

Ecstra Foundation
Impact Report 2022

Building the financial
wellbeing of Australians

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Ecstra Foundation acknowledges Aboriginal and Torres Strait Islander peoples as the first inhabitants and the Traditional Custodians of the lands where we meet and work. We pay our respects to Elders past and present.

Introduction

Money matters. Our 2022 Impact Report shares Ecstra's outcomes and progress to date. This includes creating and supporting more financial education in schools, catalysing community financial capability, funding consumer care initiatives focused on advocacy and regulatory reform, and measuring and sharing insights.

In three years of grant making, Ecstra's reach has expanded to 118 partners with 162 grants totalling \$26 million committed. This report includes many inspiring stories of impact shared by our partners. It highlights the vital role research and consumer advocacy plays in addressing the persistent structural issues that cause consumer harm and financial exclusion.

Through these extensive partnerships, our growing community of supporters and the launch of our national financial education program in schools, Ecstra is helping build the financial wellbeing of Australians within a fair financial system.

Financial education in schools

The results of Ecstra's [National financial education in schools survey](#) of over 2,000 parents, students and teachers shows overwhelming support for teaching money and finance in school. This helped inform the design and launch of [Talk Money with Ecstra Foundation](#), our national financial education program. Talk Money provides young people with foundational money skills at key life stages to help them now, and prepare them for their financial futures.

The decision to launch a new program in schools is clearly proving timely. The pilot program results included in this report show the positive impact the program is making on students' money skills and attitudes. Teacher and school support is very strong with Talk Money on track to reach over 100,000 student bookings across more than 3,100 workshops, a fantastic outcome in our first full year.

Measuring what works

Ecstra continues to onboard partners to our Impact and Measurement Framework, using our financial capability outcomes tool. The emerging data will help inform our work, and sharing outcomes and learnings will contribute to the evidence base of what actually works in building financial wellbeing in Australia.

Challenges and opportunities

Ecstra funds a range of innovative new projects, scales proven approaches, and often fills funding gaps that consumer organisations experience, even as demand for their services increase. We acknowledge that many partners and the communities they serve continue to deal with the impacts of natural disasters, the pandemic and workforce shortages. We remain flexible and responsive, supporting partners to meet these challenges and changing project timelines and funding, as needed.

The National Financial Capability Strategy

With the constant pace of change across the financial and regulatory landscape, ongoing cost of living pressures, and the continued impacts of natural disasters and the pandemic, there is even more urgency to address financial capability and economic inclusion at an individual, community and structural level.

More collaboration and coordination of efforts under the National Financial Capability Strategy is needed across all sectors. This will ensure the next generation of young people are financially literate, provide better protections for those experiencing economic insecurity and help improve the financial futures of all Australians.

Thank you

Our warmest thanks to the many people who have supported Ecstra this year, including the Ecstra Board, our wonderful Ecstra colleagues and the extended Talk Money team. We acknowledge the many changemakers across community organisations, government, business and education who share a collective commitment to a more financially inclusive Australia.

About Ecstra

Ecstra exists to help build the financial wellbeing of Australians within a fair financial system.

We want Australians to be confident making money decisions today, and to be planning for the future.

Our Impact

Our work includes providing grants, community financial education and wellbeing programs, partnerships focused on improved consumer outcomes, and measuring and sharing our evidence and insights. We work across four impact areas:

Money lessons for life

More Australians have access to financial education, guidance and help at the times they need it.

Strong communities

Community led solutions build financial confidence, resilience and wellbeing.

Consumer care

Targeted initiatives improve consumer access, support and outcomes, backed by strong regulatory settings.

Increased collaboration

Organisations measure and share outcomes to help create tangible positive change.

As at 30 June 2022¹, Ecstra has:



\$26 million
in grants committed



14,995
Student bookings
for Talk Money pilot



162
grants awarded



522
Talk Money
workshops facilitated



118
charities and social
enterprises funded



104
schools attended
Talk Money pilot



\$230,000
average grant
amount



2,049
parents, students and
teachers surveyed on
financial education²

1. Ecstra grant period 1 February 2019 to 30 June 2022.

2. Ecstra Foundation (2022), [Financial education in schools survey: Key Insights](#). Research conducted by McNair yellowSquares.

A new national financial education program in schools

In 2022 Ecstra launched a new national financial education program in schools across Australia.

Talk Money with Ecstra Foundation is a free financial education program designed to help Australian school students learn money lessons for life, be confident talking about money and to make informed financial decisions. We want to ensure more students across Australia can access financial education at key life stages.

