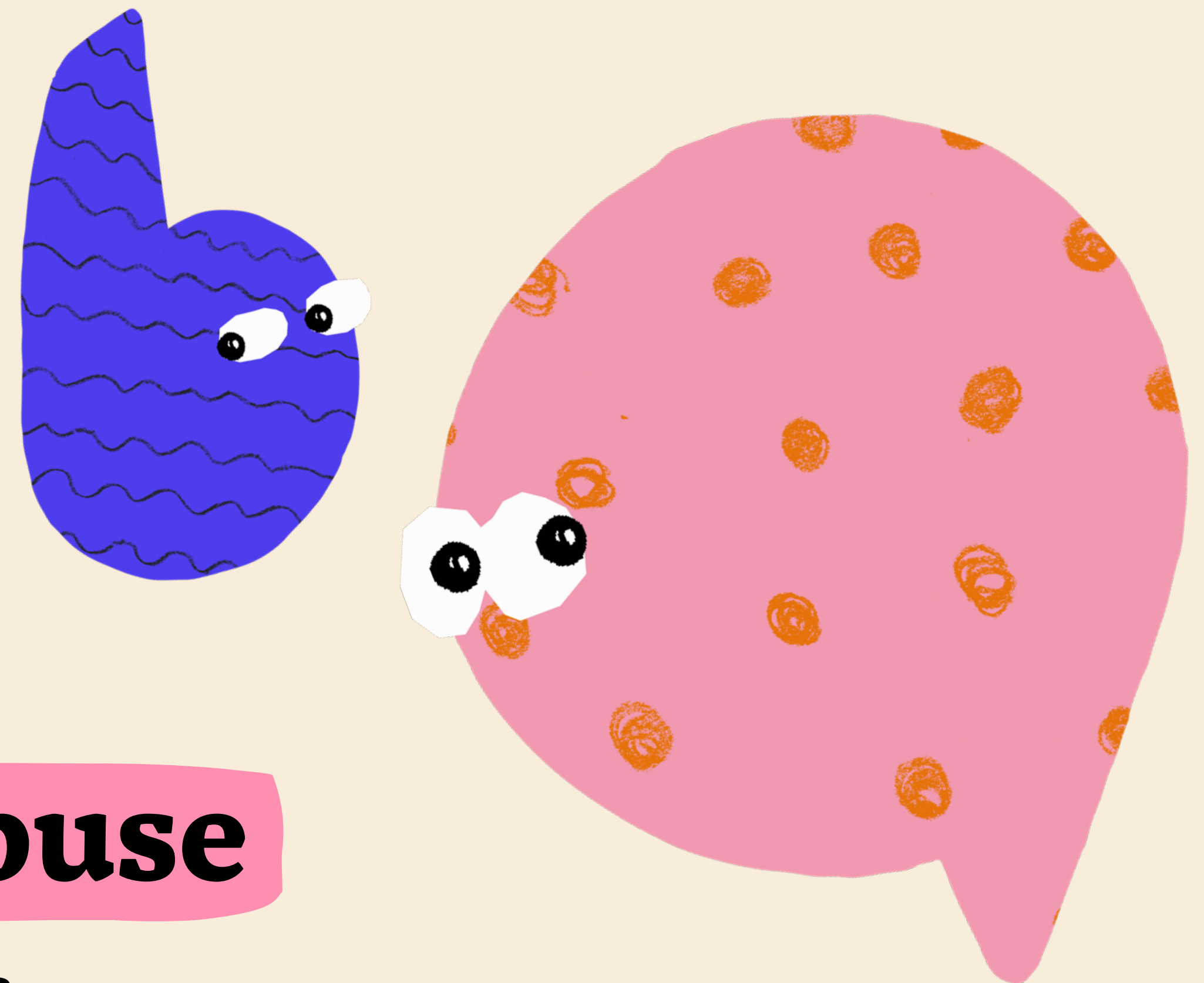


*Talk some cents into*  
**your relationship.**

**Preventing economic abuse**  
*in young adult relationships.*



You **Me** & **Money**.org.au

## You, Me & Money: Preventing economic abuse in young adult relationships.

This report provides a summary and overview of the activities undertaken to develop the *You, Me & Money* (YMM) toolkit. See it for yourself at [www.youmemoney.org.au](http://www.youmemoney.org.au). The project formally commenced in March 2019 and was completed in December 2020.

### Authors

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### Funding

This project was funded by the [Ecstra Foundation](#) in collaboration with [YLab](#) (Foundation for Young Australians) and [Today](#).

### Photography credits

Photographs by Today, YLab Studios, and RMIT University. All young people who appear in the photographs gave permission for their publication.

### Report graphic design

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### Research ethics

This project was approved by the RMIT University Human Research Ethics Committee 17 June 2019, project number 22090.

### Thank you's to all those involved in the project

We would like to thank all the young adults who attended the workshops, interviews, and other online activities; and whose views, wisdom and experience ultimately helped us develop the *You, Me & Money* website.

We would also like to thank Emma Withoff (RMIT) for her research assistance and creative design of the printable [Conversation chatterbox](#).

Special thanks to the young adults who shared their experiences of economic abuse in the 2018 research that informed and inspired this project.

### Suggested citation

Kutin, J., Mah, V. Russell, R., & Reid, M. (2020). *You, Me & Money: Preventing economic abuse in young adult relationships*. A report prepared for the Ecstra Foundation. Melbourne, Australia: RMIT University. Available at: <https://www.ecstra.org.au>

### YLab

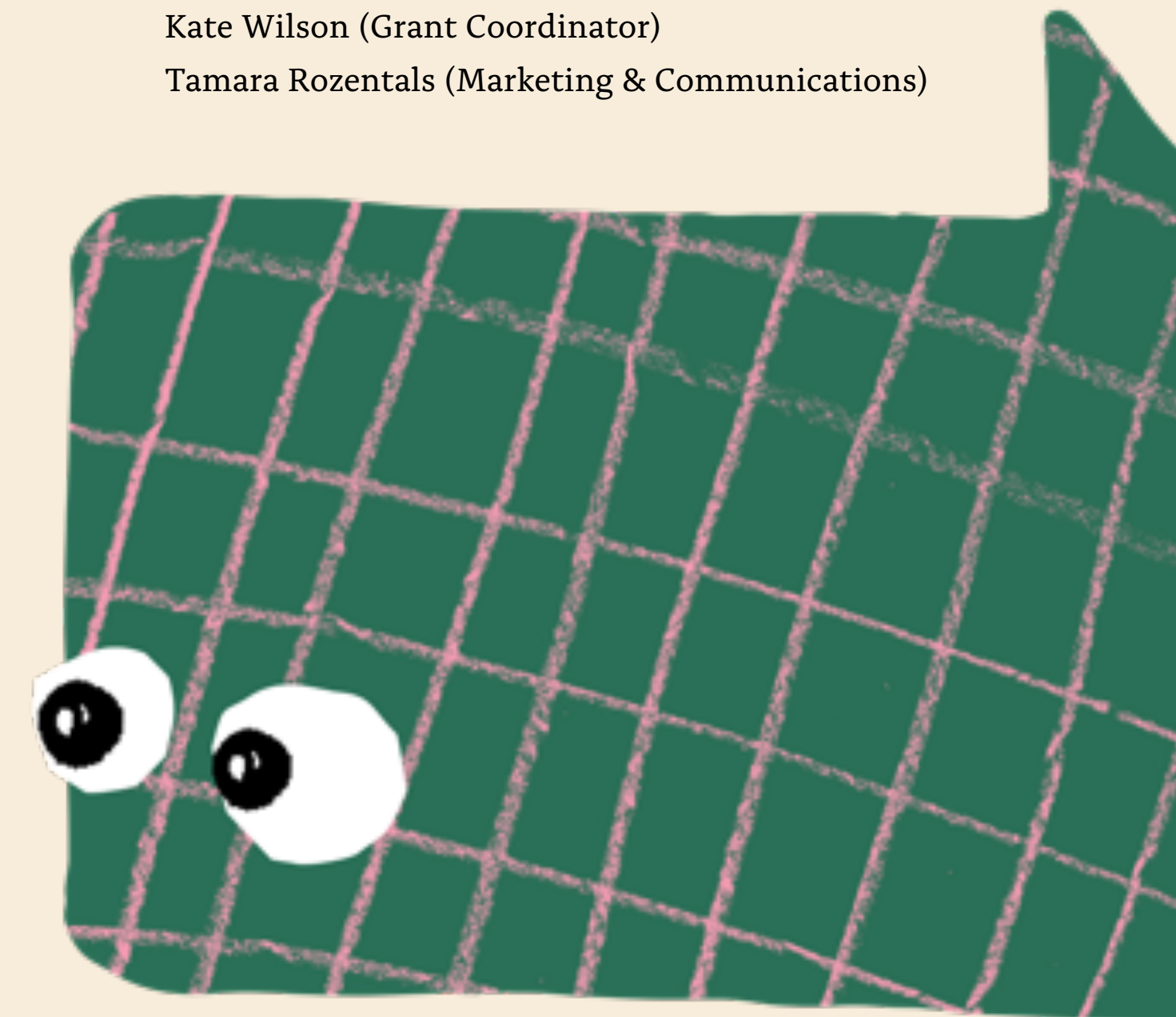
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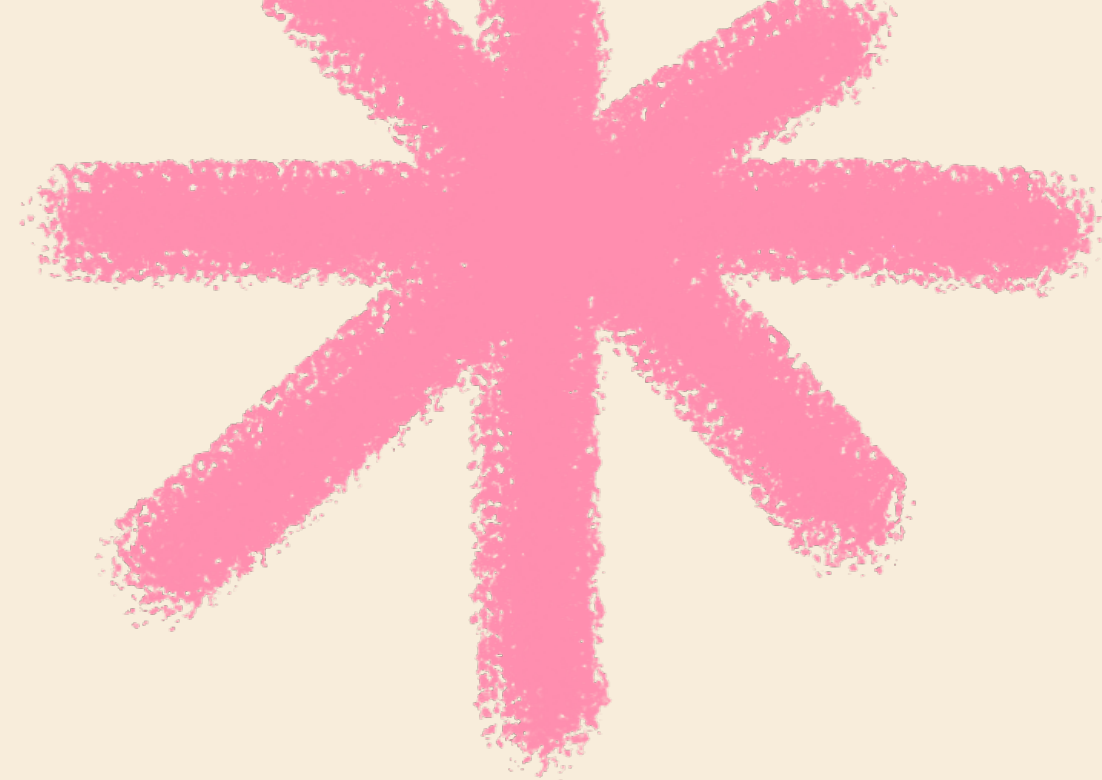
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## Foreword

### Ecstra Foundation

Ecstra Foundation warmly congratulates Dr Jozica Kutin, Professor Roslyn Russell and the team from RMIT University on the launch of the *You, Me & Money* toolkit for young adults.

The toolkit and website offer practical, highly engaging resources for young people to navigate tricky money conversations, and to help decide what a financially healthy relationship should look like.

