



for Mob, by Mob

Financial Fitness

Facilitator Guide



Train-the-
Trainer

Financial
FITNESS



Acknowledgement of Country

We acknowledge Traditional Custodians and Nations across the continent and pay our respects to Elders past and present. We recognise that connection to Country, culture and community has always supported wellbeing, survival and strength. We also acknowledge that financial systems have historically been used to exclude, control and harm Aboriginal and Torres Strait Islander people and that these impacts continue today.

Financial Fitness Facilitator Guide

This guide supports trainers to deliver the Financial Fitness workshop using the approved Financial Fitness slide deck.

How to Use This Guide

This guide is written to guide you on delivering Financial Fitness without First Nations Foundation present.

Use this guide to:

- ✦ prepare before delivery
- ✦ understand why activities exist
- ✦ know what to say when things get uncomfortable
- ✦ keep the session safe, respectful and in scope

You do not need to read this word for word during delivery.

If something doesn't feel right on the day:

- ✦ slow down
- ✦ skip the activity
- ✦ move on

Participant safety matters more than completing slides.

Trainer Role & Scope

Your role is to facilitate learning, not manage people's money.

You are here to:

- * guide discussion
- * ask reflective questions
- * explain tools and concepts
- * support people to make their own decisions

You are not here to:

- * give financial advice
- * tell people what they "should" do
- * judge spending choices
- * fix individual financial situations

If someone asks for advice, redirect to:

- * general information
- * support services
- * trusted external resources

Culture, Money & Safety

Money is not a neutral topic.

For many people, experiences with money are shaped by:

- ✦ historical and systemic exclusion
- ✦ financial control or surveillance
- ✦ intergenerational trauma
- ✦ shame or fear around finances

During this workshop, you may notice:

- ✦ silence
- ✦ discomfort
- ✦ humour
- ✦ strong emotions

These are normal responses.

As a facilitator:

- ✦ Avoid assumptions
- ✦ Allow people to pass
- ✦ Never pressure participants to share personal details
- ✦ Normalise different experiences

Silence is participation and listening is learning.

Your Role as a Facilitator

When delivering Financial Fitness, your role is to:

- ✳ Create safety and respect in the room
- ✳ Encourage discussion and reflection
- ✳ Keep the session within scope

You are not:

- ✳ a financial adviser
- ✳ a counsellor
- ✳ a decision-maker

Participants decide what they take from the session. Your role is to support choice, not outcomes.

Teaching vs Facilitating

Financial Fitness should be facilitated, not taught like a classroom lesson.

Teaching focuses on:

- ✳ delivering information
- ✳ right and wrong answers
- ✳ telling people what to do

Facilitating focuses on:

- ✳ discussion and shared learning
- ✳ multiple perspectives
- ✳ supporting people to make their own decisions

If you notice you are talking more than the group:

- ✳ pause
- ✳ ask a question
- ✳ invite reflection

Facilitator Code of Conduct

Respect, Safety, Equity and Trust

We “facilitators” strive to foster an environment of respect and safety where all participants trust that they can speak freely and where individual boundaries are honoured. We use our skills, knowledge, tools, and wisdom to elicit and honour the perspectives of all. We promote impartial relationships among the participants and facilitator and ensure that all participants have an opportunity to examine and share their thoughts and feelings. We use a variety of methods to enable the group to access the natural gifts, talents, and life experiences of each member. We work in ways that honour the wholeness and self-expression of others.

Impartiality

While participants bring knowledge and expertise concerning their personal situation, we bring knowledge and expertise concerning the group interaction process. We are vigilant to minimise our influence on group outcomes. Impartiality is crucial.

Financial Advice

It is not our role to give financial advice; we are not qualified financial experts. We can share stories of our own financial decisions and ask the group to share too. However, we refrain from giving specific and individual financial advice. Refer participants to websites and organisations that could assist them further.

Confidentiality

We observe confidentiality of all participant information. Therefore, we do not share information about a participant, nor do we report on the individual opinions or behaviour of members of the group without consent.

Professional Development

We are responsible for continuous improvement of our facilitation skills and knowledge. We continuously learn and grow. We seek opportunities to improve our knowledge and facilitation skills to better assist groups in their work. We remain current in the field of facilitation and financial capability through ongoing personal development.

Professional Integrity

We do not discriminate on the grounds of sex, gender, sexual orientation, age, colour, race, ethnic or national origins, citizenship, marital status, family status, mental or physical disability, religious or ethical belief, political opinion, or employment status.

As a Facilitator, I will:

- * respect the participants
- * validate their experiences
- * treat them with dignity, compassion, respect and unconditional high regard
- * give each person choices and options, not final answers
- * support the concept that each person is the expert on themselves
- * respect the rights, dignity and worth of others
- * be fair, considerate and honest in all dealings with others
- * be professional and accept responsibility for my actions
- * make a commitment to providing quality service and performance
- * refrain from any form of abuse, harassment, discrimination or victimisation towards others
- * provide a safe environment for the participants
- * show concern and caution towards others who may be sick or injured
- * be a positive role model

In this work, we agree to foster and nurture a safe environment for our participants which is:

- * based on self-determination — opening the door for individuals without dictating their path
- * rooted in the belief that no one is better or has higher value than anyone else
- * a mutual learning model where people work together to increase understanding and promote financial well-being
- * adaptable to anyone's personal philosophy
- * based on common sense