14,995 students attended a workshop during the Term 1 and 2 pilot¹

School bookings and teacher support has been very positive, including:



522
workshops



14,995
students



104
schools



28%
of participating schools have
ICSEA values <1,000²

- Workshops delivered in person or virtually
- Facilitator led
- For students in Years 5 to Year 10
- No cost to schools
- Curriculum aligned and evidence based

Talk Money delivers workshops for Years 5-10



Talking about money

Year 5 and 6 students

Students learn how to have constructive money conversations, build savings habits, and explore needs versus wants and the digitisation of money.



Spending and saving money

Year 7 and 8 students

Students learn about influences on saving, spending and payment options and develop strategies to achieve their financial goals.



Making money work

Year 9 and 10 students

Students learn practical skills to navigate the workplace including managing tax and super, understanding rights at work and exploring ways to make money.

Learn more and register your school @talkmoney.org.au

1. Student numbers refer to a student that has attended at least one workshop.
2. ICSEA (Index of Community Socio-Educational Advantage) ratings provide an indication of the socio-educational background of students.

Program impact

Pilot evaluation¹ data highlights the program's positive impact on students:



“ The most important thing I learnt today was that ads influence you more than you realise. Things such as fast pay, making subscriptions easy to apply for and difficult to get rid of and putting ‘Limited Time’ on ads can really change your decisions a lot. ”
Year 6 Student

“ I’d been hoping the school would teach us more about finances, so I’m glad someone came in to teach us about it and to give us tips about not giving into pressure. I found it helpful and educational, thank you. ”
Year 7 Student

“ The most important thing I learnt today was that it is important to know my rights and bring up issues in the workplace with my employer. ”
Year 10 Student

“ Excellent facilitator content, engaging and relevant, well worth the time and organisation of getting *talk money* to our school. ”
Year 5 and 6 Teacher

Talk Money will deliver 3,130 workshops across 560 schools, and will reach over 100,000 student bookings in 2022.

1. Qualitative and quantitative insights were collected over the pilot period including student and teacher surveys, student focus groups, teacher interviews, workshop observations and facilitator feedback. 1,495 students and 241 teachers were surveyed. Insights are used to assess impact and inform program improvements. This document includes a summary of key insights.

Financial education in schools survey: Key insights

Money lessons for life

Ecstra's [Financial Education in Schools survey](#) asked parents, students and teachers about their experiences, behaviours and attitudes to teaching financial education in Australian schools, and the importance of learning about money at home.

McNair yellowSquares conducted a nationally representative survey of 2,049 Australians including¹:



825
parents of students aged 10 to 17



796
students aged 10 to 17

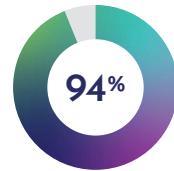


428
teachers who teach students aged 10 to 17

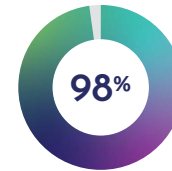
Financial education is highly valued and should be taught in Australian schools

The survey results confirm that parents, students and teachers all believe it is important for young people to learn about money and finance, as it helps prepare them for the future.

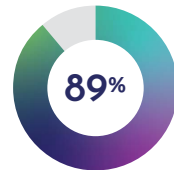
Financial education is highly valued by parents, students and teachers.



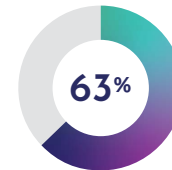
94% parents and teachers say it is important to learn about money and finance



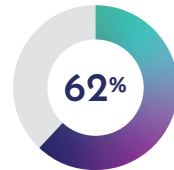
98% parents say financial education should be taught in schools



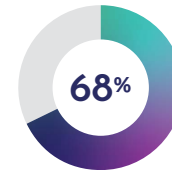
89% students say it is important to learn about money and finance



63% parents say financial education should be taught in primary and secondary school



62% students say they have learnt, or are learning about money and finance at school



68% parents say their child is not learning, or they do not know if their child is learning about money and finance at school

1. Research for this project was conducted by McNair yellowSquares in compliance with ISO 20252:2019. The data for this research is based on a survey and therefore in theory is representative of the views of this population with a margin of error of +/-5%. When using this data, it is necessary to take into account other potential sources of error which includes sample self selection. The surveys were administered over December 2021 to January 2022 and this document provides a snapshot of the key research findings.

Money Lessons for Life

We launched Talk Money with Ecstra Foundation in schools across Australia.

We also work with a range of partners on initiatives that ensure that more Australian children and young people have access to effective, unbiased financial education and resources, at the times they need it most.



Australian Business Community Network

Australian Business and Community Network (ABCN) works with businesses committed to addressing educational disadvantage through mentoring.

Ecstra's multi year funding will assist ABCN to [embed financial literacy concepts](#) across a range of school programs. The partnership aims to reach an additional 1,500 students.