The genuine co-design process between RMIT, YLab and Today was underpinned by extensive research and survey data with a clear commitment to actionable outcomes.

Ecstra's funding of *You, Me & Money* continues our commitment to supporting organisations working to identify and address money issues for Australians across all life stages.

**Caroline Stewart, CEO**  
Ecstra Foundation



### YLab

The *You, Me & Money* tool is a product of both lived experience and technical expertise working together to create something meaningful. Through co-design, this project has brought together different knowledge, talents, skills and life experiences from a multigenerational and multidisciplinary team to inform the creation of a tool that I believe will be a game-changer for many young people when it comes to love and money.

At YLab, our purpose is to put young people at the centre of complex problems to design the future. As always, we have been blown away by the insights and ideas that the young people on the co-design team brought to the table. They were engaged at the very start of this project - to firstly understand where young people are at when navigating love and money, all the way through to testing the designs and becoming partners in our campaign design, ensuring the tool can be found by anyone who might need it. It has been a pleasure to be part of this project and to help facilitate the application of Jozica Kutin's important research in a way that will make a difference for many young people across Australia and beyond.

**Chelsea Lang, Director**  
YLab

### Today

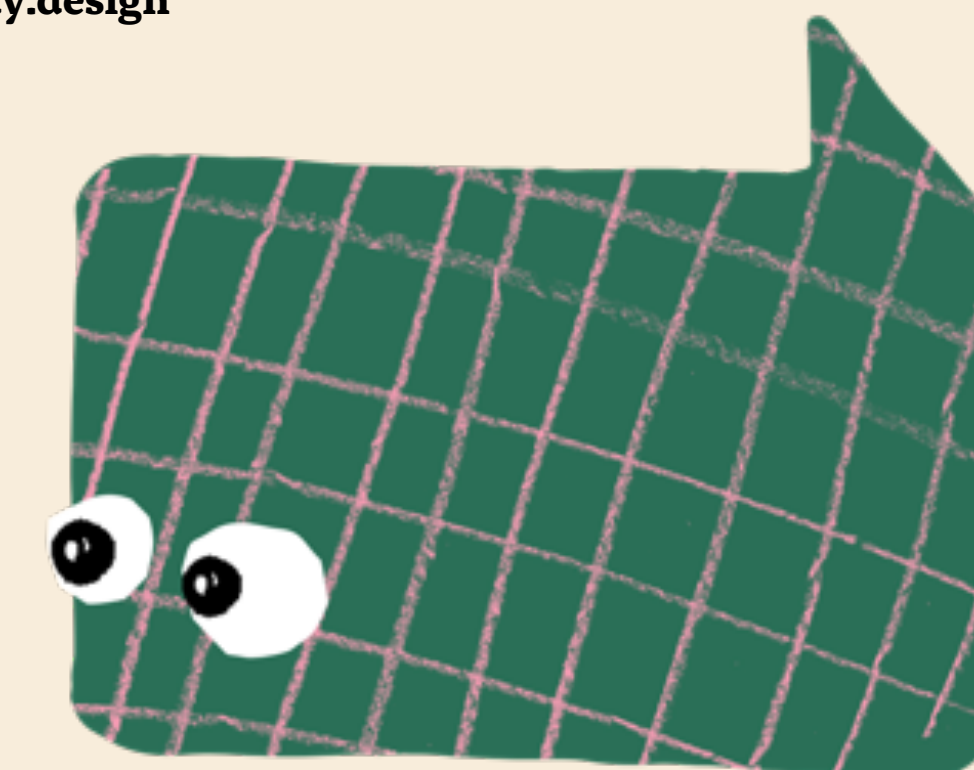
Co-design is scary and uncomfortable. It means moving into a project not knowing what the solution is. This creates a lot of creative anxiety, which pushes people to cut the creative process short, and decide on an idea prematurely. So when I say it takes a lot of guts for RMIT and partners to embrace co-design and truly engage young people in making the best version of this product, I mean it.

It was a tall order. To introduce young people to the concept of economic abuse in a way that is accessible, approachable and engaging. But the resulting website is a testament to what can be achieved when worlds collide. The solid foundations that Jozica laid down in her PhD gave us the rich insight we needed to spark the creative juices of young people through co-design. We approached this project with an open mind and a sense of curiosity about the form that the final product might take, and it paid off.

The final output was not where we thought we'd end up, and frankly it's better than I would have imagined. What keeps surprising me is just how fun the content is. Every page bubbles with a youthful personality. It's friendly and approachable, but also practical and useful.

We are grateful for the chance to help guide the co-design process and bring young people's ideas to life through the visual design and development. But the magic of the end product was truly a multidisciplinary collaboration. The amazing writing of Viv Mah, the insightful research and creative contributions of Jozica Kutin and RMIT, the support of Ecstra and YLab, and most importantly, the ideas, feedback and generosity of young people.

**Callan Rowe, Innovation lead**  
Today.design





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# Project background

## The problem

Economic abuse is a form of intimate partner violence. Also referred to as financial abuse, it involves one partner controlling, exploiting or sabotaging the economic resources of the other partner.<sup>1</sup>

An effective pathway in preventing economic abuse is to focus on young adults aged 18 to 29. During this period young adults are becoming financially independent, determining their career and work choices, and establishing committed relationships.<sup>2</sup> This phase of their lives is also the time when significant and potentially long-lasting relationships are formed.

Among young adults, 9.7% of young women and 4.6% of young men have experienced economic abuse.<sup>3</sup> However, these statistics are likely to be an underestimate as forms of financial exploitation were not measured by the ABS. We know that young adults experience financial exploitation, and it is likely to be the most common form of economic abuse for young adults.<sup>4</sup> We also know that young adults are less likely to be engaged with or identify with domestic violence services than older women and less likely to recognise the tactics and behaviours used as a form of economic abuse.<sup>5</sup> This presents significant challenges when attempting to prevent economic abuse.

The three main areas of conflict for young adults in relationships often involve money, sex and trust.<sup>6</sup> There is potential for young adults to be victims of financial control, exploitation and career sabotage in their relationships, which can have long-term negative consequences for their economic futures.

While there are a wide range of initiatives aimed at strengthening financial capabilities within Australia (e.g. Moneysmart<sup>7</sup> and Women Talk Money<sup>8</sup>), there are few, if any, that deal specifically with money management in relationships and the prevention of economic abuse, and none at all for young adult relationships. This is a significant gap to address: managing money within a relationship is a very different context than managing money individually and can leave young adults vulnerable to abuse.

The context of money management in relationships is important to consider. Within a relationship there are two individuals who bring their own beliefs, attitudes and capabilities to the mix. There's a good chance that each partner in the relationship will have differences in their money management attitudes, perceptions, and behaviours. The socio-demographic and cultural background of each person, including how money was managed in the home when growing up and schooling and life events, all interact and can cause conflict and stress if there is a mismatch of money expectations. Knowing how to navigate and understand each other's financial mindset is often left to trial and error; and in the absence of the right communication skills in talking about money, situations can escalate to conflict and relationship breakdown. More importantly young adults (indeed all adults) need to understand the difference between ways of managing money and when 'money management' is being used to exploit or control the other person. The lines can be at times blurry.

Our research has shown that young people want to know how to manage money together in their relationships. They want to know what's 'normal', they want to know how to have the money conversations, and they want to know how to handle differences before they become problems.

Importantly, they also want to know if they are at risk of economic abuse – what does it look like and what are the red flags?

There is a danger, too, that if economic abuse behaviours are also 'normalised' in early relationships then the risk of experiencing economic abuse throughout their future relationships is heightened.

So if young adults are unaware of economic abuse, experience more exploitation compared to control, and don't typically engage with domestic violence services or messaging, how does a team of researchers go about preventing economic abuse?

Our approach to this challenge was simple. It was to start with no preconceived approach.

Well. That's not entirely true.

We needed to go back to the drawing board and adopt design-thinking principles for a truly bottom-up approach. We (as researchers) knew we had to work with partners who were experts in working with young adults – not necessarily experts in economic or relationship abuse. We also knew we had to engage young adults as experts. We knew we couldn't come at it from our perspective, nor our life experience. (Let's face it, we're a bunch of old-ish young-at-heart academics, but we're not the target audience anymore!)

Our project aimed to provide a unique, innovative, and targeted resource to prevent economic abuse and other relationship-based money problems, for young adults.

Most importantly it was to be designed *by* young adults for young adults.

**They had the final say, not us.**

<sup>1</sup> Adams, A. E., Sullivan, C. M., Bybee, D., & Greeson, M. R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women*, 14(5), 563-588. <https://doi.org/10.1177/1077801208315529>

<sup>2</sup> Arnett, J. J. (2000). Emerging adulthood: A theory of development from the late teens through the twenties. *American Psychologist*, 55(5), 469-480. <https://doi.org/10.1037/0003-066X.55.5.469>

<sup>3</sup> Kutin, J., Russell, R., & Reid, M. (2017). Economic abuse between intimate partners in Australia: Prevalence, health status, disability and financial stress. *Australian and New Zealand Journal of Public Health*, 41(3), 269-274. <https://doi.org/10.1111/1753-6405.12651>

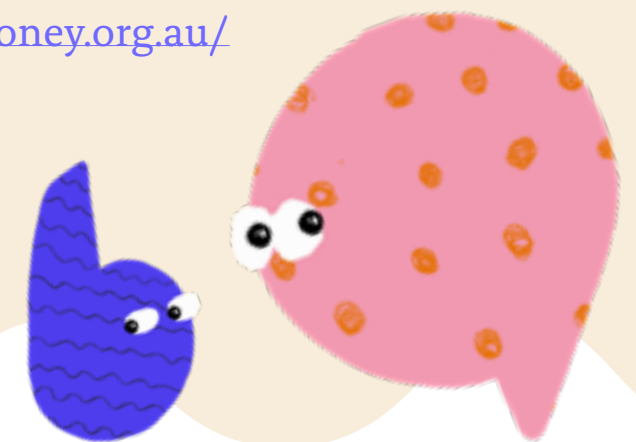
<sup>4</sup> Kutin, J. J. (2019). Exploring how economic abuse manifests in young adult relationships. [RMIT University]. Melbourne, Australia. [https://researchrepository.rmit.edu.au/permalink/61RMIT\\_INST/13r5bm8/alma9921863621701341](https://researchrepository.rmit.edu.au/permalink/61RMIT_INST/13r5bm8/alma9921863621701341)

<sup>5</sup> Kutin, J., Reid, M., & Russell, R. (2019). Special WSMC edition. What is this thing called money? Economic abuse in young adult relationships. *Journal of Social Marketing*, 9(1), 111-118. <https://doi.org/10.1108/JSOCM-03-2018-0028>

<sup>6</sup> Reese-Weber, M., Kahn, J. H., & Nemecek, R. (2015). Topics of conflict in emerging adults' romantic relationships. *Emerging Adulthood*, 3(5), 320-326. <https://doi.org/10.1177/2167696815592728>

<sup>7</sup> <https://www.moneysmart.gov.au/life-events-and-you/families/financial-abuse>

<sup>8</sup> <https://www.womentalkmoney.org.au/>



# The project from start to finish

## How we went about it

As a group of researchers, we knew a lot about economic abuse, but less about what would really make a difference for young adults. To understand that, we needed to consult the people who would know best: the young adults themselves.

