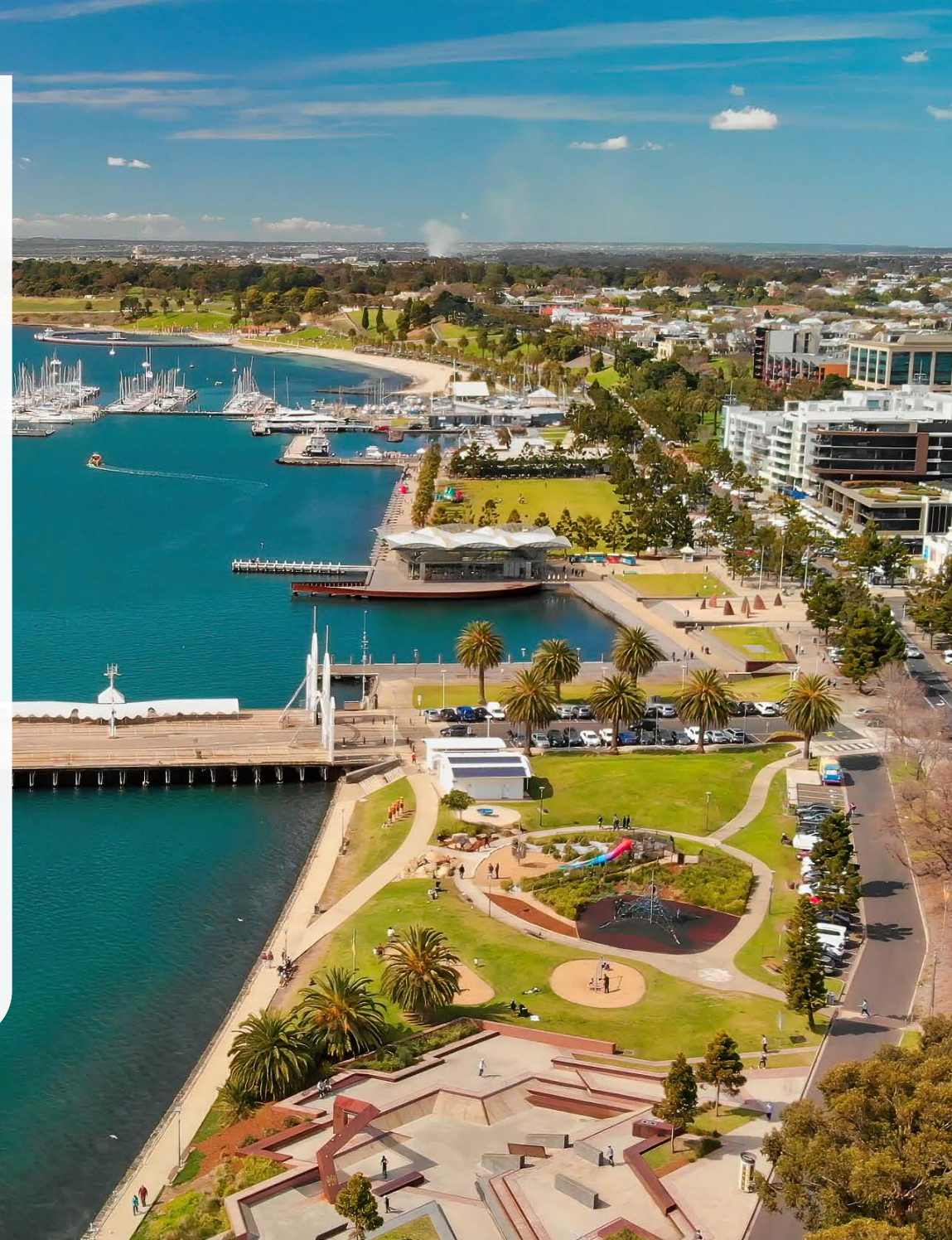
**This plan has 4 Leadership Actions focusing on 2 primary areas:**

## 1. Employee Wellbeing

## 2. Capability Building Resources

These leadership actions aim to address the pressures of increased cost of living and its impact on the mental health and wellbeing of employees and the greater community by ensuring that the learnings from the individual organisations create a pathway for others to take action and opens up new collaboration opportunities.

By creating shared resources across organisations, it reduces the need for duplication, provides cost effective tools, and highlights the benefits of collective action of this place-based approach.





## WorkSafe Victoria:

As part of WorkSafe Victoria's commitments during the Geelong Foundation FIAP, they conducted research to build a deeper understanding of the impact on employees who have experienced financial wellbeing challenges. Through this they identified a need for a financial wellbeing program that provides personalised, individual advice, available to all employees, that is confidential and independent, raises awareness and opens conversations about financial wellbeing and supports employees with setting achievable goals and making substantial changes. This work led to the establishment of the **WorkSafe Victoria Financial Wellbeing Program**; this program has been successful in enhancing the financial capabilities of their employees, particularly women.

**WorkSafe Victoria's leadership action is aimed at collaborating with other FIAP members, to explore the utilisation and delivery of WorkSafe Victoria's Financial Wellbeing Program, by other organisations throughout Geelong.** The sharing of tools, resources and delivery methods can have a legacy across the region in enhancing financial capability.

Action Area	Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe
Financial Capability	Customers Employees	Engage with selected Geelong FIAP members including the TAC, Barwon Health, and others in exploring the utilisation and delivery of the WorkSafe Victoria - Financial Wellbeing Program framework as part of their own organisation's employee wellbeing programs (E.g., packaging up the program/sharing tools and templates).	<ul style="list-style-type: none"> <li>&gt; Engage with senior management of selected FIAP members.</li> <li>&gt; Provide all content, templates, presenters, structure and evidence regarding the utilisation and effectiveness of the WorkSafe Victoria - Financial Wellbeing Program.</li> <li>&gt; Support implementation as required.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved financial capabilities.</li> <li>&gt; Increase in financial inclusion (access to products and services).</li> <li>&gt; Reduced economic inequalities (including gender gap).</li> </ul>	WorkSafe Victoria	June 2024

## Bethany Group:

As a pioneer Geelong Region FIAP member, Bethany has focused its financial wellbeing actions towards the minimisation of gambling harm across the Geelong Region. With parts of the region having a significant number of pokie machines, and the increased participation of predominantly young men in online sports betting; gambling can have a significant impact on the financial wellbeing of individuals, but also others.

**Bethany's leadership action will see them engage and collaborate with councils, and local businesses across the Geelong Region to support the development of polices and actions to reduce the risk of harm from gambling for employees and workplaces.** From simple actions like promoting gambling help lines in conjunction with a football tipping competition, to developing a gambling workplace policy, Bethany's impact will be substantial in this space, with outstanding measurable outcomes given the gambling losses that already exist within the region.

Action Area	Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe
Products and Services	Community	Engage and partner with Geelong Regional Businesses to increase awareness and support the implementation of specific gambling policy to enhance employee wellbeing.	<ul style="list-style-type: none"> <li>&gt; Work with local business to explore opportunities to create awareness of specific business Gambling Harm Policies.</li> <li>&gt; Leverage business forums to raise awareness and promote case studies.</li> <li>&gt; Establish relationships with local business and support the implementation of policy.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> <li>&gt; Collective actions become industry norms.</li> </ul>	Bethany	March 2024

# Deakin University:

Another Geelong region FIAP pioneer, Deakin University have been at the forefront of driving financial wellbeing capability and support programs for both their employees and students.

**An extension of this work in 2023 will be the implementation of the Nursing Degree start up grants to enhance the financial wellbeing of nursing students across their university.** This support scheme is an equity initiative funded by a Commonwealth Government grant via the Higher Education Participation and Partnership Program (HEPPP) to help increase access, participation, and success of domestic undergraduate students from low socio-economic status (SES) backgrounds, persons from regional and remote areas, and Indigenous persons. Funding to support nurses for previously unpaid placements will also be available from Deakin University via their 'Work Integrated Learning' grants.

Action Area	Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe
Products and Services	Students	Implement Nursing Degree 'start up' grants to enhance the financial wellbeing of nursing students by supporting initial costs, and funding placement roles through Work Integrated Learning grants which were previously unpaid.	<ul style="list-style-type: none"> <li>&gt; Budget approved.</li> <li>&gt; Awareness of funding availability.</li> <li>&gt; Funding program implemented.</li> <li>&gt; Impact evaluation undertaken with recipients.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased ability to meet current financial needs and expenses.</li> <li>&gt; Policies, processes &amp; actions implemented to address economic inequality.</li> <li>&gt; Increase in financial inclusion (access to products and services).</li> <li>&gt; Increase in financial freedom.</li> <li>&gt; Reduced economic inequalities (including gender gap).</li> </ul>	Deakin University	March 2023

# Give Where You Live:

Since 1954, the Give Where You Live Foundation has been a driving force for social change across the Geelong Region. With the goal of building a better, fairer society, the Foundation dedicates its work to creating opportunities and removing barriers to ensure that every member of the Geelong Region community can not only survive but thrive. This approach has made them a valuable member of the Geelong Region FIAP, with their Money Talks initiative from the Foundation FIAP being an outstanding success.