Yasmine's money story

ABCN recently shared Yasmine's story, who with 12 family members and a busy schedule between school and home, found learning about setting budgets and financial goals a whole new world.

Yasmine attended a financial capability workshop during the ABCN Leadership Summit. Through connections and conversations about money with their mentors the students created a financial goal of their own with a budget and savings plans to support it.

"My financial knowledge now is much better than before. When I went to the workshop, I didn't know much about financial stuff," Yasmine said. "Listening to the speakers talk about their experience, and give examples, made me learn more about savings and think about wiser spending. Now, I always research my products before I purchase them."



Young Change Agents

Young Change Agents (YCA) is turbo charging the [\\$20 Boss](#) school entrepreneurship program.

In the past 18 months, 861 schools and 1,346 teachers have signed up with 70,272 students developing their money and enterprise skills through \$20 Boss.

YCA is committed to providing access to a wide range of schools. To date, 51% are outer metro, regional and rural schools and 45% qualify as low-ICSEA schools.

Among the many successful \$20 Boss participants is Caroline Chisholm College in Glenmore Park, Sydney. Through their market days, 17 teams generated \$5,100 in revenue and \$3,100 in profit (after paying back their initial \$20 seed funding). This phenomenal profit will be donated to their chosen charities.

Ecstra's partnership supports program delivery, and the digitisation of YCA's experiential entrepreneurship program. This includes [a new platform for students](#) to create a portfolio of work and budgeting trackers for whole classroom activities.



Deakin University

The [Economics + Maths = Financial Capability Project](#) led by Dr Carly Sawatzki explores ways to develop and support humanities and mathematics teachers' work as financial educators.

The project involves exploring how the Australian Curriculum frames finance-related content, compiling insights from education research, surveys and interviews with education professionals, teachers and students, designing a bespoke course for teachers.

An Education Advisory Committee and peak teaching associations provided valuable feedback and support. Teacher feedback on the new course has been positive, including:

"I've not seen anything like this offered before. So, I was curious. I didn't know what I didn't know! This course has given me some of the financial vocabulary and some of the context that I've been missing. Thanks for your engaging presentations and original ideas. I think this is an incredible initiative!"

Keli, Economics and Maths teacher

Access the final report [here](#).



Strong Communities

Community led initiatives bring people and resources together to identify common challenges and address them collectively.

Ecstra supports place based approaches that understand local needs and provides support when and where needed.



Community Foundations

In 2021, 10 communities across Australia designed place based approaches to address issues of economic inequality and exclusion, supported by Ecstra's \$1 million Community Foundations Building Financial Capability Grant Round.

A deep understanding of local priorities and people lies at the heart of the community foundation model. Each community project is unique. This includes Bass Coast Community Foundation who developed a profile of financial vulnerability across the Bass Coast community to better direct services. Fleurieu Community Foundation developed a financial wellbeing and goal setting program using accredited counsellors.

The project was convened by [Community Foundations Australia](#), and their Outcomes Report illustrates the challenges and wonderful opportunities to work with diverse partners at a local level. Access the report [here](#).

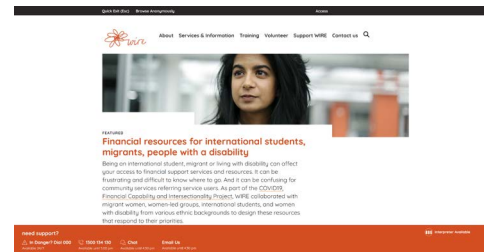


WIRE

WIRE's [COVID-19, Financial Capability and Intersectionality Project](#) collaborated with migrant women, women-led groups, international students, and women with disability from culturally and linguistically diverse backgrounds to co design resources that improve access to financial support services and resources.

This includes practical guides that assist consumers as well as community services referring users for support. The wide and diverse group of supporters is providing feedback and direction.

The Report can be accessed [here](#).



The Social Outfit

The [Social Outfit](#) is a vibrant social enterprise committed to supporting women from refugee and migrant backgrounds secure their first Australian job.

The Social Outfit has activated Ecstra's grant funding to support 20 young refugee women to join Thrive Through Employment, their retail training, work readiness and employment program.

As at July 2022, 11 women had graduated from the program and eight participants had transitioned to ongoing employment, two had transitioned to study and one was looking for job opportunities.

Feedback from our partners confirms that the pandemic and ongoing natural disasters have impacted their work significantly. They continue to focus on addressing the complex and long term financial challenges many communities are facing.

Consumer Care

Ecstra funds initiatives including consumer rights and advocacy work, community legal centres and financial counselling organisations.

All share a common commitment to assisting consumers experiencing financial issues or distress, and addressing ongoing issues of fairness and accountability in the financial system.