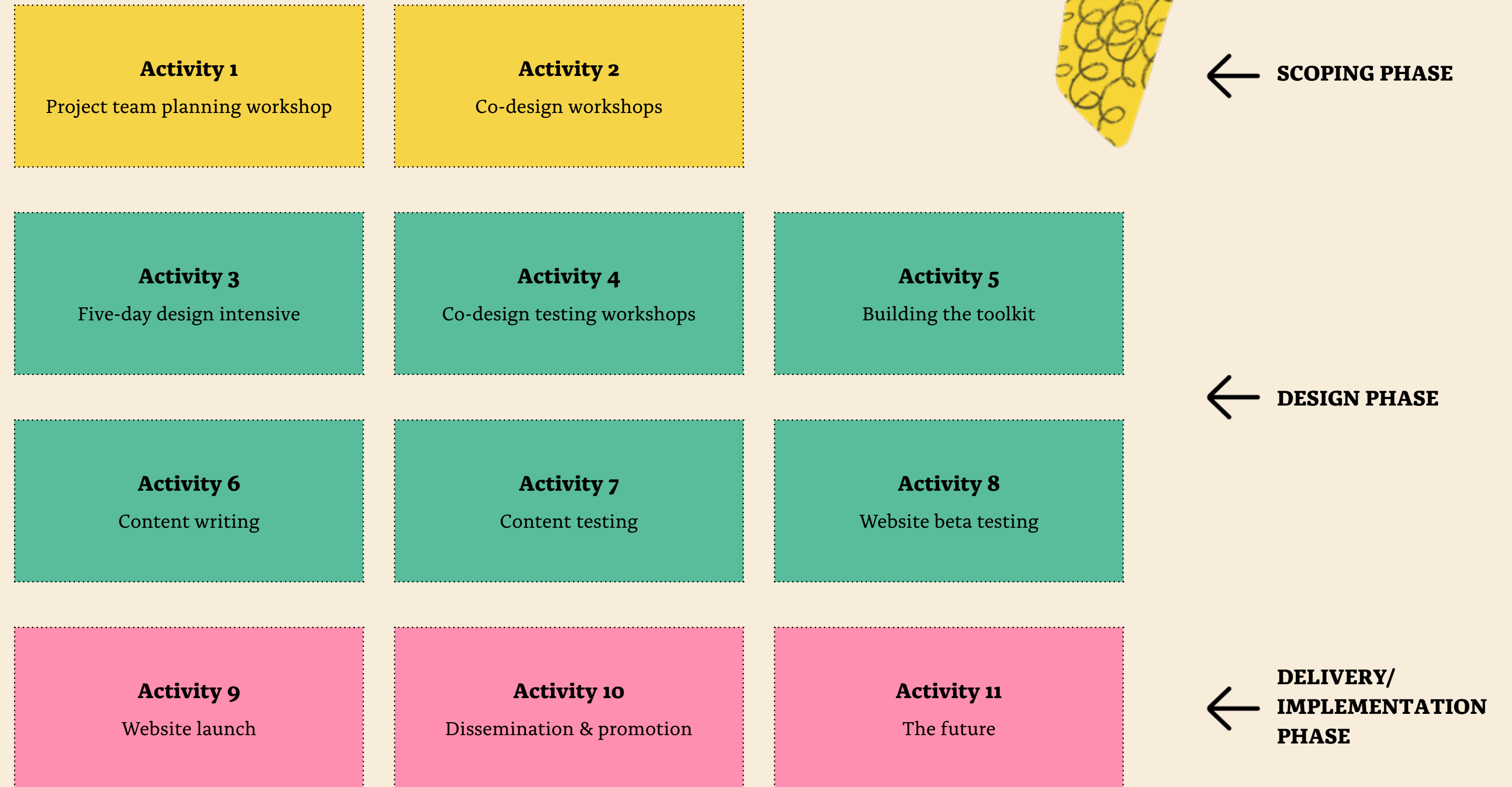
We employed the principles and practice of this collaborative process—known as co-design—as the key methodology underpinning our project. Essentially, co-design means that solutions are developed *with* the audience rather than *for* them, and serves as an approach to understanding and developing outcomes through the eyes and experiences of those who they are meant to help.

For work associated with economic abuse and related issues, co-design also reflects a fundamental change from the traditional one-sided researcher-subject relationship. Instead, it enables a wide range of people to creatively contribute to the formulation of solutions to a problem.

In our case, young adults were the ‘experts’ and became central to the design process. Our adherence to co-design principles gave them a greater sense of agency and input and allowed us to better understand how we could address their needs and values in ways that resonated.

## Project activities

We planned a series of activities linked to each funding milestone (Scoping, Design, Delivery/Implementation). While the diagram appears linear and sequential, several activities occurred concurrently (such as the content writing and programming of the staging website). Each activity was informed by the previous activity and informed the next. This report describes the aims of each activity, what was planned, what we did and what we found.



# SCOPING PHASE

## Activity 1 - Project team planning workshop

### Laying the foundations

To begin with, we needed to understand exactly what we were trying to do with our toolkit, why we were doing it, and how we would achieve it. Some of the questions we needed to ask included:

- Why were we doing this?
- Who were the beneficiaries of this toolkit?
- What was the problem we were trying to address?
- What might the problem look like from the perspective of young adults?
- What did our toolkit need to be: how should it function, and what did it need to include?
- What kind of challenges might we encounter, and what were our plans for addressing them?
- What were our hopes and fears?

### What we planned

Today offered to facilitate a three-hour workshop with the project team in which we would identify the aim, target audiences, the opportunities and challenges for the project.

The workshop's participants were Dr Jozica Kutin, Professor Roslyn Russell and Professor Mike Reid (RMIT), innovation lead Callan Rowe (Today), producer Rochelle Seneviratna (Today), Chelsea Lang (YLab) and designer Georgie Batt (Today).

### What we did

In this initial session we used a variety of creative thinking techniques to express our own feelings and perceptions towards the toolkit, as well as its potential elements.

The Post-It Notes and Sharpies were unleashed. Our groups got to talking about, debating, and brainstorming the project's boundaries and toolkit's requirements.

A clearer picture was beginning to emerge of what was to become the *You, Me & Money* resource.



**Potential stakeholders**  
(Image: Several colourful Post-It notes on a piece of butcher's paper)

## What we found

From this initial workshop, the aims, target audiences, project challenges and opportunities became clearer. Today summarised them:

### Key features of the 'why' behind the project:

- People didn't know what economic abuse is or how to identify it
- There was stigma and awkwardness around conversations about money
- Young people were 'sliding into' situations where there was a high risk of economic abuse
- Lack of financial capability and knowledge of dealing with money as a couple
- Influence of culture and gender norms around love and money

### Project aims

- Prevent economic abuse
- Help young people understand what is fair and healthy

### Challenges

- Meeting the needs of a diverse group with varied cultural norms and attitudes
- Website/toolkit being sustainable to maintain

### Opportunities

- Current media and cultural attention on women and financial empowerment
- Speak directly to young people in their voice

### The target audiences:

- Young people (18 to 29 years, especially women; culturally diverse; people experiencing abuse; people committing abuse)
- Those invested in young people's relationships (family, especially parents and friends)
- Agencies or experts invested in the financial wellbeing of young adults (educators, government, universities, workplaces, support, welfare and domestic violence agencies, Ecstra Foundation, financial institutions, financial counsellors, other professionals)

### The team's principles for website qualities:

- Engaging, memorable, sharable
- Down to earth, genuine, authentic, real, emotionally intelligent
- Simple and tram-friendly (scannable)
- Easy to use and engage with
- Relatable, accessible, inclusive, non-judgemental
- Looks good, feels good

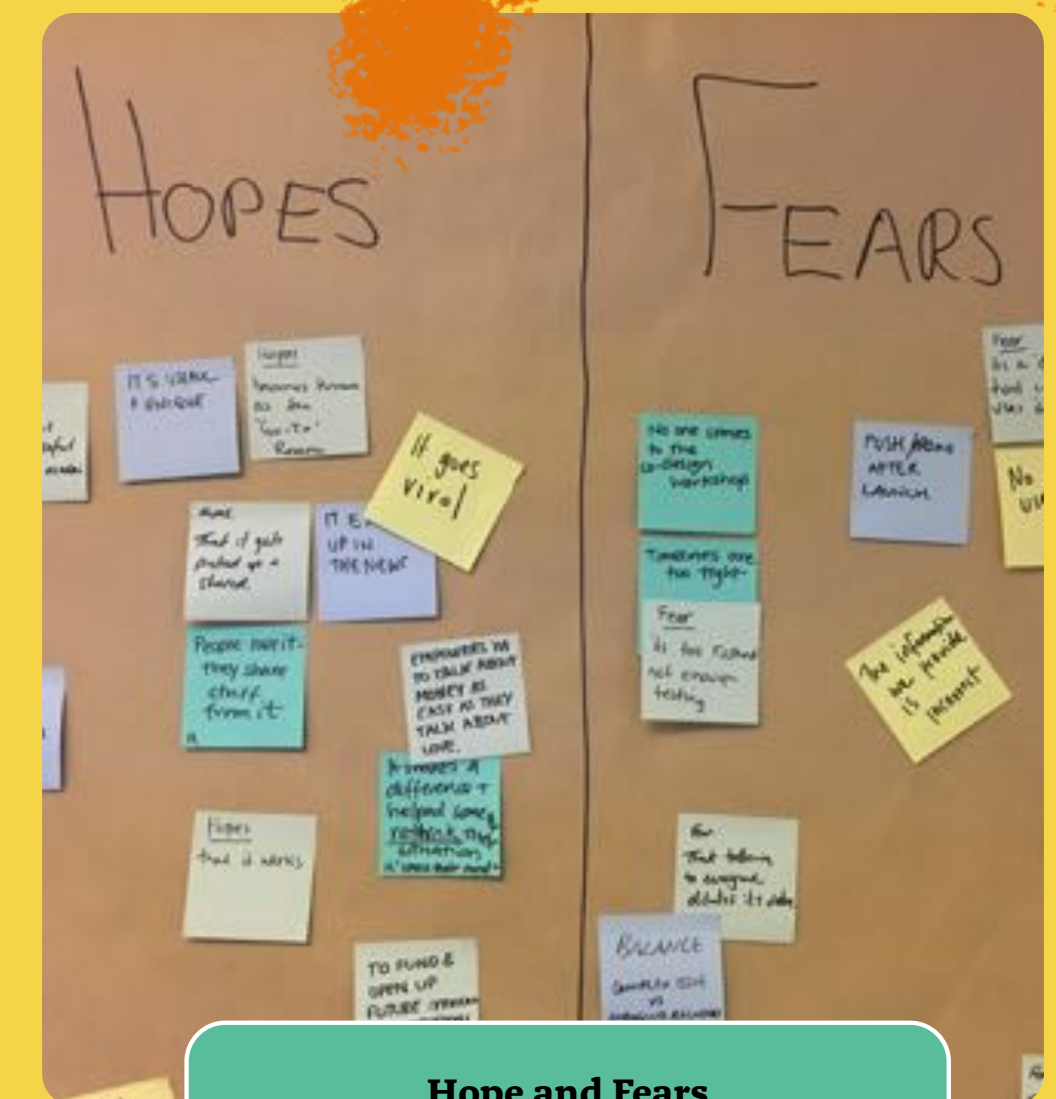
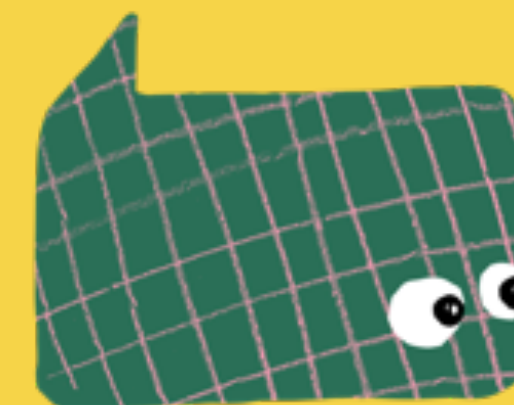
### The team also had some real hopes and fears around what the project would be and do:

#### Hopes

- It's useful and unique
- It goes viral! It ends up in the news! People love it, they share it
- That we can keep building on it, growing it
- That it attracts funding to sustain it
- Empowers young adults to talk about money as easy as they talk about love
- It makes a difference and helps young people rethink their situation

#### Fears

- No one attends the workshops
- No one uses it. Zero views
- Perception that the tool is 'uncool'. No one uses it. No one can find it
- Project issues – staff changes, tight timelines, too rushed
- Getting the balance right – complex issue vs. engaging reading
- (No one thought of a pandemic ...)



#### Hope and Fears

(Image: Several colourful Post-It notes on a piece of butcher's paper)



## Activity 2 - Co-design workshops – exploring the problem

We now needed to enlist the perspective and creativity of young adults to develop a resource that would be useful to them. To do so, we planned to explore young adults' attitudes towards money, find out where and from whom they learned their money management skills, understand how their relationships impacted their money management, and learn what they wanted to know about money.

### What we planned

This phase included two co-design workshops with young adults to find out what they needed in a resource aimed at helping them manage money in a relationship. This was a necessary step in creating a genuinely useful product: as YLab puts it, producing solutions for young people is only effective 'if young people lead or co-lead the process'.



### Welcoming participants to the first workshop

(Image: A group of young adults in a room, listening to a woman [Chelsea Lang] facilitate)

### What we did

#### Step 1: Recruiting young adults

Using YLab and RMIT's project email lists, a call-out went to young people to participate in a co-design process. 71 young people from a diverse range of backgrounds expressed an interest to take part.