**The Money Talks resource will now be delivered across half the Geelong Region FIAP member organisations to enhance member organisation employee's ability to identify financial hardship and customer experiencing financial vulnerability.** This initiative will also support employees to provide enhanced referral information and support to those people most in need. This leadership action not only demonstrates enhanced collaboration but will also create a legacy for the region.

Action Area	Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe
Financial Capability	Employees Community	Lead the exploration of both a FIAP member joint funding approach, or an external grant application for further resourcing support to continue to maintain the 'Money Talks' online resource beyond the current internal funding allocation, to ensure referral details remain current and up to date.  This is inclusive of human resourcing to deliver resource content within a face-to-face environment for frontline, client facing staff to better equip them to support their customers or clients facing financial hardship.	<ul style="list-style-type: none"> <li>&gt; Engage with FIAP members to finalise support and proposed project outcomes.</li> <li>&gt; Engage and apply for grant funding via identified avenues or gain support from FIAP member regarding a delivery and business model.</li> <li>&gt; Meet grant and project obligations.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Increase in targeted and scalable resources to build financial capabilities.</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers, and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> <li>&gt; Improved financial capabilities.</li> </ul>	Give Where You Live	December 2023



# Products and Services

We will ensure that our products and services are safe, affordable, and meet the needs of our customers, employees, and the broader community.

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Customers Community	Revise and adopt new hardship policy, and actively seek to increase awareness of hardship support available through the city, especially among priority populations (Vital Communities, Social Equity Framework, Gender + Impact Assessments).	<ul style="list-style-type: none"> <li>&gt; Undertake a review and update of the City of Greater Geelong (COGG) Hardship Policy.</li> <li>&gt; Determine priority groups for whom the hardship policy may apply.</li> <li>&gt; Drive awareness of newly developed hardship policy through COGG led communication channels.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Policies, processes &amp; actions implemented to address economic inequality.</li> </ul>	City of Greater Geelong	July 2024	Hardship Staff Understanding
Community	Engage with each G21 local government authority to explore and implement a gambling policy to support employee wellbeing (internal) and their broader G21 community (externally).	<ul style="list-style-type: none"> <li>&gt; Engage and consult with each local government agency within the G21 region.</li> <li>&gt; Review, document and share existing policy development within Geelong as a case study.</li> <li>&gt; Collate and articulate gambling harm impact with specific LGA and the impact on financial wellbeing.</li> <li>&gt; Support and contribute to the development of policy.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Policies, processes &amp; actions implemented to address economic inequality.</li> <li>&gt; Advocacy for policy and regulatory change.</li> <li>&gt; Collective actions become industry norms.</li> </ul>	Bethany	June 2023 December 2023 June 2025	Prevention Financial Wellbeing in the Workplace Partner for Capability Economic Security for Staff
Customers Community	Enable individuals on a low income to access a microfinance no interest loan for a primary vehicle.	<ul style="list-style-type: none"> <li>&gt; Process applications via a financial conversation and have loans successfully approved and disbursed</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing).</li> <li>&gt; Improved access to appropriate financial products and services.</li> </ul>	Good Money	Ongoing	Access Advocate Collaborate for Understanding
Customers Employees Community	Enhance business referral opportunities by building stronger business networking partnerships between Good Money and the Geelong business community.	<ul style="list-style-type: none"> <li>&gt; Participate in forums such as the Geelong Food Assistance meetings, COGG 'Vital Communities' working groups.</li> <li>&gt; Initiate and speak to specific groups in the Geelong Region about Good Money supports and services.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved access to appropriate financial products and services.</li> </ul>	Good Money	Ongoing	Credit Access Financial Wellbeing in the Workplace Partner for Capability

## Products and Services

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Customers	Develop and deliver a financial capability training module into the Headspace "work and study" vocation program.	<ul style="list-style-type: none"> <li>&gt; Module/template around financial capability for young people.</li> <li>&gt; Pilot of module to Youth Reference Group and staff for feedback.</li> <li>&gt; Collate feedback for review.</li> <li>&gt; Review and amend module.</li> <li>&gt; Module/template finalised for implementation into regular use.</li> <li>&gt; Upload module/template to Best Practice system to enable collaborative approach to financial capability oversight.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; Increased financial capability of individuals.</li> </ul>	Headspace Geelong	March 2024	Targeting Enhance Financial Capability Education
Customers	Explore opportunities to deliver the financial capability module within other selected mental health programs.	<ul style="list-style-type: none"> <li>&gt; Review module used in 'work and study' vocation program and explore options to adapt to other programs.</li> <li>&gt; Make recommendation for suitability across programs.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; Increased financial capability of individuals.</li> </ul>	Headspace Geelong	March 2024	Enhance Financial Capability Education
Customers Employees Community	<p>Develop and share recipes for customers that follow nutritional guidelines and enable better management of the cost of food.</p> <p>Increase individual's food choices and knowledge of nutritious options for everyday consumption.</p> <p>Increase customers' confidence to experiment with foods and food groups (cheaper and more nutritious options).</p>	<ul style="list-style-type: none"> <li>&gt; Recipes developed and shared with customers.</li> <li>&gt; Increase in variety of food used by customers.</li> <li>&gt; Customers better able to manage food budget.</li> <li>&gt; Capture feedback from customers.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increase in targeted and scalable resources to build financial capabilities.</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing).</li> </ul>	Geelong Food Relief Centre	September 2023	Usage and Spending Prevention
Students	Maintain Deakin students 'employment ready' grants scheme which aims to better prepare students for future employment opportunities through financial assistance and career guidance.	<ul style="list-style-type: none"> <li>&gt; Continued budget allocation towards grant schemes.</li> <li>&gt; Improved awareness and growth in uptake of grants with students.</li> <li>&gt; Measurements of effectiveness of employment ready grants and student employment outcomes.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; Increased ability to meet current financial needs and expenses.</li> </ul>	Deakin University	Ongoing	Hardship Direct Employment Education
Students	Raise awareness and knowledge of the Deakin University - Residential Services Hardship Program including Deakin's Safety Net Program.	<ul style="list-style-type: none"> <li>&gt; Engagement with Deakin Residential Services and the Deakin marketing team to identify promotional channels.</li> <li>&gt; Digital engagement strategy to disseminate information.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Improved access to appropriate financial products and services.</li> <li>&gt; Increased ability to meet current financial needs and expenses.</li> </ul>	Deakin University	Ongoing	Hardship Access Education Housing



## Products and Services

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Community	Support young Australians from low socioeconomic, regional and remote and Aboriginal and Torres Strait Islander backgrounds to stay engaged with schooling and ultimately to improve their access to and participation in tertiary education through the provision of bursary support by the University for students enrolled at St Josephs College and Sacred Heart College.	<ul style="list-style-type: none"> <li>&gt; Continued budget allocation towards grant schemes.</li> <li>&gt; Improved awareness and growth in uptake of grants with students.</li> <li>&gt; Measurements of effectiveness of bursaries and student aspiration outcomes.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; Increased ability to meet current financial needs and expenses.</li> </ul>	Deakin University	Ongoing	Hardship Education
Employees Students	Improve awareness of assistance available for students and staff experiencing financial hardship to increase engagement of the College's assistance programs.	<ul style="list-style-type: none"> <li>&gt; Provide information for HR team to share with staff who may require financial literacy education and/or support.</li> <li>&gt; Support I&amp;D team and provide training to identify students whose families may require financial assistance.</li> <li>&gt; Promote FIAP program at all opportunities, where appropriate.</li> <li>&gt; Include FIAP program information in new staff induction packs.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> </ul>	Sacred Heart College	Ongoing	Hardship Access Communication
Students	Review Sacred Heart College financial support for families facing significant financial challenges and remove the systemic barriers for inclusion and access to a Catholic education.	<ul style="list-style-type: none"> <li>&gt; Review current support mechanisms for families to assess current impact.</li> <li>&gt; Identify current barriers to inclusion and access.</li> <li>&gt; Implement review outcomes and enhance accessibility.</li> <li>&gt; Enhance the promotion and engagement with partners regarding the Sacred Heart College Inclusion and Diversity scholarship program.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> <li>&gt; Policies, processes &amp; actions implemented to address economic inequality.</li> </ul>	Sacred Heart College	Ongoing	Hardship Access Communication
Students	Review language in credit and collections correspondence as an ongoing process and update where appropriate to ensure it is more inclusive and supportive to families in need.	<ul style="list-style-type: none"> <li>&gt; Reviewed and updated family communication materials regarding credit and collections.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> </ul>	Sacred Heart College	Ongoing	Hardship Communication
Customers Community	Opt-in and implement the Victorian Government's 'Best Start, Best Life Kindergarten Reforms' in order to provide 3 and 4 year olds free kinder across all council delivered kindergarten services.	<ul style="list-style-type: none"> <li>&gt; Create community awareness regarding program implementation, particularly with more vulnerable families.</li> <li>&gt; Drive enrolment uptake and ensure accessibility.</li> <li>&gt; Develop and implement employment strategy aimed at supporting the re-engagement of female kindergarten teachers.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved social, community and government support.</li> <li>&gt; Increase in financial inclusion (access to products and services).</li> <li>&gt; Reduced economic inequalities (including gender gap).</li> </ul>	Surf Coast Shire	February 2023	Partner for Capability Direct Employment Education Equality