UNSW Tax Clinic

UNSW's [Tax Clinic](#) provides free, confidential and independent tax advice, community education, and research-driven advocacy for individuals and small business owners in severe financial distress.

The clinic's community-led approach partners with financial counsellors, crisis support, domestic violence support, and pro-bono legal clinics to identify and support clients who would otherwise not have access to tax advice.

This includes cross-referrals with social workers, mental health support workers, financial counsellors and pro-bono lawyers.



Super Consumers Australia

One of the most commonly asked questions by older Australians is “how much do I actually need to save for retirement?”.

[Super Consumers Australia's](#) (SCA) retirement savings targets provide a new independent tool, with updated “rule of thumb” retirement calculations for individuals and couples, particularly low to middle income earners.

Ecstra supported the consultation process and report publication, and is providing multi year capacity funding for SCA's important policy work as a voice for consumers.



Welfare Rights Centre

[Welfare Rights Centre](#) (WRC) is helping community workers expand their capacity to directly assist clients resolving social security issues, whilst still supporting more complex issues involving Centrelink disputes.

WRC's work has expanded significantly in recent years and an initial Ecstra Response and Recovery Grant has evolved into multi year project funding support. WRC aims to reach and train an additional 750 community workers in two years, providing accessible and person centric training on common social security issues.

In the 18 months to 30 June 2022 Ecstra awarded 18 consumer care grants worth \$5,700,000. Philanthropic grants supplement, but cannot replace the ongoing need for secure, sustainable government funding for critical services including financial counselling, consumer advocacy and community legal services.



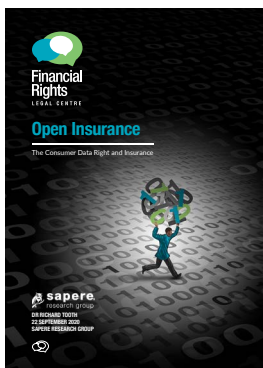
Financial Rights Legal Centre

Financial Rights Legal Centre’s (FRLC) [Future of Insurance](#) research series has led policy development and industry discussions on the application of the [Consumer Data Right](#) (CDR) to the general insurance sector.

In a seemingly complex area, FRLC has sought to make the research accessible to industry and consumers.

Drew MacRae, Senior Policy and Advocacy Officer says of the four reports:

“We have placed a pro consumer lens on the innovation agenda—one usually led by industry. The Open Insurance and Standardising General Insurance Definitions Reports have provided the foundation for work on CDR data standards. Our idea to automate insurance disclosure has been promoted to industry. Our report on insurer privacy practices has led to changes to the Insurance Reference Service and the sector stepping in to review and improve consumer outcomes regarding the handling and use of their data.”



Mob Strong Debt Help

FLRC’s Mob Strong Debt Help, a community trusted program, is supporting people impacted by the collapse of the [Aboriginal Community Benefit Fund](#) (ACBF) or Youpla in March 2022.

Bettina Cooper, Mob Strong Debt Help Financial Counsellor and Strategy Lead, FLRC explains:

“The Helpline received over 1,000 calls in 10 days from traumatised First Nations peoples, with over 700 messages backing up in our system. Through the support of funders including Ecstra, we were able to engage additional staff, to reach out to every one of these callers and free up our First Nations Consumer Advocates to advocate for an emergency grants program for those affected who have lost loved ones and were left without the means to provide a culturally appropriate funeral.”

Ecstra’s funding will also assist with longer term community engagement on the issues of funeral insurance and alternative products/savings options for consumers.



Australian Council of Social Service

Australian Council Of Social Service’s (ACOSS) [Gender, Economic Resilience and Employment Project](#) focuses on improving whole of community understanding of the impact of poverty, financial exclusion, and economic inequality on women.

ACOSS is acting as a convener for collaboration between employment and social services and education and training providers, especially at the local and regional level. The project aims to improve the employment and economic prospects of women, young people and older workers who are unemployed to ensure an equitable recovery from the COVID-19 recession.



Health Justice Australia

[Health Justice Australia](#) (HJA) works at the intersection of health and justice informing policy and advocacy and facilitating cross sector collaboration to achieve better health and justice outcomes for vulnerable communities.

Early research feedback indicates that Health Justice Partnerships assist many clients with a range of legal issues related to financial wellbeing, even where this is not a stated focus of their work. HJA is building and testing approaches and resources that will be shared through a national network of health care providers, legal and social services sector to deliver individual and community financial wellbeing outcomes.



Grattan Institute

Grattan authored the [Women’s Work—The impact of the COVID crisis on Australian Women report](#) on the gendered impacts of the COVID recession including on income and women’s economic security.