#### We asked applicants why they wanted to participate in the project. They said:

*"I've previously worked in retail banking and would love to use that knowledge to help create something to assist people in better managing their money."*

*"I think me and my girlfriend represent a large and important cross-section of society when it comes to our financial relationship and it'd be good to be represented."*

*"As a young person and a youth worker, I think it is important to have discussions about money and relationships. This is something I sometimes chat to friends/my sister about as everyone has a different approach to managing money in a relationship. I think co-design is a vital part of developing new ideas and solutions to issues."*

#### Step 2: The workshops

YLab hosted and facilitated the two workshops (May and June 2019) which included **52 participants: 40 workshop participants** and **12 people** who participated in online activities, as they were unable to attend the face-to-face workshops.

### Group activities at the first workshop

(Image: A young woman writes on large sheets of paper, brainstorming)

#### Participants included:

- Young First Nations people
- Young people living with disability
- Young parents
- Young people from culturally and linguistically diverse backgrounds
- Young people identifying with the LGBTQIA+ community
- Young couples (5 couples participated in activities together)
- Young people living out of home, including with partners
- Young people who live together in a share-house

The agenda for the first workshop centred around setting workshop expectations, better understanding the problem, discussing key moments or issues the resource needed to address, and deciding on the next steps the team would take.

The co-design activities included: Talking about the problem; finding the major money moments in a relationship; possible prevention points; and communicating in money matters.

The second workshop extended the topics and activities to explore how young people viewed love and money within societal structures, the big moments in a relationship that had financial implications and the issues they faced when communicating about money.

The workshops each ran for around 4 hours. We had snacks, fruit and refreshments, and hot lunch catered for by the Asylum Seeker Resource Centre. At the end of the day, participants received a \$75 supermarket voucher.



## What we found

### Young people learnt about major money matters later in life

Participants were asked to map out their income, expenses and learnings, and attitudes to and behaviours around money across different time periods throughout the course of their life (0-5 years, 6-11 years, 12-17 years, 18-24 years, and 25-29 years).

In comparison to early adulthood (18-24 years) where young adults were beginning to learn about saving for bigger-ticket items and that 'everything costs money', late adulthood (25-29 years) saw a shift in a young adult's 'financial maturity'. In this stage of life young adults had more serious and longer-term concerns and higher expectations of their income. They were also more likely to seek out tools that would help them with their finances.

In general, young people were more likely to learn about money online or through apps, followed by their personal networks. Others relied on books or their own experiential learning (learning from their mistakes and those of others).

### Googling about money

Participants were also asked to share key Google search terms they'd used in the past or might consider using in the future in relation to money. These terms included:

- *Should I get a joint account?*
- *Fair way to split expenses in a relationship*
- *Buying a house with a partner*
- *Managing a large income difference in a relationship*
- *Easy ways to save money*
- *How couples manage expenses*
- *Joint accounts pros and cons*

### Young people wanted money education to be easy, relevant, and culturally appropriate

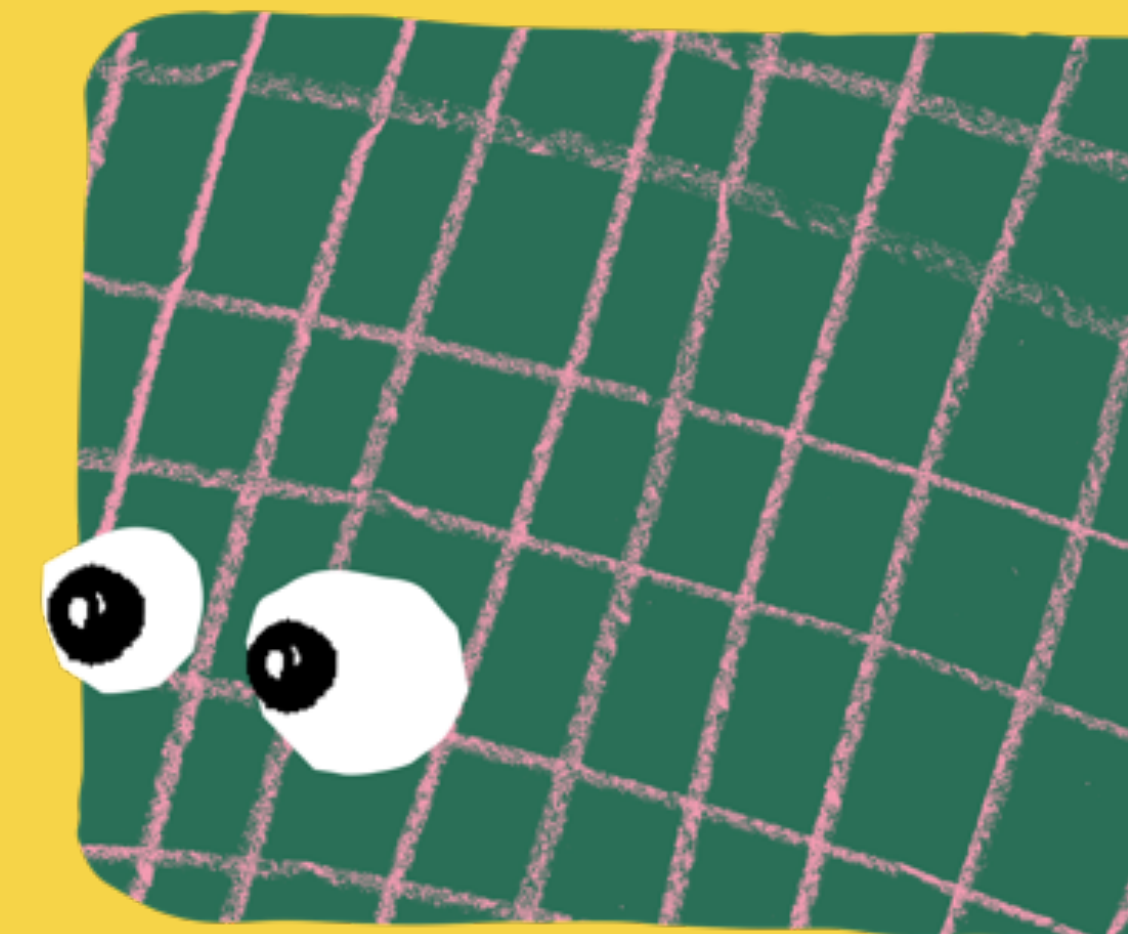
The young people we consulted also gave us critical information that would feed into the design of the resource. When it came to learning about money, they were after a resource that:

- *Was easy to access*
- *Was relevant to their situation*
- *Offered a seamless user experience*
- *Gave them the ability to be anonymous*
- *Was culturally appropriate*

### ... and they were tired of resources that were difficult to understand or access

Just as important to what they wanted the resource to be, was finding out what they didn't want the resource to be.

- *No jargon*
- *No selling anything or cost for use*
- *No using their data for other purposes*
- *Not too theoretical*
- *No use of gendered language*



#### Group activities at the first workshop

(Image: A group of diverse adults gather around large sheets of paper, brainstorming)

# DESIGN PHASE

## Activity 3 - Five-day design intensive

### Developing the creative territories

Our understanding of what *You, Me & Money* needed to be was becoming clearer.

It needed to be easy for young adults to connect with and enjoyable to read. It needed to come from a trusted source, free of agenda. It needed, importantly, to be easy to scroll through, attractive to look at, and fun to engage with. Anything else and we ran the risk of losing our audience. The question now for our creative teams was: how best could we capture all these qualities in a single concept?

### What we planned

Today innovation lead Callan Rowe planned an intensive, five-day sprint to bring the precepts from the co-design workshops to life (August 2019). The goal of the design sprint was:

To come up with a range of possible solutions to our design challenge and plan how to test them with users.

Participants included Callan Rowe (Today), Georgie Batt (Today), and Jozica Kutin (RMIT).

### What we did

For five consecutive days, eight hours a day, the team worked to ignite creativity. Much like the initial workshop, this week consisted of a range of ideation and concept formation activities. Like a bunch of jazz musicians jamming, we threw around ideas, explored solutions, and tested prototypes.

To come up with ideas we used stories and findings from Jozica's PhD research, what we'd learned from the YLab co-design workshops, and other ideas harvested from the internet and our own thoughts. No answer was wrong, but rather a pathway to a new insight.

'What if' was the guiding phrase. In this week, anything was possible.

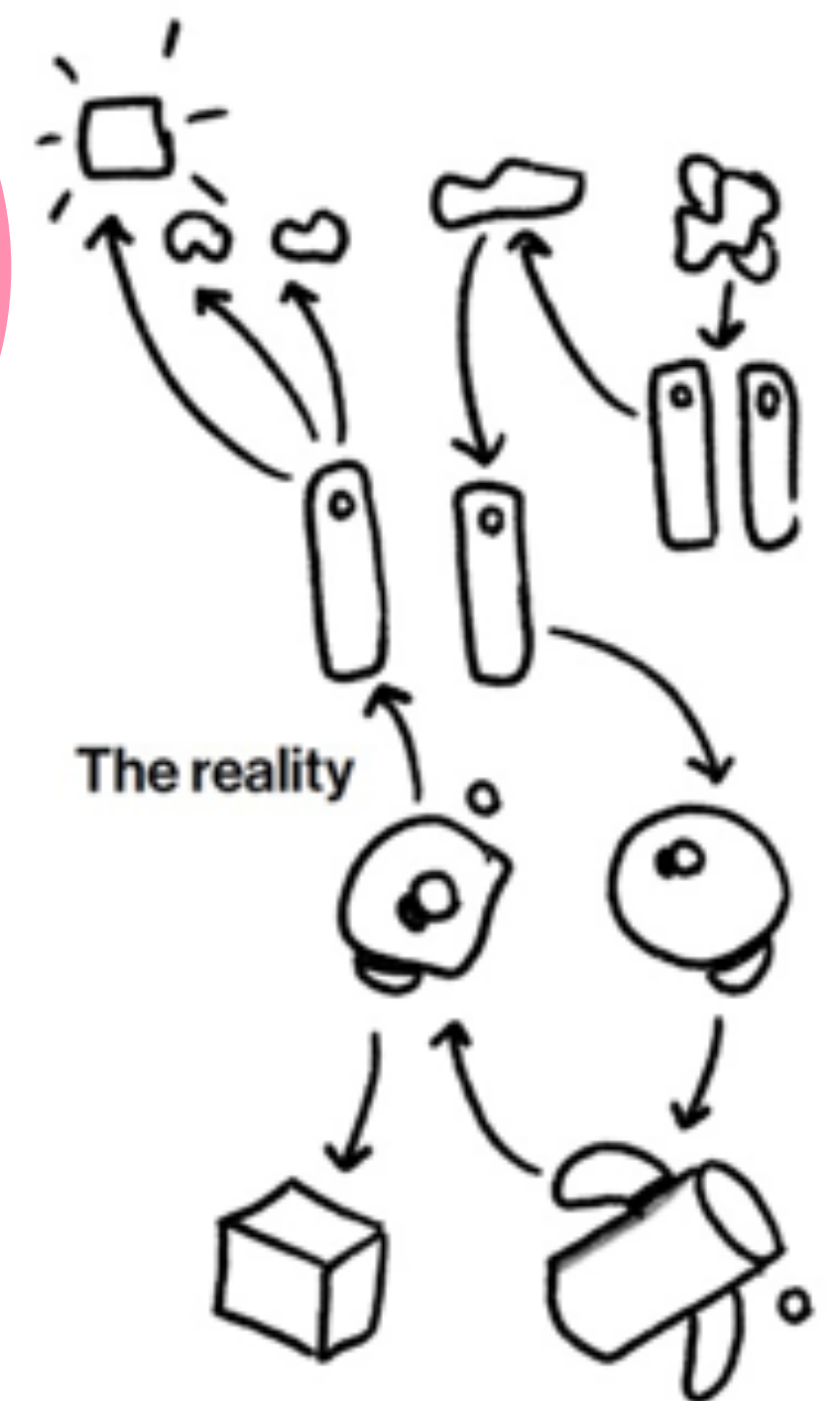
Under Callan's guidance we unleashed our creativity through 'idea-hopping'. As Cal explained, creative processes are easily thwarted when people jump on the first idea that seems to solve the problem, or the feasibility of an idea is judged too early. Ground-breaking ideas were sometimes born from bad or whacky ideas. We needed to start with generating as many wild ideas or 'provocations' as we could possibly think of— an incredibly exhausting process.