## Products and Services

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Customers Community	Undertake a self assessment and refinement of existing debt collection procedures and hardship policy for Surf Coast Shire residents to better reflect our commitment to the financial wellbeing of our community.	<ul style="list-style-type: none"> <li>&gt; Seek input from community members regarding current hardship policy implementation.</li> <li>&gt; Review all refine debt collection policy and processes, including other LGA approaches.</li> <li>&gt; Review all refine hardship policy and processes, including other LGA approaches.</li> <li>&gt; Ensure community awareness and understanding.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Policies, processes &amp; actions implemented to address economic inequality.</li> </ul>	Surf Coast Shire	November 2023 November 2024	Hardship Advocate
Students	Continue to deliver financial need bursary program aimed at supporting families experiencing financial stress or hardship, to ensure continuity of education for their children.	<ul style="list-style-type: none"> <li>&gt; Community partnership aimed at drive awareness and engagement of bursary program.</li> <li>&gt; Continued development and implement program.</li> <li>&gt; Annual review of program and impacts</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increase in targeted and scalable resources to build financial capabilities.</li> <li>&gt; Increased ability to meet current financial needs and expenses;</li> </ul>	St Joseph's College Geelong	Ongoing	Hardship Education
Customers Students	Explore and review current student hardship policy and payment options to decrease financial stress and improve the education experience.	<ul style="list-style-type: none"> <li>&gt; Review current student hardship policy and payment options associated with student education.</li> <li>&gt; Consult with students and other educational institutions.</li> <li>&gt; Develop and implement recommendations.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Improved access to appropriate financial products and services.</li> </ul>	Gordon Tafe	June 2024	Hardship Communication
Customers Employees	Establish an internal working party to undertake an organisation wide audit and self assessment regarding existing financial wellbeing initiatives by and connected to the Golden Plains Shire.	<ul style="list-style-type: none"> <li>&gt; Establish working party via an EOI.</li> <li>&gt; Complete self assessment and audit of all 'financial wellbeing' activities currently undertaken.</li> <li>&gt; Undertake gap analysis to identify any future opportunities.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> </ul>	Golden Plains Shire	June 2023 June 2024	Hardship Enhance Financial Capability Staff Understanding



## Barwon Water Customer Support Program

Barwon Water initiative regarding debt collection and their proactive approach to the financial wellbeing of their customers.

In line with commitments to customers in our Strategy 2030, Barwon Water is always seeking to keep our bills as low as we can. We also offer a range of support programs to our customers experiencing financial vulnerability to help them pay their bills.

A key action for Barwon Water in the Geelong Region's 'foundation' FIAP, was to proactively connect more customers with our payment support options, through empathetic and effective conversations with our outbound calling team.

We regularly see the positive outcomes of this focus. Recently, one of our team spoke to a customer experiencing family violence, who needed to rapidly vacate their property.

The customer owed over \$950 on their account and were very unsure about how they could pay, given their

challenging life situation. They were also overwhelmed at the thought of the outstanding balance continuing to increase.

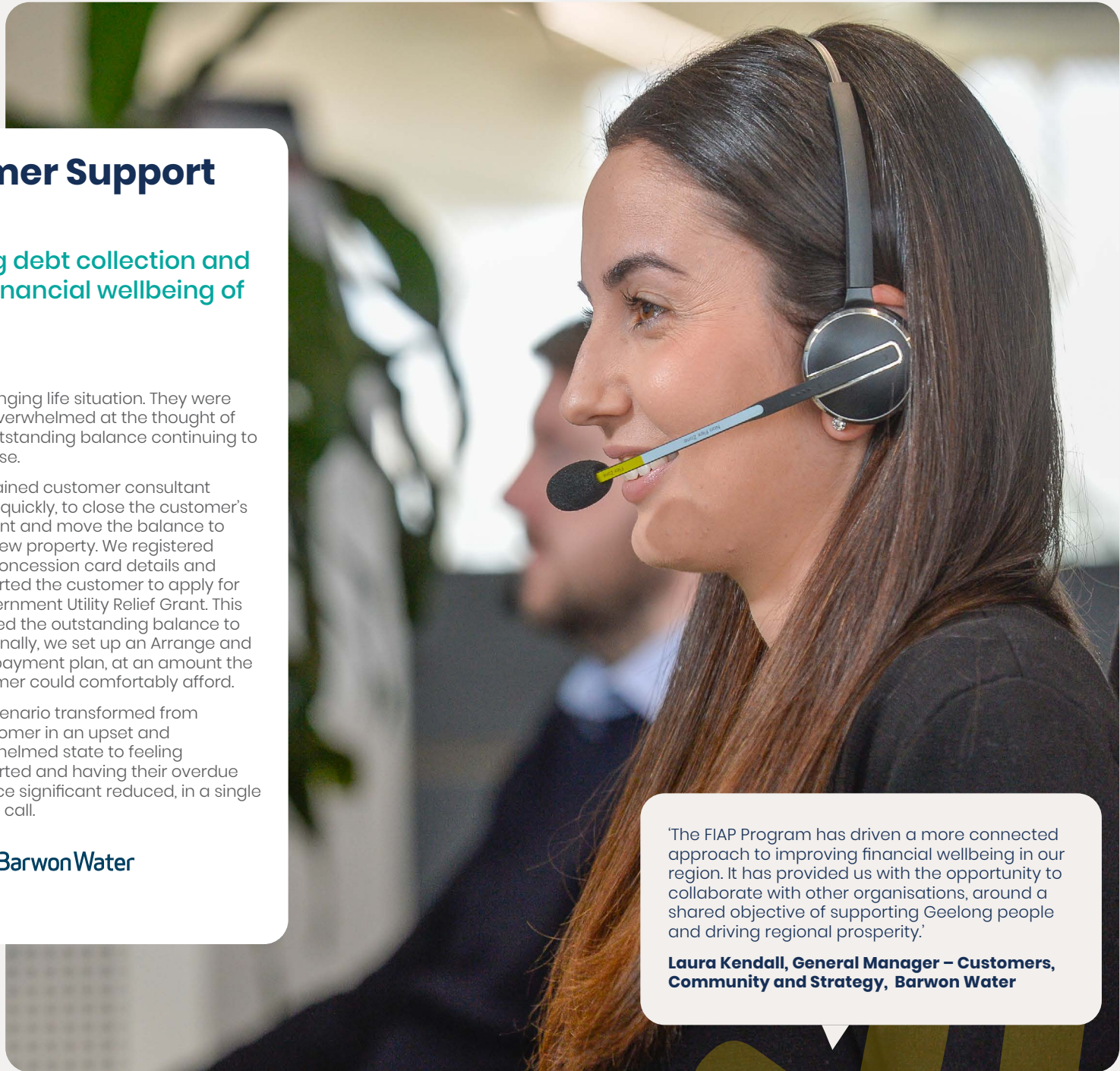
Our trained customer consultant acted quickly, to close the customer's account and move the balance to their new property. We registered their concession card details and supported the customer to apply for a government Utility Relief Grant. This reduced the outstanding balance to \$150. Finally, we set up an Arrange and Save payment plan, at an amount the customer could comfortably afford.

The scenario transformed from a customer in an upset and overwhelmed state to feeling supported and having their overdue balance significant reduced, in a single phone call.



'The FIAP Program has driven a more connected approach to improving financial wellbeing in our region. It has provided us with the opportunity to collaborate with other organisations, around a shared objective of supporting Geelong people and driving regional prosperity.'

**Laura Kendall, General Manager – Customers, Community and Strategy, Barwon Water**



# Financial Capability

We will build the financial capability of our customers and employees to improve financial behaviours.