Program Checklist

ACTIVITY	KEY CONSIDERATIONS
Community engagement	How will people know about the workshop?
Cohort confirmation	Registration — Will there be children? Key contact?
Attendees	List of names and contact details.
Venue check	Know where you're going — location, key contact for access, directions for participants.
Catering	Confirm provider, delivery time, quality and budget.
Equipment	What will you need? Projector, screen, speaker (for background music at start and break time), stationery packs, kids activity packs.
Printing	Handouts, activities and resources (some may need laminating and cutting up).
IT	Laptop, projector, power access, screen or wall.
Room set-up	Tables, chairs, seating plan.
Health & safety protocols	Building access, keys, toilets, kitchen, accessibility.
Participant feedback	How will you collect this data? Post-it notes, paper, student survey, QR code.
Timekeeping	Importance of start and end times.
Dress code	Is this relevant for your audience?
Opening or closing	Should you open with a prayer or traditional welcome? Seek permission from appropriate leaders if required.
Break time	Monitor group energy levels and body language.
Pack-up	Do you require help to pack up at the end?
Online facilitation	Do you have stable and reliable internet connection, confidence with the meeting platform? Conduct practice runs if needed.
Follow-up	Honour commitments you made to participants during the session (e.g. a follow-up email)

Opening the Session

Purpose: To set tone, boundaries and safety.

Guidance:

- * encourage participation without pressure
- * show you are listening and respectful
- * reflect responses back to the group

What you can say:

"This session is about tools and understanding, not judging anyone's choices."

"You're in control of what you share. Listening the whole time is okay."

Avoid:

- * asking people to introduce their financial situation
- * rushing this section

Reminder:

- * participants can engage in their own way
- * no one owes the room their story

Yarning & Connection

Purpose: To build trust and clarity.

Guidance:

- * encourage participation without pressure
- * show you are listening and respectful
- * reflect responses back to the group
- * let young people choose how they introduce themselves (Name only, Nickname, Mob, Nation etc)
- * be okay with people not having an answer or coming back to the question later.
- * share your own stories where comfortable

Offer low-pressure icebreakers like:

"What's something your saving for right now?"

"What's one word you think of when you hear 'money'?"

Avoid:

- * calling on people directly
- * forcing introductions

Money Priorities & Values

Purpose: To explore what money is used for, not how well it's managed.

Guidance:

- ✦ ask open-ended questions
- ✦ normalise different priorities
- ✦ share a short lived example of your own money learning
- ✦ remind groups that there is no right or wrong answer
- ✦ affirm strengths we share

What you can say:

"Priorities are shaped by family, responsibility and pressure."

"Needs and wants change depending on circumstances."

Avoid:

- ✦ reframing survival as poor planning
- ✦ shaming and singling people out

Reminder: There is no "right" list when talking about needs vs wants.

Meet Kirra

Age: 21 **Job:** Full-time Cashier (local supermarket)

Income: \$48, 866.48 per annum (\$23.73 per hour)



Weekly Budget	Amount	Income	Weekly
Total income	\$798.14	Wages &/or Government assistance	\$798.14
Total expenses	\$944.42	Other earnings (receiving rent or board)	
Outcome	-\$146.28	Total Weekly Income	\$798.14

Expenses	Weekly	Monthly	\$ per week
Groceries, meat, vege, pet food etc	\$125		\$125
Rent/Board/Mortgage	\$250		\$250
Child Support			
Transport (petrol, public transport, registration, repairs etc)	\$92.44		\$92.44
Personal cash	\$60		\$60
Utilities (Electricity, phone, internet, gas, water etc)		\$141.25	\$32.59
Entertainment/Recreation (takeaway, alcohol, gambling, vapes, smokes, outings)	\$177.71	\$63.27	\$192.31
Health (doctors, gym membership, specialists)		\$55.30	\$12.76
Insurance (Car, home, renters, life medical)		\$67	\$15.46
Family obligations	\$35		\$35
Other (Clothes, shoes, beauty services, hairdresser)		\$558.43	\$128.86

Where to access help:

Need	Provider
Pay bills	Contact provider for hardship/Link to scripts
White Goods	Good Shepherd - No Interest Loans (NILs)
Car	Good Shepherd No Interest Loans (NILs)/Bank
Funeral	Pay the Rent
Pay Debt	Contact a Financial Counsellor

Fringe Credit Providers (Gammin Lending):

Money 3
Cigno
Wallet Wizard
Nimble
Cash Train
Cash Stop
Cash Converters
BeforePay



SMART Goals

SPECIFIC	S	What do I want to achieve?	
MEASURABLE	M	How will I know when it is accomplished?	
ACHIEVABLE	A	How can the goal be accomplished?	
RELEVANT	R	Does this seem worthwhile?	
TIMELY	T	When can I accomplish this goal?	

Congratulations on Completing Train-the-Trainer!

Now it's time to plan your own session.

BEFORE THE DAY

Before delivery:

- * read the slides fully
- * read this guide fully
- * understand the audience and setting

Prepare:

- * participant handbooks
- * pens
- * local support service information

Room set-up:

- * circles or small clusters where possible
- * clear exits
- * access to water, bathrooms and breaks

Trainer Reflection (Post Session)

After delivery, take a moment to reflect.

What worked?

What felt heavy?

What would I change next time?

Facilitator Commitment and Responsibilities

By participating in the Train the Trainer program and completing the required pre-program agreements, you formally acknowledge and agree that:

- ✳ You have read, understood and agree to comply with all obligations under the First Nations Foundation Train the Trainer Participant Disclaimer.
- ✳ You will not seek or apply for external funding to deliver First Nations Foundation Programs without explicit written permission from the Foundation.
- ✳ You will provide quarterly participant numbers and impact data, supporting the Foundation's commitment to transparency, accountability and continuous improvement.
- ✳ If you change employers, you will seek permission from First Nations Foundation and obtain a signed Partner Organisation Disclaimer before continuing to deliver the program.
- ✳ You will complete re-accreditation every two years to ensure program integrity, quality assurance and cultural safety standards are upheld.