We used 'what if' statements. For example, *What if...* you had to learn everything you could about financial abuse over a tram ride? Or *What if...* there was no text on the website? We also used 'how might we' statements to generate more ideas.

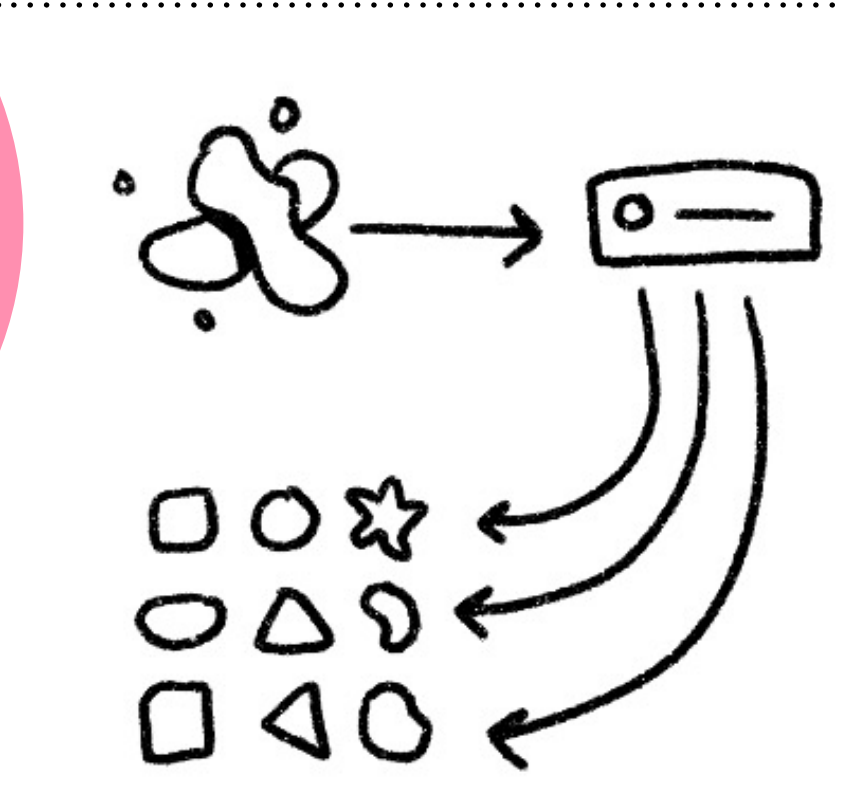
As Cal put it, there were many possible right ideas; we just didn't generally think of them, and instead cobbled them together from bits and pieces of 'wrong ideas'. Or in other words: we used our crazy 'wrong' ideas to develop alternate ideas, each of which were put on the 'yes' wall (the only wall). We'd use these to cobble together our final idea.



**Creative generation in a nutshell**  
(Image: A series of hand-drawn scribbles illustrating a squiggle (the 'idea') transforming into a solid box (the final concept))



**Callan's depiction of using crazy ideas to generate further alternative ideas**  
(Image: A squiggle (an idea) feeds into a machine which generates more squiggles (more ideas))

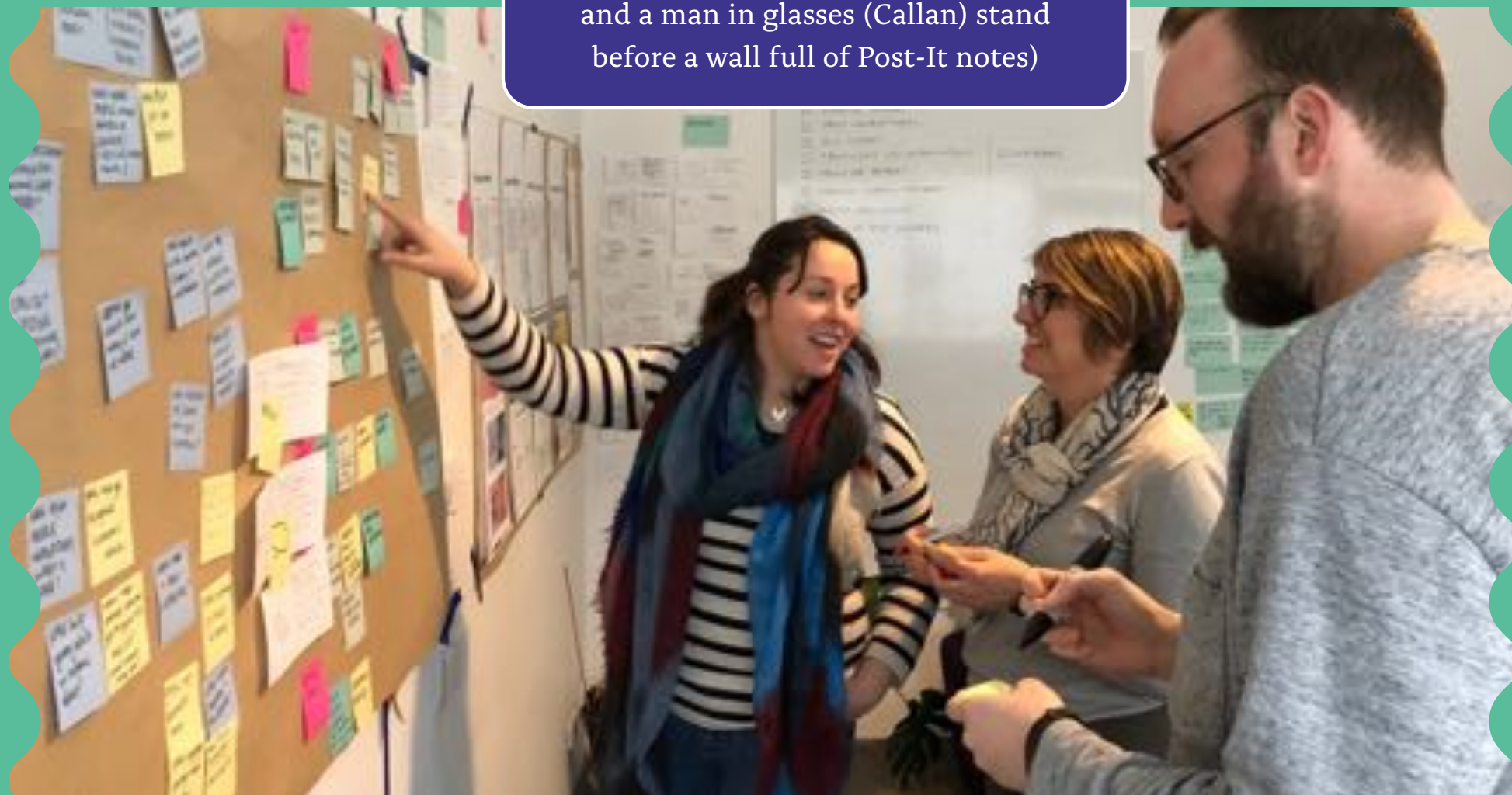


We also generated a wall full of content ideas and grouped these into topic areas. We then moved onto reviewing the Yes Wall we'd developed to uncover the values within those ideas. How did they fit together? How were they similar or different? It was a sticky-note version of thematic analysis. We used all the intel from the co-design workshops, the PhD and web searches, then grouped these ideas together. The creative territories began to emerge.

Then, we needed to give each of these creative territories a name, and again expand on further ideas for each territory. We also started to think about what the content and format of each territory should look like.

**Two designers and a researcher**

(Image: two women (Jozica and Georgie) and a man in glasses (Callan) stand before a wall full of Post-It notes)



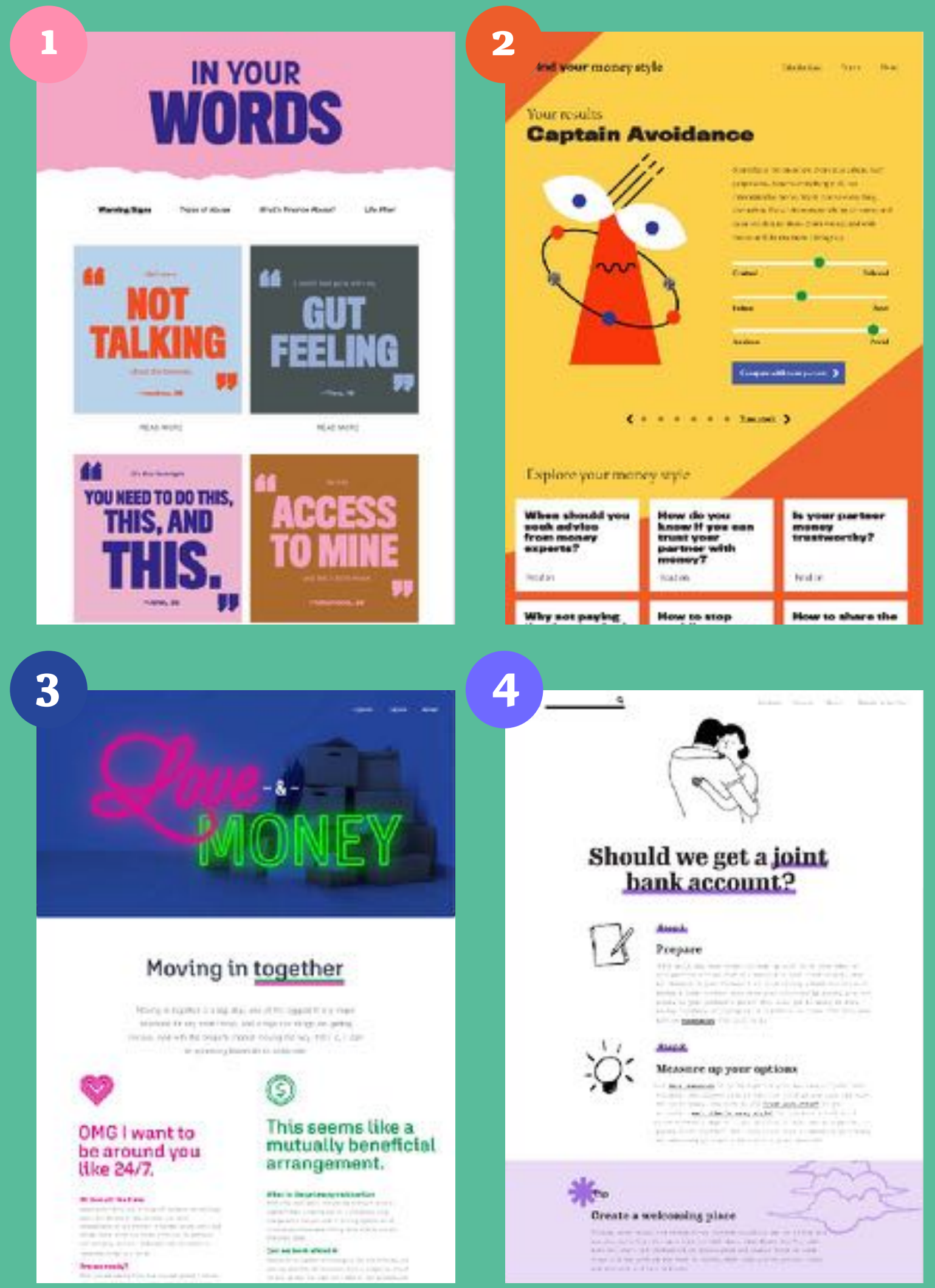
We returned to the Yes Wall. Reviewed it. Critiqued it. Did these ideas answer the project aim, the design challenge? What was most interesting about each idea? Why would it fail? What was out of scope? We picked our favourites.

Lastly, we fleshed out the creative territories. Questions we needed to answer including: what would we 'call' this creative territory? What would it look like? What was the overall creative direction, including its visual appearance and its content tone? What made it different?

**What we found**

Using the ideas generated from these five days we arrived at four potential creative territories – or 'themes'. These territories would form the basis for the next series of testing with young people.

- 1 Territory One**  
Focus on victim/survivor stories, using the narratives from Jozica's PhD interviews.
- 2 Territory Two**  
Open with a fun quiz, to make the experience more personalised, enjoyable, and less intimidating.
- 3 Territory Three**  
Talk about money issues or events from a "rational" and "irrational" perspective, mimicking what was healthy and what wasn't.
- 4 Territory Four**  
Write it as an instruction guide – a "how-to" of money in relationships.