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Employees	Explore opportunities to empower women employees' financial wellbeing as part of Barwon Health Employee Induction program, i.e. include education and information sessions that support the development of financial capability and independence, foster financial security from the start of their career.	<ul style="list-style-type: none"> <li>&gt; Explore possible support resources or delivery partners in the space of financial capability and independence for women e.g. Good Shepherd.</li> <li>&gt; Explore delivery methods given the challenges of professional development in the health care environment.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased financial capability of individuals.</li> <li>&gt; Improved financial capabilities.</li> <li>&gt; Increased control of finances.</li> </ul>	Barwon Health	March 2025	Financial Wellbeing in the Workplace Enhance Financial Capability Partner for Capability Equality
Employees	Incorporate Financial Wellbeing as a component of Barwon Health Employee Wellbeing Program.	<ul style="list-style-type: none"> <li>&gt; Review the Worksafe Victoria Financial Wellbeing Program given its success and its ability to be applied in other industries.</li> <li>&gt; Provide information sessions in collaboration with Employee Super Funds or independent support services that ensure integrity with the approach.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing).</li> </ul>	Barwon Health	March 2025	Enhance Financial Capability Partner for Capability
Employees	Identify priority staff groups and deliver tailored financial capability sessions to improve financial awareness and wellbeing.	<ul style="list-style-type: none"> <li>&gt; In consultation with leaders, identify priority staffing groups and topics.</li> <li>&gt; Engage providers to deliver training and information sessions on financial capability and wellbeing topics.</li> <li>&gt; Complete review to determine any potential further training requirements.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; Increased financial capability of individuals.</li> </ul>	City of Greater Geelong	December 2023	Financial Wellbeing in the Workplace Enhance Financial Capability
Customers Employees Community	Improve the capability of frontline staff including within Family Services and relevant Customer Service teams to enhance their knowledge and awareness so they can identify signs of financial stress, and make appropriate referrals to other support services.	<ul style="list-style-type: none"> <li>&gt; Engage with COGG leadership to support training delivery.</li> <li>&gt; Engage with Give Where You Live to facilitate training sessions.</li> <li>&gt; Deliver 'Money Talks' training session to identified staff.</li> <li>&gt; Complete review to explore any further opportunities e.g. community care, leisure services.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality).</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> </ul>	City of Greater Geelong	December 2023	Hardship Access Enhance Financial Capability Staff Understanding



## Financial Capability

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Community	In partnerships with FIAP members, target at-risk employee segments to deliver gambling harm education, and referral support.	<ul style="list-style-type: none"> <li>&gt; Work closely with FIAP members to identify potential employee/student cohorts more vulnerable to gambling harm than others.</li> <li>&gt; In partnership with each business deliver gambling harm and awareness education sessions.</li> <li>&gt; Explore appropriate referral pathway education for organisational front line staff.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality).</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> </ul>	Bethany	December 2023	Prevention Targeting Financial Wellbeing in the Workplace Partner for Capability
Employees	Provide professional development training to broaden financial assistance services for Good Money clients.	<ul style="list-style-type: none"> <li>&gt; Improved knowledge and skills of local resources i.e. Money Talks (GWYL).</li> <li>&gt; Reviewed referral pathways for clients.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality).</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> </ul>	Good Money	Ongoing	Partner for Capability Staff Understanding Advocate Co-operate
Community	Build stronger relationships with Geelong Primary and Secondary School Welfare Officers (or equivalent) across the region to enhance possible support opportunities to vulnerable families particularly in the space of school uniforms/school supplies.  Promote the NILs program to Geelong Primary and Secondary schools through appropriate channels.	<ul style="list-style-type: none"> <li>&gt; Relationships developed with key stakeholders.</li> <li>&gt; Attend and present at regional education network.</li> <li>&gt; Identified avenues to promote NILs across the Geelong Regional school community.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved access to appropriate financial products and services.</li> </ul>	Good Money	Ongoing	Communication Partner for Capability
Customers Employees	Deliver education/awareness training for Headspace clinicians to better identify financial stress within young people and support where appropriate via financial wellbeing referral pathways across the Geelong region.	<ul style="list-style-type: none"> <li>&gt; Work and Study (WAS) Team develop and share presentation to headspace Geelong team around anecdotal observations of financial capability and impacts of financial stress on young people and referral pathways.</li> <li>&gt; Headspace Geelong Clinicians to build on knowledge around awareness of financial stress and referral pathways.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> </ul>	Headspace Geelong	March 2024	Targeting Enhance Financial Capability Staff Understanding

## Financial Capability

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Employees	In line with the TAC's 'Inclusion and Diversity Action Plan', TAC will deliver education sessions aimed at enhancing the financial capability of our staff, with a particular focus on women.	<ul style="list-style-type: none"> <li>&gt; Engage with suitable providers, including aligned superannuation fund.</li> <li>&gt; Explore of the WorkSafe Employee Financial Wellbeing Program and potential cross delivery model.</li> <li>&gt; Provide resourcing to support challenges related to later-in-life homelessness, with a particular focus on women.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increase in targeted and scalable resources to build financial capabilities.</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increased financial capability of individuals.</li> </ul>	TAC	March 2024	Financial Wellbeing in the Workplace Enhance Financial Capability Staff Understanding Education
Employees	Enhance the capability of selected client-facing staff through professional development to allow staff to better identify if financial stress is a challenge, and where further financial support/referral opportunities exist.	<ul style="list-style-type: none"> <li>&gt; Provide webinars regarding financial wellbeing and referral pathway opportunities.</li> <li>&gt; Engage with GWYL regarding the utilisation and promotion of the 'Money Talks' resource for selected staff.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> </ul>	TAC	December 2023	Hardship Enhance Financial Capability Partner for Capability
Customers	Review current financial capability information and resources which are provided to lump sum recipients.	<ul style="list-style-type: none"> <li>&gt; Review current communications and resourcing supplied to lump sum recipients.</li> <li>&gt; Explore the implementation of financial wellbeing and literacy information as part of ongoing recipient support.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Increase in targeted and scalable resources to build financial capabilities.</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; Increased financial capability of individuals.</li> </ul>	TAC	March 2024	Hardship Usage and Spending Targeting Enhance Financial Capability Partner for Capability
Community	Advocate for the improvement of 'financial wellbeing' throughout the Geelong region by facilitating the promotion of financial capability 'education and support' content supplied by Geelong Regional FIAP members, and FIAP supporters.	<ul style="list-style-type: none"> <li>&gt; In partnership with Geelong FIAP members, promote and distribute financial wellbeing content and financial capability education.</li> <li>&gt; Delivered progress updates and case studies on behalf of FIAP members to support awareness of member involvement and action delivery.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality).</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased awareness of FIAP program and its goals.</li> </ul>	Times News Group	Ongoing	Communication Advocate Collaborate for Understanding



## Financial Capability

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Customers Employees	Deliver education/awareness training to GFRC volunteers to support customers with financial support referral pathway opportunities if appropriate.	<ul style="list-style-type: none"> <li>&gt; Engage with GWYL in the delivery of a 'Money Talks' session with volunteers.</li> <li>&gt; Ensure the approach is designed to support volunteers in their existing conversations with customers.</li> <li>&gt; Seek feedback from volunteers regarding the resource.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> </ul>	Geelong Food Relief Centre	March 2024	Targeting Enhance Financial Capability Staff Understanding
Employees	Improve the capability of case managers to identify potential financial stress challenges for clients, and where further financial wellbeing referral opportunities exist.	<ul style="list-style-type: none"> <li>&gt; Undertake current assessment of case manager skills related to financial wellbeing and inclusion.</li> <li>&gt; Engage with GWYL to deliver appropriate training to case managers.</li> <li>&gt; Engage with financial support networks.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> </ul>	MatchWorks	December 2023	Hardship Targeting Enhance Financial Capability Staff Understanding
Employees	Deliver financial capability training for all staff.	<ul style="list-style-type: none"> <li>&gt; Engagement with Good Shepherd regarding the delivery of financial capability training for student facing staff.</li> <li>&gt; Training delivered and impact of training reviewed.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased financial capability of individuals.</li> <li>&gt; Improved access to appropriate financial products and services.</li> </ul>	Deakin University	June 2024	Enhance Financial Capability Partner for Capability Staff Understanding
Employees	Implement an 'Employee Financial Capability and Wellbeing' education program, in line with existing employee professional development opportunities. This may also include specific focus on employee gambling policy development and education.	<ul style="list-style-type: none"> <li>&gt; Seek feedback from staff regarding potential gaps or focus areas regarding their financial capability.</li> <li>&gt; Engage with partners (if required) to deliver financial capability education opportunities.</li> <li>&gt; Review training and seek participant feedback.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased financial capability of individuals.</li> </ul>	Surf Coast Shire	June 2024	Usage and Spending Financial Wellbeing in the Workplace Enhance Financial Capability Partner for Capability
Students	Deliver education and awareness training for front-line staff (admissions / welfare) to identify financial stress within college families or carers.  Using the same resources, review communication and language regarding information provided to hardship recipients to provide further support.	<ul style="list-style-type: none"> <li>&gt; Engage with GWYL regarding the delivery of a Money Talks resource and education session.</li> <li>&gt; Deliver session and provide opportunities for appropriate staff to remain networked within this space.</li> <li>&gt; Review current hardship assistance communications to families, and utilise Money Talks resource, include NILS information and awareness.</li> <li>&gt; Identify referral opportunities where appropriate refer families for support in the Geelong Community.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> </ul>	St Joseph's College Geelong	December 2023	Hardship Communication Enhance Financial Capability Partner for Capability Advocate Staff Understanding Collaborate for Understanding