The report made the case for rewriting the economic playbook to ensure that women are not left behind in the recovery, including targeted stimulus to female dominated sectors, long term investments in childcare and a focus on the care economy.

Grattan has also published a series of reports on gender equity issues over the course of 2022 that can be accessed [here](#).



Consumer Care Engagement

Ecstra supports public awareness campaigns and projects that seek to inform and educate consumers.

This ensures that more consumers have access to accessible, independent and engaging information on topics and issues that impact their financial wellbeing and security.



Ethics Centre

Australians are more in debt than ever before. But how much do we actually know about debt? And why don't we talk about it more often?

[Life and Debt](#) is a podcast that takes a deep dive into debt, what role it has in our lives and how we can make better decisions about it.

Created by Young Ambassadors from The Banking and Finance Oath initiative, hosted by Cris Parker, and funded by Ecstra, the series aims to start a national conversation about what debt is, the ethics of debt and how we might make better decisions about it.

The podcast has reached 5,000 downloads to date.



Baby Boomers Guide to Life in the 21st Century

Season 3 of the [Baby Boomer's Guide to Life in the 21st Century](#) is an Australia wide podcast and radio show for older Australians, focusing on healthy ageing and financial wellbeing.

Following the success of Season 2, Ecstra announced our continued support for Season 3, which builds on issues including the economics of ageing in Australia, elder financial abuse and much more.

In 2022, presenters Lex Marinos OAM and Patricia 'Little Pattie' Amphlett OAM won the Senior Influencers of the Year Award for their work on Baby Boomers Guide at the NSW Ministerial Advisory Council on Ageing, Health and Lifestyle award.

The Baby Boomer's guide is distributed through the Community Radio Network which accesses around 400 stations across Australia. The guide is supported by the Older Women's Network NSW and can be downloaded [here](#).



The Conversation

Understanding key concepts in economics and finance is an important skill in everyday life. [The Conversation](#) works with academics whose expertise helps shed light on the news or inform important decisions about money. This process helps translate research and expertise into everyday language and timely, fact-based news articles.

With the support of Ecstra, The Conversation has published 16 personal finance related articles to date, with impressive reach – read more than 750,000 times across all platforms, with more in the pipeline.



We have helped readers understand how the CPI works, the true value of cryptocurrency and how to manage mortgages and loans and many others. Understanding these topics builds consumers' financial knowledge and capability enabling better money management skills and ultimately, improved financial wellbeing.



Misha Ketchell, Editor The Conversation

Women's Economic Security Project

In 2019 Ecstra launched the Women's Economic Security Project.

Ecstra focuses on initiatives that address persistent issues of economic insecurity and the financial exclusion experienced by women and their families in Australia.

Project outcomes to date

The Women's Economic Security Project has funded projects and research to inform policy and systems responses, capacity funding to scale proven approaches, and prevention and awareness initiatives to address the drivers of women's economic insecurity.

[Ecstra's Women's Economic Security Grant](#) round also awarded 10 organisations a combined total of \$2.1 million, with a strong focus on employment opportunities and tailored financial capability support. These include micro enterprises, accelerators, charities and social enterprises working with victim-survivors of family and domestic violence, young women in regional areas, First Nations women, refugee and migrant communities.

We appreciate the support of our Women's Project Reference Group, which in addition to the initial open grant review process, continues to provide diverse expertise, insights and feedback on our work in women's economic security.

Despite many challenges and pandemic related delays, project partners are sharing the positive impact their initiatives are having. This includes creating pathways to income earning opportunities, improving economic security and building a supportive community for participants to achieve their financial goals.



Women's Health in the North

Ecstra's grant supports the extension and scaling of Women's Health in the North's (WHIN) award winning [Let's Talk Money](#) program. The successful financial literacy and capability building program aims to support the economic empowerment of migrant and refugee women using a tailored, bilingual peer education model.

Eight peer educators from diverse cultural backgrounds have now been employed and trained to deliver workshops in over 14 languages, to a projected 400 participants in communities over two years. The long term aim is to share outcomes and replicate the approach in other communities.

Manasi Wagh-Nikam from WHIN explains:

"Our highly skilled peer educators come from Chinese, Vietnamese, Arabic, Indian, Tamil and Greek cultural backgrounds. They speak Mandarin, Vietnamese, Turkish, Hindi, Marathi, Tamil, Arabic, and Greek."

Let's Talk Money participants highlighted their learnings, which included:

"I am now aware about my legal and financial responsibility when signing as a guarantor or co-borrower."

"I should not click on any links if call comes from ATO saying crime is registered against you or giving bank details."

"All the information is new for us especially different accounts and fees, also the joint accounts...I'm going to share this information with my daughters."