## Activity 4 - Co-design testing workshops

### Testing the creative territories

When it came to picking a winning territory, it wouldn't be up to us. As YLab had reminded us before, a solution for young adults would only work if they were a key part of the process.

It was time to turn the territories over to our intended young adult audience and see which one resonated best.

### What we planned

Two further co-design workshops were planned by Today and RMIT (with YLab). The aim of these workshops was to test the creative territories and have young people talk through their preferences, show us how they wanted the website to look and feel, and what content and features they needed included.

### What we did

**18 young** adults attended a total of two different workshops which were held at RMIT and facilitated by Today (August 2019). Participants ranged in age from 18 to 29; came from a range of cultural and linguistic backgrounds; and included those who were working full- and part-time and studying. At the end of the workshops, participants received a \$50 supermarket voucher.

**Upon entering the workshop venue, participants were greeted with posters of the four creative territories, hung proudly from the walls. They were led from one concept to the next in small groups and provided with some context on what each concept entailed.**

Then they were asked:

- *What do you like/not like about this concept?*
- *What do you think should change?*
- *What about the look and feel?*

The second activity asked participants to use paper, scissors and glue to mock-up the websites. They had a range of drawings, icons, buttons, and images that they could cut out and arrange on a large sheet to prioritise the format of the website and the features. Participants worked together in small groups.

The third task was to prioritise the website content. Content cards were created as part of the design intensive. Participants were given the cards to sort, then asked to include only the most important topics.



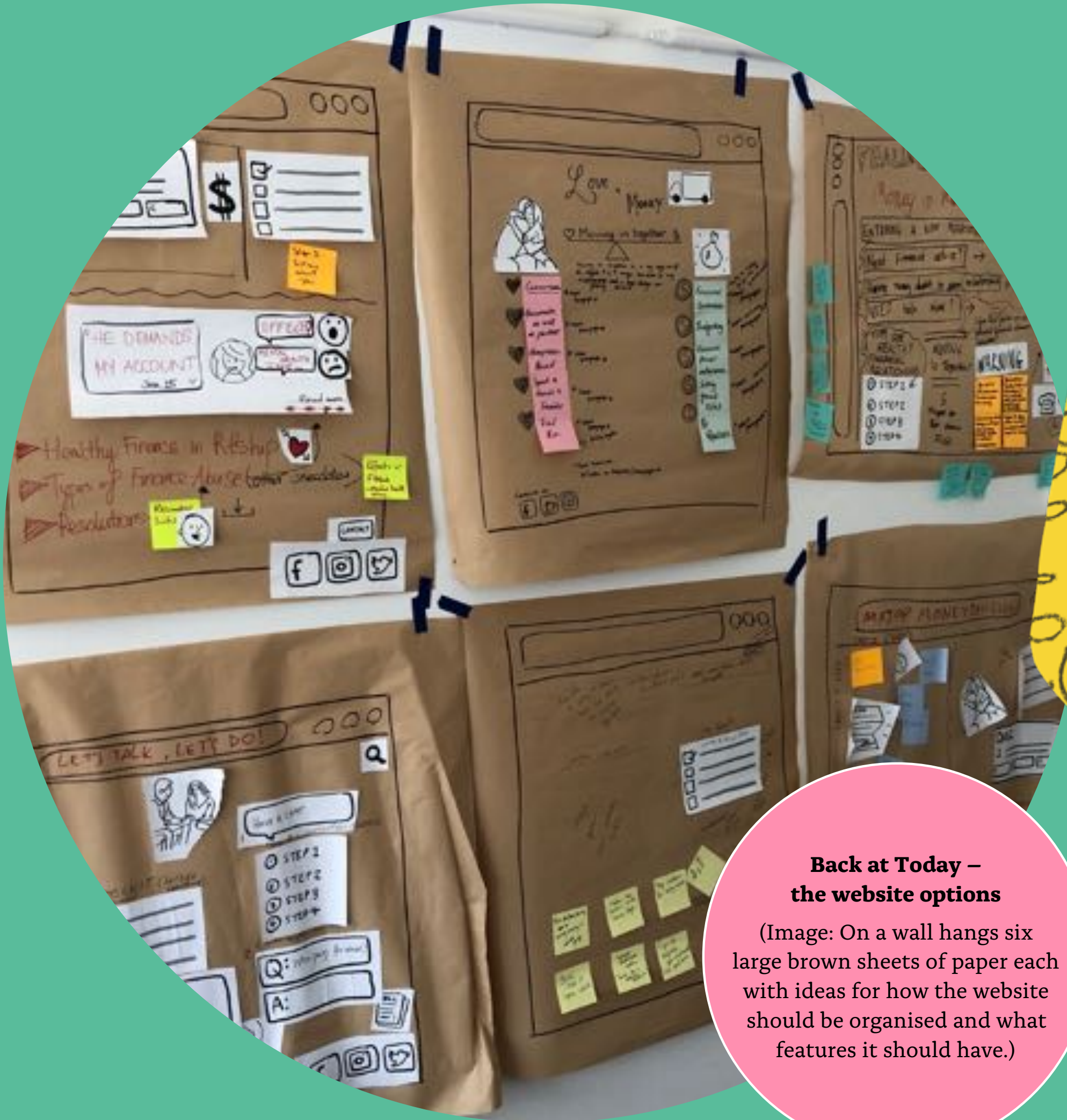
### Examining a creative territory up close

(Image: A group of young adults and one man in a lilac shirt (Mike Reid) stand in front of an A3 piece of paper on which a money article is printed)



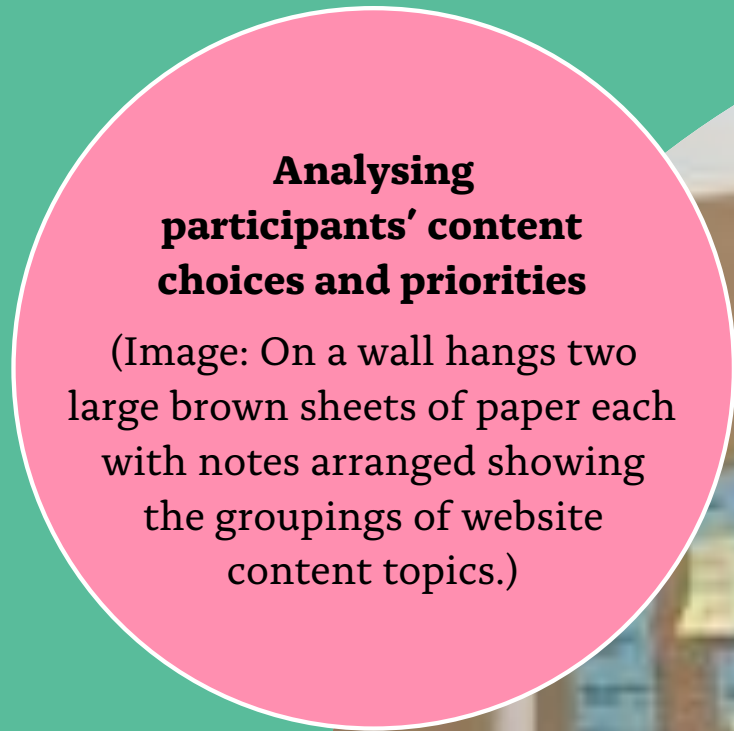
### Developing website features

(Image: Two young adults use Sharpies to design their ideal toolkit)



**Back at Today –  
the website options**

(Image: On a wall hangs six large brown sheets of paper each with ideas for how the website should be organised and what features it should have.)



**Analysing  
participants' content  
choices and priorities**

(Image: On a wall hangs two large brown sheets of paper each with notes arranged showing the groupings of website content topics.)



**Selecting content**

(Image: Cards with content topics sorted in priority order.)



## What we found

### One winner

There was one clear favourite. The quiz.



### The quiz concept won because:

- *It had an interactive hook*
- *It was relatable and personalised*
- *It promoted conversations by highlighting different styles*
- *It helped them understand their and their partners relationship to money*

Young adults wanted a friendly hook into the website: too many money terms or too heavy an angle would quickly turn them off. The quiz provided a fun and engaging point of entry and had the potential to get young adults thinking more seriously about their relationship to money.

They had additional requests around what this territory would include, on top of the interactive quiz:

- *Checklists*
- *Bullet points*
- *Mobile responsiveness*
- *Links to resources*

While they did find territory two (the case studies) interesting, they questioned why anyone would look for or engage with this resource if they didn't recognise or know about economic abuse. Their feedback highlighted the need for the website to appeal to people who were in the 'pre-contemplation' phase of behaviour change: those who weren't aware they might have a problem, or who would appreciate the opportunity to learn how to avoid future money conflict.

But selecting one creative territory didn't have to mean we had to abandon the rest. We chose to integrate aspects of the other territories that we and the young adults found compelling, and which worked in harmony with our key hook (the quiz). The final version of the toolkit contains the elements and structure of a how-to manual (territory four), while a new section was created to discuss rational and irrational money attitudes (territory two) and the difficulty in communicating about money.

### Young adults had clear ideas about what the toolkit needed to be in general

This testing session also provided us with plenty of valuable information on what general qualities our toolkit needed to have, based off what the young adults were resonating with.

Across all four creative territories developed, testers enjoyed these qualities:

- *Interactivity and personalisation*
- *Seeing themselves in the content*
- *Practical advice, stuff you can do*
- *Minimal design that is easy to scan*
- *Approachable and casual language*
- *Icons and headings*
- *Mobile friendly*

But thought we could improve in these areas:

- *Negative language or imagery, especially on early pages*
- *Vague or unclear language*
- *Pages that come across as too female or gendered*
- *Language that reads 'too young'*
- *Large blocks of text*
- *Design that doesn't feel 'legitimate' or 'professional'*

They identified four broad thematic areas for the content:

- *You, your values and money*
- *Money and relationships*
- *Big (relationship) moments*
- *When things go wrong*

They also provided us with a couple of general precepts we needed to keep in mind when designing and writing for the toolkit. Overall, it needed to be:

- *Engaging – Fun, interactive, memorable*
- *Positive – Looks good, feels good*
- *Relatable – Something you can see yourself in*
- *Clear – Simple, easy to scan and 'tram friendly'*
- *Practical – Direct, tangible and actionable advice*
- *Emotionally intelligent – Non-judgemental and aware*
- *Credible – A genuine and reliable source of information*

With this session complete, we had all the information we needed to get to work. It was time to start building the toolkit.

## Activity 5 - Building the toolkit

### A home for financial education

The resource we'd planned to create was becoming more than just an idea, or a series of posters on the wall. By now it had a name. We'd called it *You, Me & Money*, in a cheeky reflection of the fact that money was often the third person in a relationship. It had a set audience: the young adults we'd been consulting with. It even had a style guide.

But we were missing one fundamental thing to bring *You, Me & Money* to life.

We needed to create its website.

### What we planned

At this early stage of development, our aims were simple: to create the minimum viable product (or 'MVP'). In other words, we simply needed to create a website that would allow us to deliver on our main project objectives. Any additional ideas that came through testing would be noted for future iterations of the website.

Using insights collated from the four co-design workshops and creative ideas attached to the winning territory, Today led the design.

### What we did

Today's team of developers (Beau, Jason and Vincent) quickly got to work on building the wireframes of the *You, Me & Money* toolkit. Key precepts identified in the co-design workshops informed the design: the site needed to be visually crisp and uncluttered, provide the user with a clear journey through it, and needed to be easy to access and engage with.

Today opted to focus on building a mobile-responsive website, to accommodate young adults' digital habits. To further support ease of reading, article templates came with an in-built range of bold headings, descriptive graphics and colour-coded sections. The website was coded according to the Web Content Accessibility Guidelines (WCAG) 2.0, meaning it would be accessible to a wider range of people with disabilities and more usable in general.<sup>9</sup>

Today were also interested in how design elements could be used to make the topic of money fun. Their solution—which tied into the winning creative territory—was to visually represent the various money styles available with a range of striking and playful character designs. In addition to being 'unlocked' at the end of a quiz, these characters are also present on the homepage, and their respective colours continue to be used throughout the site. In addition, they opted for font styles that would appear fun, distinctive and young (Alda OT Cev and IBM Plex Serif).