## Financial Capability

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Customers	Partner with other organisations who already work closely with Barwon Water customers experiencing financial hardship and vulnerability, to build financial capability in the community and raise awareness of Barwon Water customer support options.	<ul style="list-style-type: none"> <li>&gt; Continue to identify key community service organisations working closely with potentially vulnerable Barwon Water customers.</li> <li>&gt; Reinstate face to face engagement activities, post pandemic pause.</li> <li>&gt; Deliver face to face engagement sessions with selected community groups, including new arrivals to the region, with language barriers.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increase in targeted and scalable resources to build financial capabilities.</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> <li>&gt; Improved social, community and government support.</li> </ul>	Barwon Water	Ongoing	Prevention Targeting Communication Enhance Financial Capability Partner for Capability
Employees Suppliers	Continue to refine and deliver the WorkSafe - Financial Wellbeing Program to existing WorkSafe employees, including all new starters as part of their induction.	<ul style="list-style-type: none"> <li>&gt; Continue to monitor the delivery of the WorkSafe Financial Wellbeing Program and seek feedback from participants.</li> <li>&gt; Ensure targeted approach to program delivery as part of induction, and for first nation employees.</li> <li>&gt; Evolve program content and delivery partnerships as required.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; Increased financial capability of individuals.</li> <li>&gt; Increased ability to meet current financial needs and expenses.</li> <li>&gt; Planning for future: Increased protective economic supports (e.g. savings, retirement, planning, superannuation, housing).</li> </ul>	WorkSafe Victoria	Ongoing	Financial Wellbeing in the Workplace Partner for Capability Economic Security for Staff
Employees	Exploring the engagement of Geelong workplaces regarding the WorkSafe 'Changing Gears' Program to support employees in readiness for retirement.	<ul style="list-style-type: none"> <li>&gt; Deliver an information session to interested businesses regarding the program.</li> <li>&gt; Follow up and support program implementation as required.</li> <li>&gt; Explore Geelong Chamber of Commerce communication channels.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increase in targeted and scalable resources to build financial capabilities.</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing).</li> </ul>	WorkSafe Victoria	December 2024	Targeting Communication Financial Wellbeing in the Workplace Economic Security for Staff
Employees Community	Continue to promote the Give Where You Live 'GROW' initiative to all FIAP members and the broader Geelong community, with a particular focus on leading 'networking' meetings/workshops which aim to provide a platform for the sharing of the latest 'service' and 'support' opportunities and pathways for vulnerable community members.	<ul style="list-style-type: none"> <li>&gt; Deliver a GROW education session to all FIAP members.</li> <li>&gt; Ensuring FIAP members are aware of the role Give Where You Live plays as the lead of the Social Enterprise Network for the Barwon Region.</li> <li>&gt; Create greater awareness of the Social Enterprise Network including the promotion with region wide publications.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased intra- and inter-sector engagement and collaboration.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> <li>&gt; Improved access to appropriate financial products and services.</li> </ul>	Give Where You Live	Ongoing	Access Communication Financial Wellbeing in the Workplace Partner for Capability



## Financial Capability

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Employees	Provide education sessions to all staff regarding their default superannuation and salary sacrifice opportunities.	<ul style="list-style-type: none"> <li>&gt; Engage with business aligned superannuation provider.</li> <li>&gt; Deliver on education sessions to wstaff.</li> <li>&gt; Seek feedback from staff regarding future educational focus areas.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased financial capability of individuals.</li> <li>&gt; Planning for future: Increased protective economic supports (e.g. savings, retirement, planning, superannuation, housing).</li> </ul>	Gordon Tafe	March 2024	Targeting Financial Wellbeing in the Workplace Enhance Financial Capability Partner for Capability Economic Security for Staff
Customers Students	In conjunction with Bethany, continue to provide gambling education sessions to 'at risk' student cohorts within Gordon Tafe.	<ul style="list-style-type: none"> <li>&gt; Engage Bethany to continue delivering gambling education sessions to selected student cohorts across the school.</li> <li>&gt; Review and explore further gambling education awareness or gambling policy development for The Gordon.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> </ul>	Gordon Tafe	Ongoing	Usage and Spending Targeting Partner for Capability Behaviour
Customers	Engage with Give Where You Live to support the updating of the Money Talks resource to ensure all appropriate Golden Plains Shire financial wellbeing services are current, accurate and available to the community.	<ul style="list-style-type: none"> <li>&gt; Engage with Give Where You Live and in partnership review all existing resources and contacts.</li> <li>&gt; Investigate other potential services providers and any gaps related to details for Golden Plains Shire community members.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> </ul>	Golden Plains Shire	June 2023	Hardship Access Communication Enhance Financial Capability Partner for Capability
Customers Employees	Improve the capability of selected frontline staff to enhance their knowledge and awareness to identify signs of financial stress, and make appropriate referrals to local support services through the delivery of the Money Talks resource and training session.	<ul style="list-style-type: none"> <li>&gt; Engage with Give Where You Live.</li> <li>&gt; Identify appropriate staff to undertake training session.</li> <li>&gt; Deliver on training session.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to (including economic inequality).</li> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> </ul>	Golden Plains Shire	December 2023	Hardship Targeting Communication Enhance Financial Capability Partner for Capability
Employees	Continual commitment to the provision of information sessions and training that support employee financial wellbeing.	<ul style="list-style-type: none"> <li>&gt; Seek feedback from staff regarding potential gaps or focus areas regarding their financial capability.</li> <li>&gt; Engage with partners (if required) to delivery financial capability education opportunities.</li> <li>&gt; Review training and seek participant feedback.</li> <li>&gt; Provide regular employee superannuation information sessions to improve financial competency and confidence in planning for retirement.</li> <li>&gt; Investigate the implementation of Give Where You Live's Loaned Executive program.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased financial capability of individuals.</li> </ul>	Golden Plains Shire	December 2024	Financial Wellbeing in the Workplace Collaborate for Understanding



## WorkSafe Victoria Employee Financial Wellbeing Program

Gina\* describes her first experience of attending a WorkSafe financial wellbeing webinar as a “real eye-opener.”

As one of 68 WorkSafe employees online for the ‘Super Women’ webinar in 2022, Gina became acutely aware she had given no thought to her superannuation.

“I had this sudden sick feeling in my stomach because I realised, I had no super to my name,” recalls Gina.

The ‘Super Women’ financial wellbeing webinar aims to empower women to take positive steps towards ensuring their long-term economic security and is one of a series of weekly webinars WorkSafe provides employees as part of its comprehensive wellbeing program. The WorkSafe wellbeing program is holistic and designed to positively influence individual wellness across the domains of psychological, social and community, physical, financial, and career and intellectual wellbeing.

Prior to beginning her employment at WorkSafe, Victoria’s workplace health and safety regulator, Gina worked part time as a remedial massage therapist. She also studied and was the primary caregiver to her two sons for ten years.

“I first started working at WorkSafe in mid-2022 and my manager would forward through invitations to attend wellbeing webinars,” says Gina. “One of the webinars, ‘Super Women,’ stood out to me, mostly because of a conversation I had with a friend about her super around the same time. It prompted me to step up and learn more.”

WorkSafe’s Wellbeing Manager, Lisa Aitken

says that as an employer, WorkSafe understands the workplace is the ideal setting to provide opportunities to its employees to improve their financial literacy.

“We know that financial challenges can have social, emotional, and economic impacts for the person and their family. By equipping our employees with the knowledge and practical skills to manage their finances, we are supporting them to afford the necessities of life and build a nest egg that can act as a financial buffer when encountering life challenges.” Gina admits that despite her partner’s support and reassurance, she previously felt incredible guilt and anxiety around spending money because she was aware that she was not contributing to her family’s income.

Following the Super Women webinar Gina contacted WorkSafe’s payroll team to start the process of contributing to her superannuation fund.

“I cannot tell you how excited I am to see this nest egg growing. I would never have done that prior to attending the webinar. It has given me a sense of independence and confidence that I never had when it came to finances in the past.”

\*Not the individual’s real name

About WorkSafe

WorkSafe is Victoria’s workplace health and safety regulator. We are also the workplace injury insurer. Our purpose is to reduce workplace harm and improve outcomes for injured workers.





# Understanding Financial Vulnerability

We will make every effort to understand financial vulnerability in our local community and take action to address it.