Karrkad Kanjdji Trust

[Karrkad Kanjdji Trust](#) (KKT) is strengthening women's employment in Indigenous Land Management through their remote Indigenous Ranger programs in the Northern Territory.

KKT directly supports the continued employment of Women Rangers in West and Central Arnhem Land and provides tailored support to women in Warddeken-Manmoyi. Philanthropic supporters, including Ecstra, provide capacity support to KKT, including the commissioning of tailored financial literacy resources with videos in 10-12 languages as part of KKT's employee support programs.



Mimal ranger conducting early burning, image courtesy of Mimal Land Management



Code Like a Girl

Code Like a Girl (CLAG) is an innovative social enterprise committed to increasing the representation of girls and women in tech and coding, helping to remove barriers to pursuing a career in STEM. Ecstra's grant supports 30 women and non-binary people enrolled in CLAG's [School of Code](#), which includes coaching, paid internships and freelance opportunities.

Ally Watson, CEO/Founder explains:

"The participation rate of women in the IT industry is only 28% compared to 45% across all other professional industries. We created the Career Track Scholarship Program with the goal to change the employment narrative for women and non-binary people, by providing women with full-time training and pathways to start their career in web development."

"We've welcomed 30 participants in our first cohort, and are already blown away by their enthusiasm and progress."



Two Good Co

Two Good Co's flagship [Work Work](#) employment pathways program continues to flourish post lockdown. Two Good is bridging a gap in the job marketplace for women facing significant barriers to employment participation. The recent cohort of 20 participants joined the structured training program with wrap around financial capability support.

Paid employment is provided in Two Good's catering business. Twelve participants have secured paid employment since completing the program, building their economic security and financial confidence.

Alex Nagle, Two Good Co's Social Impact Manager, says:

"Collaborating on this project with Ecstra has enabled us to empower the women we employ with the knowledge and skills required to work towards financially independent futures."



Global Sisters

[Global Sisters](#) is co-designing and facilitating access to a suite of custom financial products and services for women-led micro enterprises. These will be delivered via partnerships with financial institutions.

Global Sisters is a business incubator organisation that delivers innovative, impactful and sustained support to women who want to become financially independent through business.

Ecstra's multi year work with Global Sisters is expanding. This initiative builds on market research and development of micro insurance products that aim to address the barriers female small business owners often face in accessing financial products and services.

Global Sisters has also launched a Sisters Marketplace for hundreds of micro businesses and social enterprises to sell direct to consumers.



Addressing Economic Abuse

Economic abuse adversely impacts women's financial security, independence and wellbeing.

Ecstra's grants and partnerships support organisations working to address the many complex and intersecting factors in economic abuse and family and domestic violence.



Redfern Legal Centre

Redfern Legal Centre's (RLC) [Financial Abuse Service NSW](#) is supporting victim-survivors of financial abuse through an innovative state wide service.

Ecstra and RLC's partnership over four years supports their sector leading policy and community education work, integrated with frontline legal advice services.

RLC advocates for policy and law reform to improve outcomes for victim-survivors and guides government and industry responses to family and domestic violence, contributing its expertise to state and national advisory groups, roundtables and panels.

RLC also brings together over 20 organisations through its coordination of the Economic Abuse Reference Group (EARG), to share their work and collaborate across sectors and states.



Laura Bianchi appearance before the Senate Economics Legislation Committee, on behalf of the EARG, regarding the proposed amendments to national credit laws last year.



Centre for Women's Economic Safety

Rebecca Glenn founded the [Centre for Women's Economic Safety](#) (CWES) to raise awareness of economic abuse as a form of domestic and family violence and advocate for structural and systems change to support women's economic safety.

Ecstra is part of a growing group of supporters who share CWES's commitment, providing capacity funding for the [Money Clinics](#). This new service addresses an important gap in the support available to victim-survivors of family and domestic violence and assists women, non-binary and gender diverse people who have experienced abuse from an intimate partner or family members.

Money Clinics provide independent, factual financial information in a one-on-one session with a qualified, female, financial specialist who is violence- and trauma-informed. The clinics are available in person and online.



WestJustice

Westjustice's [Restoring Financial Safety](#) project is an integrated multi-disciplinary services partnership between Westjustice and McAuley Community Services.

The service provides legal advice, financial counselling and advocacy for women who have experienced economic abuse. Relying on the evidence from their casework, the project has significantly transformed industry and government responses to economic abuse, and consolidated knowledge about the benefits of multidisciplinary, in situ service models in the family violence space. The Project is scaling and expanding with Ecstra's support.



The EARG provides a fantastic platform for the sector to engage, learn, collaborate and work together to address various issues impacting people experiencing family violence



EARG member

Increased Collaboration

Ecstra's Impact and Measurement Framework helps us and our partners measure, assess and share the impact of our work.