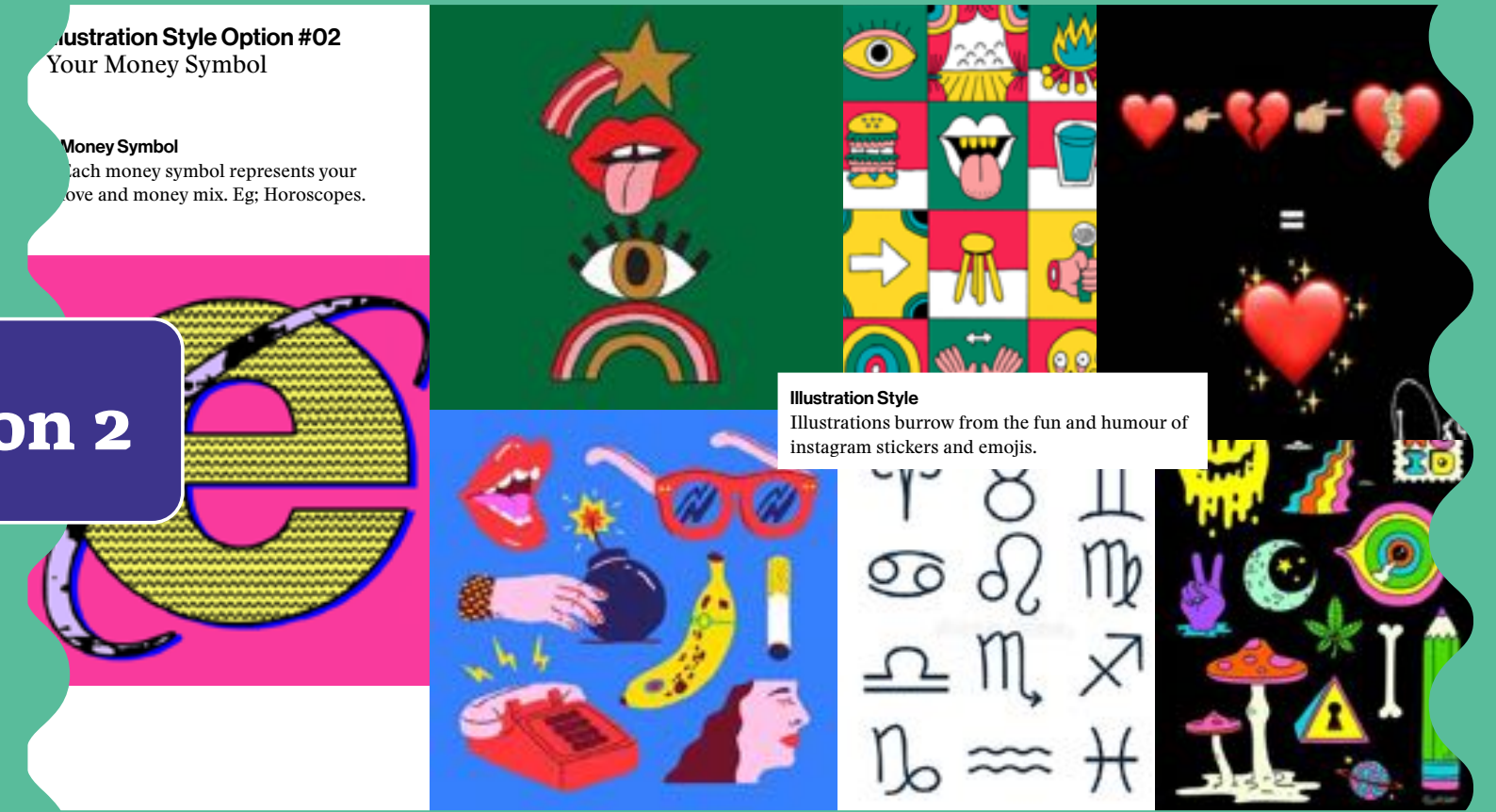
Several style options were generated by Georgie at Today. These were then tested with the project team and at YLab with young adults.

<sup>9</sup> <https://www.w3.org/TR/WCAG20/>

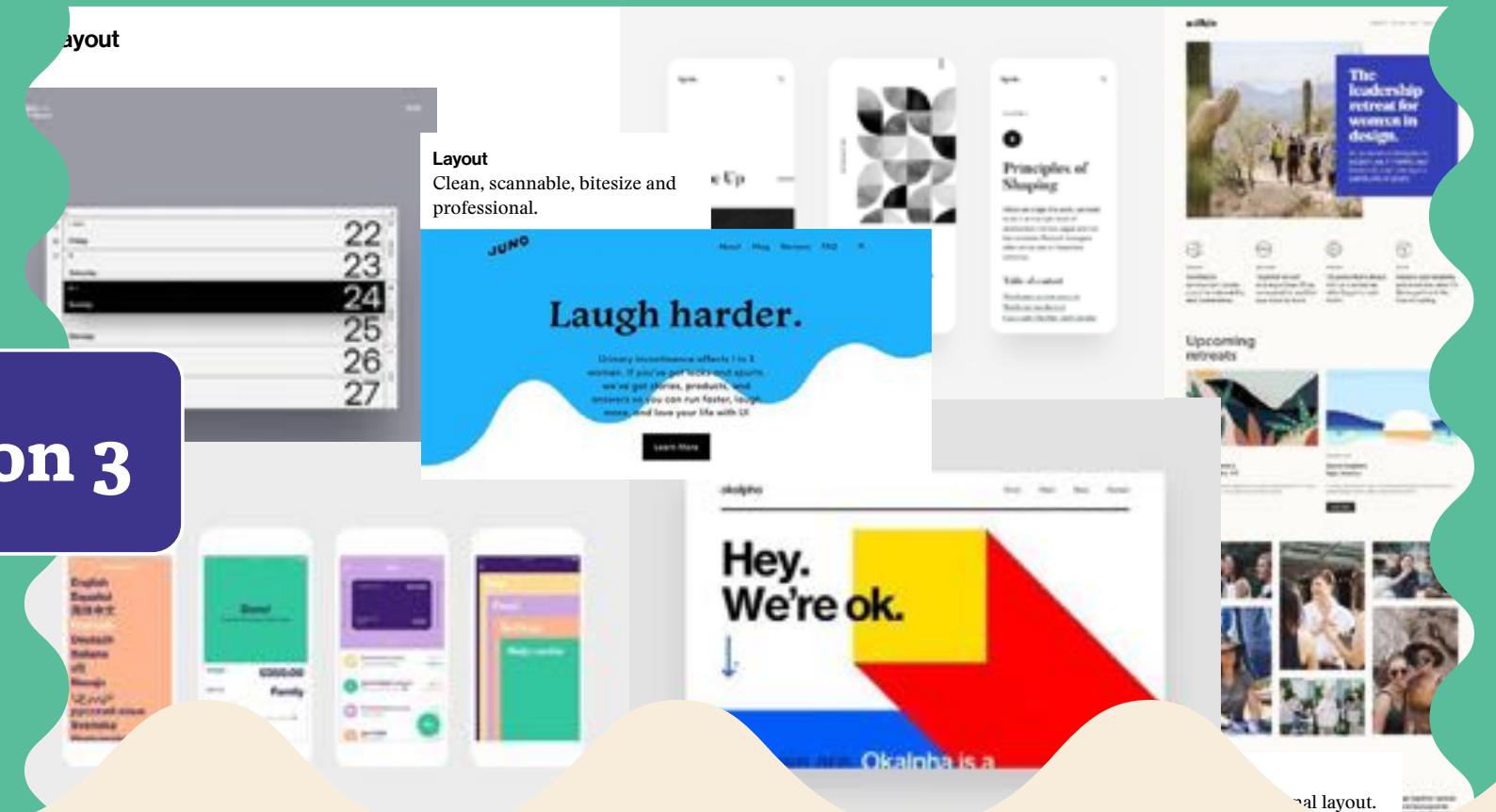
### Style option 1



### Style option 2



### Style option 3





## What we found

Friendly web design was far more complex than we'd previously anticipated!

Contrary to what we'd previously thought, designing a website wasn't a set-it-and-forget-it type of deal. Today required our input on what elements were working and what weren't; similarly, we needed them to provide us with guidance on what was feasible.

Today first presented us with a staging version of the website, where we could experiment with their design and test what was and wasn't working.

Today producer Rochelle Seneviratna then introduced us to JIRA, an issue- and project-tracking software. Through JIRA we logged a range of concerns or errors that needed to be addressed by the designers themselves, such as missing or shifting logos or problems with website functionality. These were triaged by the Today team into what could be achieved and what went above and beyond the scope of the website's first version.

ISSUE-01	Homepage template	TEMPLATE	OPEN
ISSUE-02	Quiz template	TEMPLATE	OPEN
ISSUE-03	Quiz Results template	TEMPLATE	OPEN
ISSUE-04	Article Template	TEMPLATE	OPEN
ISSUE-05	Plain text template	TEMPLATE	OPEN
ISSUE-06	List card template	TEMPLATE	OPEN
ISSUE-07	Google analytics configuration	DATA ANALYTICS	OPEN
ISSUE-08	Google analytics integration with components	DATA ANALYTICS	OPEN
ISSUE-09	AI check	PROJECT AND CONTENT	OPEN
ISSUE-10	Deployment run book	PROJECT AND CONTENT	OPEN
ISSUE-11	go To-Checklist	PROJECT AND CONTENT	OPEN
ISSUE-12	Deployment	PROJECT AND CONTENT	OPEN

**The website development framework for catching those bugs**  
(Image: A webpage of the JIRA website, with a list of web development fixes needed on it.)

## Our audience's interests dictated what we could or couldn't do (or write)

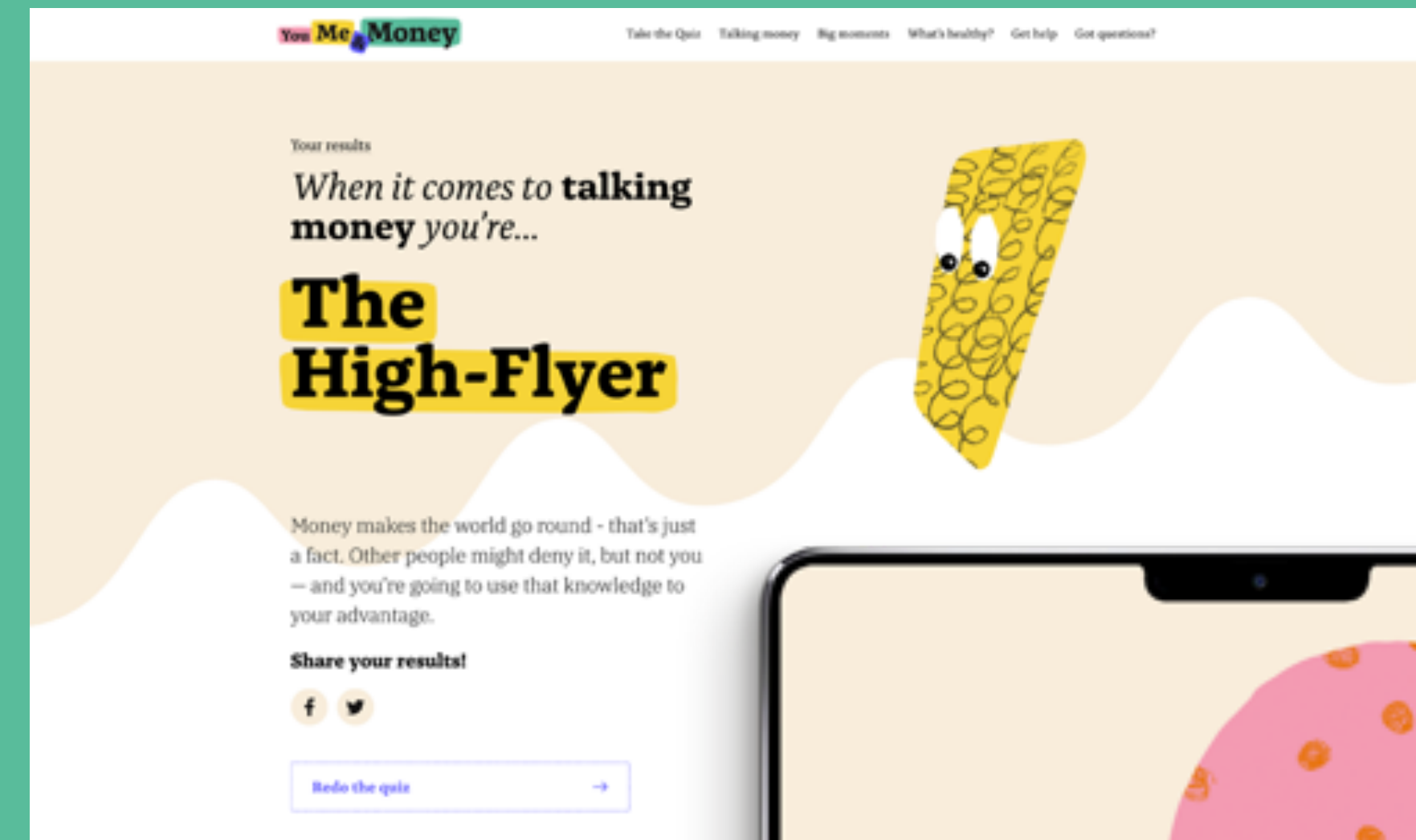
Today were also quick to encourage us to think about our end-user and their experience of the site. This largely manifested around the question of content.