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Customers	Review and update the client assessment and process (intake) to incorporate the information required to assess early stages of financial stress and identify the clients' current financial wellbeing support structure.	<ul style="list-style-type: none"> <li>&gt; Review intake and assessment processes.</li> <li>&gt; Identify any gaps in the current process regarding any potential link between mental health and financial stress.</li> <li>&gt; Identify if a clients is financially independent or assisted by state trustee or other.</li> <li>&gt; Implement and deliver changes.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Improved access to appropriate financial products and services.</li> <li>&gt; Increase in financial inclusion (access to products and services).</li> </ul>	Barwon Health	March 2024	Hardship Targeting Staff Understanding
Employees	Train selected Barwon Health staff to better understand ways of identifying financial vulnerability with people who may attend a Barwon Health facility, and be aware of and provide information regarding external local community support services.	<ul style="list-style-type: none"> <li>&gt; Provide training options for staff.</li> <li>&gt; Conduct a session utilising the Money Talks resource via GWYL.</li> <li>&gt; Incorporate financial wellbeing resources on staff intranet.</li> <li>&gt; Information regarding community support services for clients.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> <li>&gt; Improved access to appropriate financial products and services.</li> </ul>	Barwon Health	December 2024	Partner for Capability Staff Understanding Co-operate
Community	In partnership with FIAP members, promote gambling harm awareness information and referral pathways for problem gambling support, via region wide publications.	<ul style="list-style-type: none"> <li>&gt; Develop gambling harm and referral pathway content designed for media and community wide publications and supply to them regularly.</li> <li>&gt; Develop gambling harm referral pathway content capable of being utilised within Geelong businesses via employee channels.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> </ul>	Bethany	December 2023	Prevention Enhance Financial Capability Advocate
Community	Create greater awareness of the services provided by Good Money and other NILs providers within the region throughout the Geelong community.	<ul style="list-style-type: none"> <li>&gt; Communication strategy to promote NILS including speaking engagements, networking opportunities, pamphlets, radio, print, and social media.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved access to appropriate financial products and services.</li> </ul>	Good Money	Ongoing	Access Advocate Collaborate for Understanding

## Understanding Financial Vulnerability

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Community	Advocate and support the promotion of the FIAP launch event, including pre and post community messaging via locally based newspapers and digital news channels.	<ul style="list-style-type: none"> <li>&gt; Delivered content in partnership with Good Shepherd regarding;               <ul style="list-style-type: none"> <li>- what is financial wellbeing?</li> <li>- how financial wellbeing can impact our community,</li> <li>- what is FIAP and the role FIAP plays.</li> </ul> </li> <li>&gt; Utilised all Times News Group distribution channels.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality).</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services .</li> <li>&gt; Increased awareness of FIAP program and its goals.</li> <li>&gt; Improved social, community and government support.</li> <li>&gt; Improved financial capabilities.</li> </ul>	Times News Group	April 2023	Communication Advocate Collaborate for Understanding
Community	Provide updates on FIAP's news and progress throughout the greater Geelong region to inform stakeholders and the general public about FIAP and FIAP's work.	<ul style="list-style-type: none"> <li>&gt; Increased awareness of FIAP program goals and intent.</li> <li>&gt; Published news articles related to FIAP's goals and achievements, in partnership with FIAP members.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality).</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased awareness of FIAP program and its goals.</li> </ul>	Times News Group	Ongoing	Communication Advocate Collaborate for Understanding
Employees Community	Improve linkages between MatchWorks and NDIS, by raising internal awareness of eligibility criteria and referral pathways.	<ul style="list-style-type: none"> <li>&gt; Host an NDIS information session with representatives from the NDIA for GenU and Matchworks Staff.</li> <li>&gt; Implement MatchWorks 'tours' for NDIS partners.</li> <li>&gt; Working with MatchWorks NDIS engagement partner to engage with local NDIS partner groups regularly including Barwon OT morning tea, LAC engagement.</li> <li>&gt; Build the capacity of MatchWorks Case Managers, including knowledge of NDIS eligibility criteria and referral options.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality).</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> </ul>	MatchWorks	December 2023	Access Staff Understanding Employment Support
Community	Participate in the 'network of service providers' who meet regularly to ensure up to date and relevant information regarding financial wellbeing support services is being delivered by MatchWorks Case Managers.	<ul style="list-style-type: none"> <li>&gt; Allocate resourcing and representative to attend meetings held and conducted by GWYL.</li> <li>&gt; Manager information flow to case managers and other relevant areas of MatchWorks.</li> <li>&gt; Ensure contribution to 'network' meeting via CSO role.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to financial inclusion, resilience and wellbeing(including economic inequality).</li> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> </ul>	MatchWorks	December 2023	Communication Enhance Financial Capability Advocate



## Understanding Financial Vulnerability

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Student	Undertake research into the current financial inclusion programs provided by Deakin University to determine the impact on the wellbeing of their students and their study.	<ul style="list-style-type: none"> <li>&gt; Research project scope.</li> <li>&gt; Engagement of appropriate researcher.</li> <li>&gt; Research project.</li> <li>&gt; Communication of results and future recommendations.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> <li>&gt; Effective data collection.</li> </ul>	Deakin University	April 2024	Staff Understanding Decision Making
Community	Explore the development of a research project, undertaken by Deakin University regarding the social impact of the 'Build' phase of the Geelong Regional Financial Inclusion Action Plan, inclusive of leading any potential grant application.	<ul style="list-style-type: none"> <li>&gt; Exploration of actions to determine suitability of an impact study, in partnership with the FIAP team.</li> <li>&gt; Engagement with Deakin Research to determine appropriate pathway and possible funding channels if deemed suitable.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved social, community and government support.</li> <li>&gt; Collective actions become industry norms.</li> </ul>	Deakin University	August 2023	Evidence Decision Making Collaborate for Understanding
Employees	<p>Deliver education and awareness training for all staff to better identify financial stress with College families and/or colleagues.</p> <p>Where appropriate, support financial wellbeing referral pathways across the Geelong region.</p>	<ul style="list-style-type: none"> <li>&gt; Engage with Give Where You Live regarding the delivery of a Money Talks resource and education session.</li> <li>&gt; Deliver session and provide opportunities for staff to remain networked within this space.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> </ul>	Sacred Heart College	October 2023	Communication Enhance Financial Capability Staff Understanding Collaborate for Understanding
Community Students	Review student led social justice activities, with a particular focus on capturing, measuring and reporting the impact students have on supporting the needs of families experiencing financial vulnerability.	<ul style="list-style-type: none"> <li>&gt; Capture all student led social justice activities (In line with the social justice curriculum), across a 12- month period as part of a register of activities.</li> <li>&gt; Report on student activity.</li> <li>&gt; Showcase the impact of student lead activities supporting families experiencing financial vulnerability.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased awareness of FIAP program and its goals.</li> <li>&gt; Increased intra- and inter- sector engagement and collaboration.</li> <li>&gt; Advocacy for policy and regulatory change.</li> </ul>	St Joseph's College Geelong	June 2024	Collaborate for Understanding Education

## Understanding Financial Vulnerability

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Customers	Implement strategies to remove and overcome barriers to access for customer segments with other languages, a disability or other special needs.	<ul style="list-style-type: none"> <li>&gt; Facilitate planned and proactive outreach to identified customer segments.</li> <li>&gt; Align outreach with enhanced customer service skill sets.</li> <li>&gt; Ensure Barwon Water customer communication, engagement and resources are inclusive of other languages and special needs.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality).</li> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Effective data collection.</li> <li>&gt; Increase in financial inclusion (access to products and services).</li> </ul>	Barwon Water	December 2024	Access Prevention Targeting Communication
Customers	Improve customer data analysis and range of indicators that help to identify a Barwon Water customer facing financial vulnerability or potential vulnerability, to enable proactive engagement.	<ul style="list-style-type: none"> <li>&gt; Increase data analytical resourcing to better identify indicators of financial vulnerability.</li> <li>&gt; Explore shared approaches with other FIAP members to model data and identify indicators.</li> <li>&gt; Build upon proactive customer engagement strategy.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; FIAP partners commit to data collection.</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; Improved access to appropriate financial products and services.</li> <li>&gt; Increase in financial inclusion (access to products and services).</li> </ul>	Barwon Water	December 2024	Hardship Prevention Targeting Evidence Decision Making Collaborate for Understanding
Customers	Identify and better define customer segments who may face difficulty accessing Barwon Water customer support offerings.	<ul style="list-style-type: none"> <li>&gt; Leverage existing research to understand the structural and circumstantial barriers that are preventing access.</li> <li>&gt; Enhance data capture to identify effected customer segments.</li> <li>&gt; Engage with key stakeholders including Cultura, NDIA, State Government, Essential Services Commission to enhance impact.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality).</li> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; Increase in financial inclusion (access to products and services).</li> </ul>	Barwon Water	June 2024	Access Prevention Targeting Evidence Decision Making
Customers	Improve Barwon Water's front line staff capability to identify customers experiencing financial vulnerability and refer the customer to internal or external support.	<ul style="list-style-type: none"> <li>&gt; Collaborate with FIAP members to potentially embed the Money Talks website, as the key source of information and process for the referral of customers to external support.</li> <li>&gt; Embedding and formalising ongoing support for the Money Talks website including ongoing staff training in using the referral tool.</li> <li>&gt; Provide specialist customer support training for customer facing staff.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; Improved social, community and government support.</li> <li>&gt; Improved financial capabilities.</li> </ul>	Barwon Water	Ongoing	Hardship Targeting Communication Enhance Financial Capability Partner for Capability