Our grants include funding support for partners to develop their outcomes measurement capacity, including financial capability.



Ecstra's Impact and measurement framework

Ecstra designed and launched a bespoke [Outcomes Tool](#), an accessible and free digital resource specifically designed to help measure financial wellbeing outcomes in a simple and consistent format.

The Outcomes Tool includes indicators, measurement methods, guidance and templates to streamline outcomes planning and measurement. The insights captured will assist with grant reporting, assessing immediate outcomes and inform future funding.

The long term aim is to contribute to the data base of what approaches work to improve financial capability and wellbeing at a consumer and structural level. Just as importantly, we will assist our partners share stories of the positive impact they are making through their work.

These resources have been shared with over 80 stakeholders. This includes 26 grantees who have adopted the tools and are in various stages of measuring and reporting on the outcomes of their work.

Ecstra's Impact and Measurement Framework was developed with Social Ventures Australia. Read more about the development process in the [SVA Quarterly](#).



First Nations Foundation

Ecstra is funding [First Nations Foundation](#) to develop an outcomes measurement framework to better understand and measure the impact of their work and programs. First Nations Foundation is working with [Social Ventures Australia](#) to develop and embed an outcomes measurement framework, measurement and reporting methodology.

This will support First Nations Foundation through its current growth stage, with significant expansion of its' core community financial capability programs and outreach.



Financial Counselling Foundation

Ecstra's grant enables [Financial Counselling Foundation](#) to evaluate the effectiveness of a range of their projects, supporting multidisciplinary domestic and family violence services co-located within other services, especially community legal services.

The results will contribute to informing policy development in the area and help promote greater collaboration between specialist organisations working in the sector.



Thriving Communities Partnership

Thriving Communities Partnership (TCP) works with business, service providers, academics, government, and not for profits to build networks and platforms for shared learning and collective action. TCP's [One Stop One Story Hub](#) – a cross-sector digital platform – connects people to support programs and service providers, through a single entry point in a safe and secure way.

For people experiencing vulnerability, this means: One Stop One Story, removing the need to retell their story multiple times and relive trauma. Ecstra is funding TCP to develop an evaluation model, enabling the measurement and sharing of outcomes to create a more aligned system for consumers. Ecstra's funding also enables TCP to scale the project and further build cross sector engagement and collaboration.

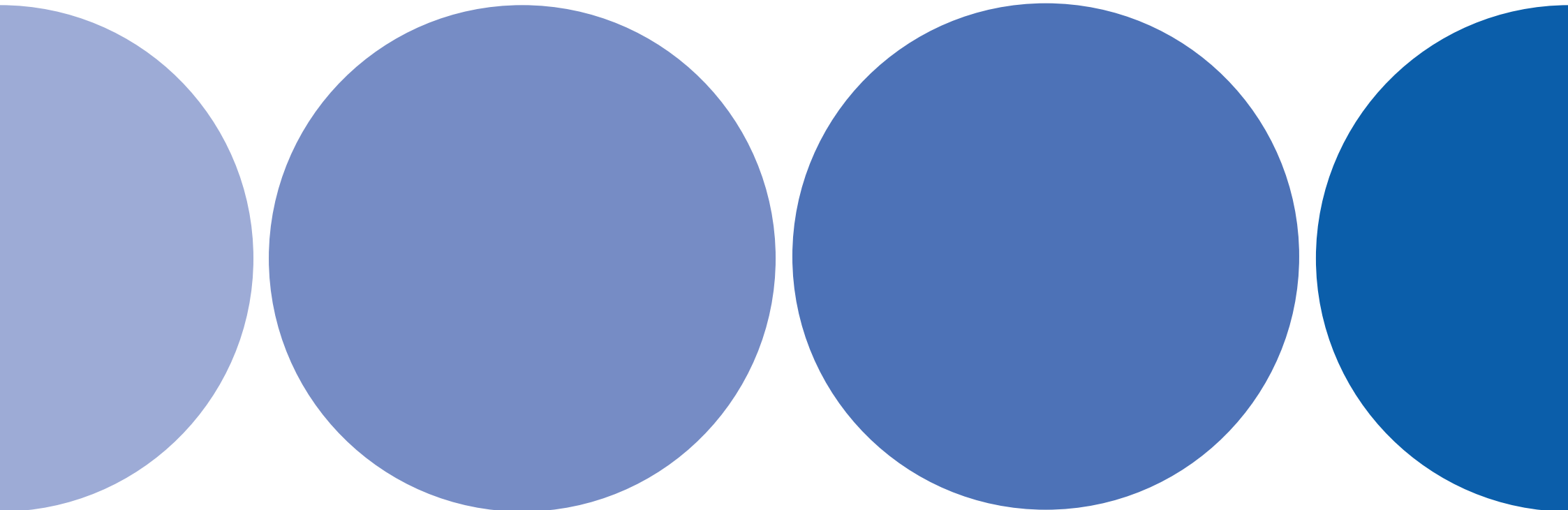


Our Grant Partners

Our grants portal,
funding principles
and guidelines are
available at
www.ecstra.org.au