## Understanding Financial Vulnerability

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Employees Union Reps	Advocate the need for Financial Wellbeing and Financial Capability training to be provided and implemented within the workplace throughout Geelong and more broadly.	<ul style="list-style-type: none"> <li>&gt; Continue to use the Leadership Victoria Program and networks as a platform to influence.</li> <li>&gt; Present at the Geelong FIAP launch event.</li> <li>&gt; Utilise FIAP media partners in the distribution of content and case studies supporting the value of financial wellbeing in the workplace.</li> <li>&gt; Utilise current WorkSafe business engagement channels.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> <li>&gt; Advocacy for policy and regulatory change.</li> </ul>	WorkSafe Victoria	Ongoing	Hardship Access Financial Wellbeing in the Workplace Enhance Financial Capability
Community	In partnership with Norlane Community Initiative, incorporate a specific data collection elements to better understand financial vulnerability and the current challenges of financial wellbeing throughout the Geelong region as part of the "data conversations" research project.	<ul style="list-style-type: none"> <li>&gt; In partnership, review proposed data collection elements.</li> <li>&gt; Seek support for the collection of data relevant to financial wellbeing and capability.</li> <li>&gt; Review data collected and identify further areas of focus.</li> <li>&gt; Report findings back to all local FIAP members.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality).</li> <li>&gt; FIAP partners commit to data collection.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> <li>&gt; Effective data collection.</li> </ul>	Give Where You Live, City of Greater Geelong	March 2024	Prevention Targeting Communication Partner for Capability Decision Making
Employees Community	<p>As part of the review of the 'Food for Thought' research project undertaken by Give Where You Live (in possible partnership with Deakin University), develop specific survey questions to better understand the financial wellbeing and capability of service provider volunteers.</p> <p>Within this research, explore 'Money Talk' triggers that may force a community member to seek emergency food relief, inclusive of those needing 'immediate', versus those who have longer term food security challenges.</p>	<ul style="list-style-type: none"> <li>&gt; Develop specific questions within the survey to better identify financial wellbeing capability of volunteers, and money talk triggers related to seeking food relief.</li> <li>&gt; Further seek feedback regarding triggers that are leading to short term food relief needs, versus long term food relief support.</li> <li>&gt; Explore outcomes and create recommendations for volunteer education if required.</li> <li>&gt; Explore the transition strategies for long term food relief recipients towards more sustainable food access strategies, to reduce the overuse of immediate food relief services.</li> <li>&gt; Report findings back to all local FIAP members.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality).</li> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing).</li> <li>&gt; FIAP partners commit to data collection.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> <li>&gt; Planning for future: Increased protective economic supports (e.g. savings, retirement, planning, superannuation, housing).</li> <li>&gt; Improved social, community and government support.</li> </ul>	Give Where You Live	December 2023	Hardship Usage and Spending Access Prevention Targeting Partner for Capability



## Vital Communities Project – City of Greater Geelong

Alleviating locational disadvantage through greater social inclusion and increased workforce participation

Vital Communities is a project being delivered by the City of Greater Geelong, to address and respond to inequities experienced in the communities of Corio, Norlane, and Whittington.

Despite the wealth of community knowledge, dedicated community organisations, resilient neighbourhoods and community connections, these communities continue to face persistent social and economic challenges.

The Vital Communities project is guided by a piece of Deakin University research, commissioned by the City. The report, entitled “Strategies for Alleviating Locational Disadvantage” provides an overview of the status of local communities that experience inequities, along with a series of recommendations and case studies aimed at addressing challenges in five key domains: employment, education, health and wellbeing, housing, and liveability.

For the Financial Inclusion Action Plan, the City has identified actions within the Vital Communities Action Plan that could be enhanced to maximise the financial inclusion and wellbeing outcomes for communities and program participants. These include:

- > Bolstering employment and training initiatives to include financial capability elements in programs,
- > Identifying infrastructure projects that could allow for increased workforce participation by priority populations,
- > Exploring services offered through different sites or programs, to maximise the potential for identifying and responding to financial distress.
- > The project also looks at how enabling initiatives, such as improvements to public transport, and more equitable internet access, can improve access to financial information and services, as well as employment.

“Applying a financial inclusion lens to the Vital Communities work, will help us ensure that the programs we deliver meaningfully address financial wellbeing for individuals, and financial resilience in the broader community”.

**Janice Lane – Manager Healthy Communities, City of Greater Geelong.**

## FIAP Core Commitment Action Area Four

# Economic Security

We will remove barriers and provide opportunities to enhance economic security, equality, and growth for those most vulnerable in the Geelong Community.

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Community	Identify opportunities through the Vital Communities project, to improve the financial wellbeing and inclusion, employment and hardship supports for those communities.	<ul style="list-style-type: none"> <li>&gt; Consider how financial wellbeing can be maximised in proposed Vital Communities initiatives in Corio, Norlane and Whittington.</li> <li>&gt; Apply the Social Equity Framework and Gender Impact Assessments to ensure equity considerations are applied to programs and employment participation.</li> <li>&gt; Consider opportunities for the Regional Industry Sector Employment (RISE) Program, the 'Our Place' initiative, and future leadership programs to include financial capability and wellbeing components.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Increased ability to meet current financial needs and expenses.</li> <li>&gt; Increase in financial inclusion (access to products and services).</li> <li>&gt; Reduced economic inequalities (including gender gap).</li> </ul>	City of Greater Geelong	December 2025	Hardship Enhance Financial Capability Partner for Capability Advocate Employment Support Education Equality
Community	Implement the Gambling Harm Minimisation Policy.	<ul style="list-style-type: none"> <li>&gt; Implement the organisation's recently developed Gambling Harm Minimisation Policy. Including:</li> <li>&gt; improving local research, data and understanding of gambling harm.</li> <li>&gt; working with partners to reform systems and structures.</li> <li>&gt; supporting clubs etc to reduce their dependence on gambling revenue.</li> <li>&gt; Continue to assess its implementation and impact.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved support for financially vulnerable customers, staff, suppliers and wider community.</li> <li>&gt; Policies, processes &amp; actions implemented to address economic inequality.</li> <li>&gt; Increased control of finances.</li> </ul>	City of Greater Geelong	December 2024	Hardship Prevention Behaviour
Employees	Implement the Gender Equality Action Plan.	<ul style="list-style-type: none"> <li>&gt; Deliver on the broader promotion of gender equity within the Geelong community, inclusive of the delivery of specific initiatives including:</li> <li>&gt; Workplace initiatives.</li> <li>&gt; Gender pay gap initiatives.</li> <li>&gt; Family violence entitlements.</li> <li>&gt; Career progression initiatives.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increase in strategies to address economic inequality (e.g. equitable pay, mentoring, superannuation, education, housing).</li> <li>&gt; Policies, processes &amp; actions implemented to address economic inequality.</li> <li>&gt; Reduced economic inequalities (including gender gap).</li> </ul>	City of Greater Geelong	December 2025	Financial Wellbeing in the Workplace Equality
Employees	Improve the capability of case managers to identify potential financial stress challenges for clients, and where further financial wellbeing referral opportunities exist.	<ul style="list-style-type: none"> <li>&gt; Undertake current assessment of case manager skills related to financial wellbeing and inclusion.</li> <li>&gt; Engage with GWYL to deliver appropriate training to case managers.</li> <li>&gt; Engage with financial support networks.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Organisational culture enables staff to better identify and support financially vulnerable groups.</li> <li>&gt; Increase in awareness and availability of appropriate financial services.</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> </ul>	MatchWorks	December 2023	Hardship Targeting Enhance Financial Capability Staff Understanding



## Economic Security

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe	Core Commitments Supported
Community	Develop and promote awareness of the benefits of 'job carving' and the positive outcomes for both MatchWorks clients and local businesses, including raising awareness and facilitating placement opportunities.	<ul style="list-style-type: none"> <li>&gt; Collate case studies through EEP group and regional good news story initiative.</li> <li>&gt; Implement MatchWorks 'job carving' factsheet across Geelong businesses.</li> <li>&gt; Develop communications approach involving FIAP members, FIAP media partner, social media strategy and the development of a business database and regular MatchWorks newsletter.</li> <li>&gt; Stay connected with FIAP members and broader Geelong business community through formal network forums.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased understanding of barriers to financial inclusion, resilience and wellbeing (including economic inequality).</li> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; More partnerships and collaboration to support vulnerable groups.</li> </ul>	MatchWorks	July 2023	Targeting Communication Partner for Capability Advocate Collaborate for Understanding
Community	Explore current transport barriers for MatchWorks clients in collaboration with local councils. Identify short term strategies to support enhanced disability employment accessibility. Support and contribute to the development of longer term transport design principles.	<ul style="list-style-type: none"> <li>&gt; Engage with local council representatives.</li> <li>&gt; Allocate internal resourcing towards information gathering.</li> <li>&gt; Advocate for short term adjustments and contribute to longer term planning strategies.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increase in financial inclusion (access to products and services).</li> <li>&gt; Increase in financial freedom.</li> <li>&gt; Safe and secure environment that supports financial wellbeing (including housing, transport, communities).</li> </ul>	MatchWorks	May 2023 Ongoing June 2024	Access Partner for Capability Employment Support
Employees	In line with The Gordon Gender Equity Action Plan continue to address and monitor gender pay gap challenges within the workforce.	<ul style="list-style-type: none"> <li>&gt; Deliver on Gender Equity Action Plan.</li> <li>&gt; Continue to monitor pay gap challenges within the workforce.</li> <li>&gt; Review action plan progress.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Policies, processes &amp; actions implemented to address economic inequality.</li> <li>&gt; Reduced economic inequalities (including gender gap).</li> </ul>	Gordon Tafe	Ongoing	Staff Understanding Advocate Economic Security for Staff Education Equality
Customers Community	Finalisation and implementation of the Golden Plains Harm Minimisation Framework which aims to reduce the negative health, social and economic impacts of: <ul style="list-style-type: none"> <li>&gt; gambling.</li> <li>&gt; tobacco and.</li> <li>&gt; AOD use in the community.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Finalise Harm Minimisation Framework.</li> <li>&gt; Develop action plan and seek endorsement.</li> <li>&gt; Implement agreed actions.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Improved social, community and government support.</li> <li>&gt; Increase in financial inclusion (access to products and services).</li> <li>&gt; Safe and secure environment that supports Financial Well Being (including housing, transport, communities).</li> </ul>	Golden Plains Shire	December 2023 December 2025	Prevention Targeting Communication Evidence Advocate
Customers Employees	Development and implementation of an external and internal gambling policy for the Golden Plains Shire.	<ul style="list-style-type: none"> <li>&gt; Further engage with Bethany to begin consultation work regarding the policy.</li> <li>&gt; Draft policy and seek feedback and further community consultation.</li> <li>&gt; Finalise policy and implement communication strategy.</li> <li>&gt; Begin policy implementation.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased pathways &amp; tools for ongoing support for vulnerable groups.</li> <li>&gt; Policies, processes &amp; actions implemented to address economic inequality.</li> <li>&gt; Increase in financial inclusion (access to products and services).</li> </ul>	Golden Plains Shire	December 2024	Prevention Targeting Communication Evidence Advocate



## MatchWorks empowers people to reach their full potential

The initiatives undertaken by MatchWorks and their engagement of local businesses for employee opportunities, with a particular focus on the awareness around the success that can occur with job carving.

Like 1 in every 6 Australians Sam has a disability that impacts on the kinds of work he can do. Fortunately, with the support of his employers at Tuckerberry Hill, and the team at Matchworks, Sam is now employed in a role where he can work, build his skills, and engage meaningfully in open employment. When Sam started his journey to employment with Matchworks' Disability Employment Service his great attitude quickly made him a preferred candidate for our dedicated Employer Engagement Team. Sam was successfully marketed into a role as a garden attendant however, although the role was a great fit, Sam soon found that the seasonal hours meant he was frequently looking for additional shifts during winter. Luckily, Sam had maintained a strong connection with his Matchworks Consultant who worked with him to identify opportunities for an additional role. Sam also had the good fortune to

be recommended to Chris at Tuckerberry Hill who immediately identified that they were taking time away from critical tasks managing their business to complete the very labour intensive but less skilled work that goes hand in hand with running a sustainable farm. Sam's Matchworks Employment Engagement Partner was able to provide a subsidised work placement to further develop Sam within his role and Chris was soon identifying a range of development opportunities for Sam and her other staff as a result. Sam has continued to build independence within his new job and is a valued contributor to the work done at Tuckerberry Hill. Sam's role ensures that his employer can focus their attention on the areas of their business that most need their attention and provides Sam with meaningful work that supports him in building his future career.

**"Sam has very quickly become a very valuable extra set of eyes and pair of hands for us in the orchard. He identifies bushes under insect attack that allows us to manage outbreaks before they become a big problem. His positive attitude has enabled us to find many tasks that he can perform with minimal supervision."**

**Christine Lean, Owner – Tuckerberry Hill**

# Moving Forward – Future Collaboration

The Geelong Region Build FIAP members have identified key areas of collaboration they aim to explore further amongst themselves and with other like-minded organisations into the future.

These collaborative actions represent opportunities for planning, resourcing, service delivery, and aim towards improved outcomes.



## Referral Pathways

- > Front line staff referral knowledge/processes to identify financial stress and where appropriate referral pathways that may exist through the Give Where You Live – Money Talks Program



## Promotion and Awareness

- > Financial wellbeing promotion and awareness opportunities
- > Greater awareness of no interest loan availability, with a particular focus on customers and students



## Employee capability and wellbeing

- > Employee financial wellbeing training and development
- > Employee financial literacy/education sessions



## Employment

- > Enhanced employment opportunities for financially vulnerable individuals within the Geelong region – aligned to the existing 'GROW G21' initiative delivered by Give Where You Live



## Measurement

- > Enhanced measurement indicators of the social impact of the Geelong Regional - 'Build' FIAP through the potential formalised engagement of Deakin University



## Policy Development

- > Specific gambling harm training and policy development – given its impact on the financial wellbeing of individuals.
- > Broad public transport strategy development to enhance accessibility for financially vulnerable individuals.
- > Customer and student hardship policy refinement and implementation

# Continuing the conversations

As part of the ongoing commitment from Good Shepherd Australia New Zealand, all FIAP members will be invited to the Communities of Practice quarterly forums which aim to bring together the coalition of organisations committed to the financial wellbeing of the communities in which they reside.

The Communities of Practice Forum meets on a quarterly basis and aims to explore tangible actions through design thinking, and by creating a living document with actions that facilitate collaboration broader understanding of issues impacting financial wellbeing and resilience, encourage actions that advocate and influence change for the broader community.

The Communities of Practice provides an opportunity for members to

- > hear from financial wellbeing experts and industry leaders,
- > broaden our understanding of issues impacting financial wellbeing.

- > provides an opportunity to network.
- > share learnings and
- > collaboration on initiatives aimed at improving each communities' financial resilience.

It is a forum where some organisations will become partner agencies as this body of work progresses, while others will play an important role as collaborators providing connection an insight and help support the broader dialogue for change within our community.

Bringing together like-minded locally based organisations to join and participate in these community forums will ensure this action plan remains a living document that will continue to evolve and grow.





## 2023 and Beyond

As proponents of first place-based Foundation FIAP, and now Build FIAP, the Geelong region and its 18 FIAP members play a vital role in modelling the discussion and collective action that is needed by all organisations across Australia to improve financial resilience and wellbeing.

**Moving from discussion to action is what makes place-based FIAPs so powerful. No one sector can address the complex issues, being faced in and across Australia.**

With the cost of living continuing to rise, it will take all parts of the Australian community to address and enhance financial resilience and wellbeing. This needs to take priority given the impact we know poor financial wellbeing can have on our population, particularly in relation to mental health and wellbeing.

The Geelong Region Build FIAP journey will continue with the focus on implementation and delivery of all the agreed actions over the coming 2 years, with an enhanced focus on building more opportunities for collaboration amongst existing, new, and future Geelong region FIAP members.

The monitoring and evaluating of each action will be important to measure the outcomes and impact of this FIAP. It will allow organisations to demonstrate change, learn what works and what doesn't, and capture the data to know the difference their actions are making.

The FIAP program encourages robust reporting, including creating a networked learning community. Following the launch, the FIAP team will work with the members to develop clear reportable measurements for each committed action. The progress verifications process will ensure regular

reporting and engagement with FIAP members, and an annual status update. At the conclusion of the 2 year period, a formal verification report will be developed and published.

With the upcoming Commonwealth Games in 2026, serious consideration will be needed for the financial wellbeing and inclusion of the Geelong region. There will be a significant impact on the region's local economy and infrastructure. The region will need to be mindful of the potential for this to further drive-up cost of living pressures, including rent and exacerbate the current housing affordability challenge. With an influx of well-paid contractors over the coming years, it is hoped that the Geelong Community will heed the lessons from London which saw rents increase by 400% due to the Olympic Games in 2012 and never returned to normal (VHPA, 2022). It will be important to develop clear strategies to reduce the impact on existing short-term housing options for people in crisis (i.e., caravan parks and motels), and to ensure that they are not taken over by Games workers and tourists.





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