3rd Space
Active Refugee and Migrant Integration in Australia
Aged and Disability Advocacy Australia (ADAA)
AnglicareSA
Australian Business and Community Network (ABCN)
Australian Business Ethics Network
Australian Communities Foundation
Australian Community Philanthropy
Australian Federation of Disability Organisations (AFDO)
Australian Multicultural Community Services Inc (AMCS)
Australian Muslim Women's Centre for Human Rights
Australian Refugee Association
Ballarat and District Aboriginal Cooperative (BADAC)
Barwon Community Legal Service
Basic Rights Queensland
Bass Coast Community Foundation
Be Kind Sydney
Better Place Australia
Burwood Community Welfare Services
C A R E
Canberra Community Law
Cape York Institute
CCLSWA
Centacare Catholic Country SA
Centre for Women's Economic Safety (CWES)
Chinchilla Family Support Centre
CHOICE
Christians Against Poverty
Code Like a Girl
Community Broadcasting Association of Australia
Community Migrant Resource Centre
Cathy Freeman Foundation
Consumer Action Law Centre (CALC)
COTA Australia
DAISI Services
Denmark Community Foundation (WA) Inc
DIVERSITAT—Geelong Ethnic Communities Council
Domestic Violence NSW Service Management (DVSM)
Encompass Community Services Geelong
Encounter Centre
Fighting Chance Australia
Financial Counselling Foundation
Financial Counselling Australia
Financial Rights Legal Centre (FRLC)
FINANCY
Fitted for Work
First Australians Capital
First Nations Foundation (FNF)
Fitzroy Learning Network
Fleurieu Community
Food Next Door Co-Op
Foundation for Young Australians (FYA)
Geelong Community Foundation
Give Where You Live Foundation
Global Sisters
Good Shepherd Australia and New Zealand
Good Shepherd Microfinance
Grattan Institute
Griffith University
Health Justice Australia
Hills Community Aid and Information Service
Hobsons Bay Community Foundation
Indigenous Consumer Assistance Network (ICAN)
Inner North Community Foundation
Into Our Hands Community Foundation
Kanyirninpa Jukurrpa (KJ)
Karrkad Kanjdji Trust (KKT)
Kids Camps TA Cahoots
Koondee Woonga-gat Toor-rong Foundation
Kyabra Community Association
La Trobe University Student Union
Linking Communities Network
Little Dreamers Australia
Macquarie University
Mary MacKillop Today
Mettle Women
Monash University
MoneyGirl
Multicultural Youth SA
National Employment Services Association (NESA)
Northern Rivers Community Foundation
Northern Rivers Community Gateway
Northern Suburbs Community Legal Centre
NPA Family and Community Services Aboriginal and Torres Strait Islander Corporation
Nyora Men's Shed, Fund Holders for the Gippsland Cluster of Men's Sheds
Older Women's Network NSW
Peninsula Community Legal Centre
Prosper (Project Australia) Queensland
University of Technology
Redfern Legal Centre Limited
Redland Community Centre
RMIT University
Seniors Rights Service
SisterWorks
Super Consumers Australia
Surfers Paradise Anglican Crisis Care
Tender Funerals Australia
The Big Issue in Australia
The Conversation
The Difference Incubator
The Ethics Centre
The Funding Network
The Lady Musgrave Trust
The Reach Foundation
The Social Outfit
The Social Studio
The Violet Initiative
Thriving Communities Partnership
Two Good Foundation
UCare Gawler
Uniting Communities
Uniting Vic.Tas
University of New South Wales
University of South Australia
University of Sydney
University of Technology
University of Wollongong
Victoria University
Welfare Rights Centre
Wellsprings for Women
Westjustice
White Box Enterprises
Winmalee Neighbourhood Centre
Women's Health in the North (WHIN)
Women's Housing Company
Women's Information and Referral Exchange (WIRE)
Women's Legal Service Victoria
Wunan Foundation
YellowBridge QLD
Young Change Agents
YWCA Victoria
Zahra Foundation Australia

Grants active as at 30 June 2022.



www.ecstra.org.au



[ecstrafoundation](https://www.linkedin.com/company/ecstrafoundation)



Talk Money with Ecstra Foundation



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