While we felt the need to capture the breadth and scale of financial information we were familiar with, Today advised us to step outside ourselves. What would the average 20-year old think if they encountered big blocks of text, while scrolling on their phone during the train ride home?

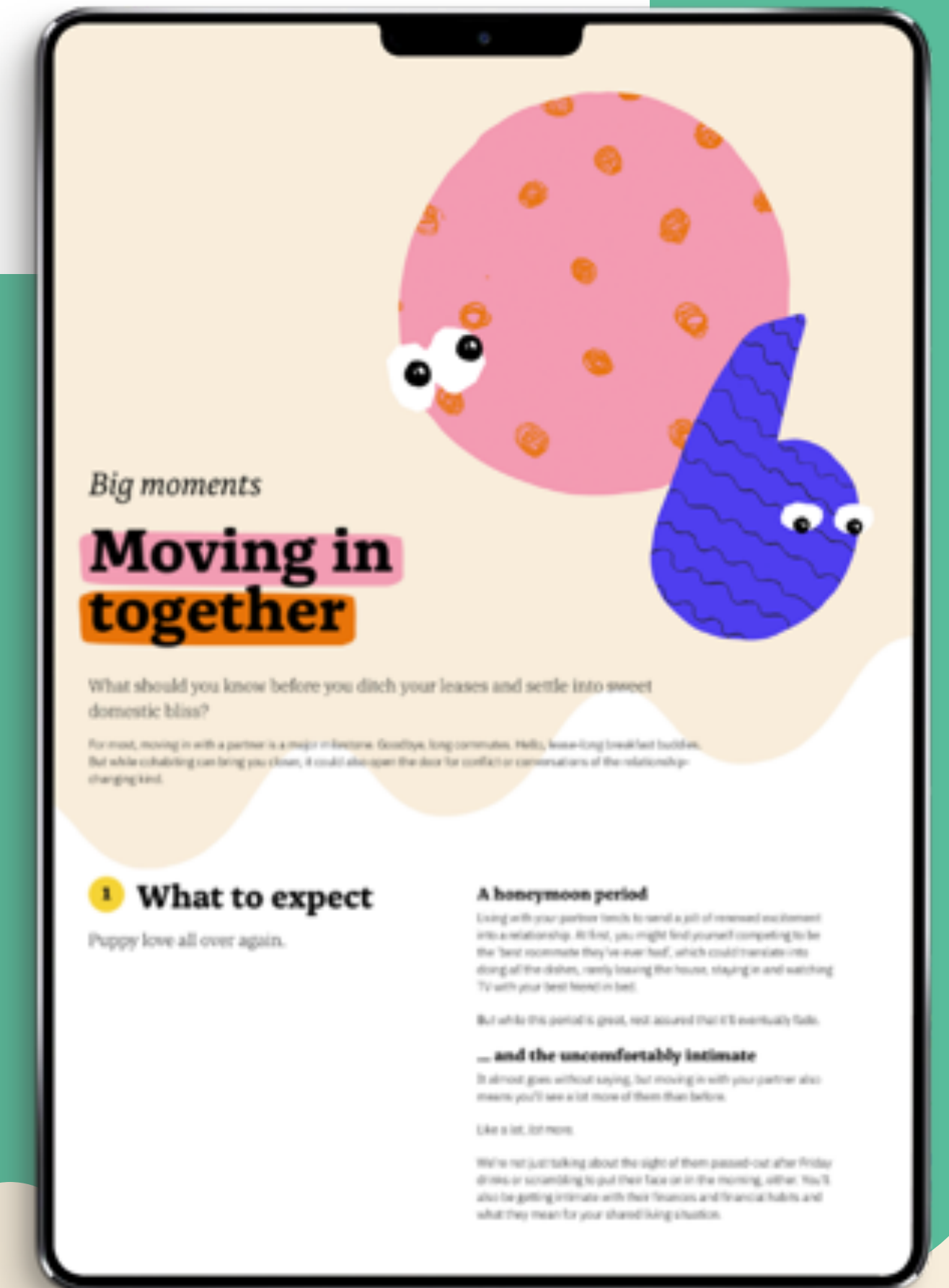
## Each page needed to stand on its own

We also quickly discovered that we needed to capture all of our most important messages on the one page. In the information and entertainment-soaked world of the Internet, it would be all too easy for a young adult to navigate away from our site.

Our solution was to introduce a final, coloured subsection at the bottom of our key articles (see Activity 6: Content writing). These sections would include information on what was healthy and what wasn't, which could easily be seen in a few short scrolls (thanks to our shortened articles).



**Examples of the winning creative territory**  
(Image: The winning creative territory – fun money styles characters and segmented, scannable articles.)



## Activity 6 - Content writing

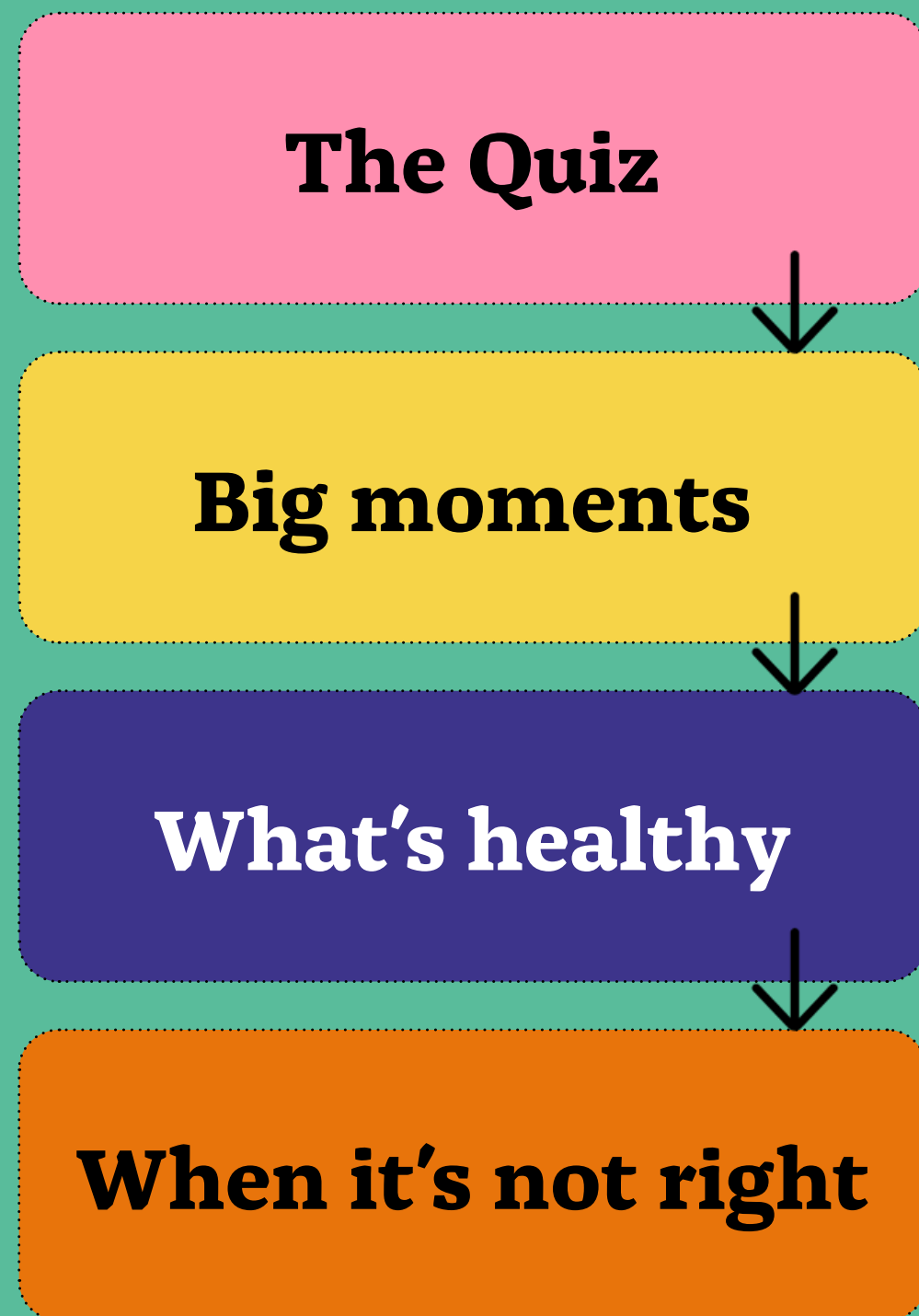
### Writing the articles

It was time to get down to business. We'd planned to develop a resource that would help young adults with their relationships —and now we needed to deliver on it. That meant it was time to write the how-to guides and quiz profiles we'd selected as our winning territory.

### What we planned

Our content needed to hit all the right notes. It needed to be fun and engaging but grounded in evidence and research. It needed to be accessibly written, but still educational. It needed to stretch across a spectrum of possibility, to include those who were new to their relationship, those who had begun to experience money conflicts, to those who had been exposed to economically abusive behaviours.

We envisaged our content as following a funnel structure, wherein users would first be drawn into the website through the friendly and fun format of the quiz. From there, the information architecture of the website would direct users to explore the 'Big moments' sections as the heart of the resource, and finally the more serious sections of 'What's healthy' and 'When it's not right', which would provide users with information on what was and wasn't financially healthy in a relationship. This funnel would, in effect, ease our audience into receiving information on heavier topics like financial abuse.



### What we did

Using insights and data gathered from the preceding co-design workshops and Jozica's PhD, we set about designing a thorough content plan. Participants had noted that money conflicts or questions tended to arise around a series of key relationship milestones, like moving in together. It made sense to provide how-to advice around these particular moments, in a series of articles we (appropriately) called the 'Big moments' section.

### We selected a total of five Big moments to address in our content:

- *Moving in together*
- *Managing money together*
- *Making big decisions together*
- *Getting married*
- *Going on holiday together*
- *Getting a pet together*

These Big moments sections would act as the heart of the resource, complemented by the Quiz and What's healthy sections.

Today developed a draft content guide. The RMIT academics commenced writing the content. But it quickly became apparent that we were missing the mark. Despite our best attempts, the voice coming from the articles just wasn't quite right—something participants in the co-design workshops were also quick to point out.

The team turned to RMIT Jobs on Campus service to help find a post-graduate student in communications and publishing who could write the content in the necessary voice, and who had a special interest in finance.

### Idea generation

(Image: An image of young adults at the workshop deliberating ideas.)



## What we found

We found Viv Mah.

### Co-writing was just as important as co-creation

Hiring a young adult (Viv) to write the content gave us a special advantage: it meant the resource would be created by someone who knew the audience well.

Viv was able to identify the audience's true concerns and needs, advocate on their behalf, and (importantly) nail the humour and tone that would make the toolkit appealing. In contrast to the long sentence constructions and outdated jokes we'd been employing, Viv opted for an active voice, pithy statements, and an updated set of cultural references.

Viv's financial background also came in handy. It meant that instead of repeating rote advice, she was able to provide deeper nuance, clarify complex concepts, or offer up new ways of thinking that other articles didn't.

The tone that emerges from the toolkit now is, to borrow Cal's words, fun, entertaining, and youthful yet impactful.

### Simplicity and segmentation was key to easy reading

To make the articles easier to scan on a tram and engage with, we broke them down into four key parts:

- A story hook, which laid out what its relevant big relationship moment entailed and acted as a friendly introduction
- A guide to what to expect, which laid out the possible pros and cons of these moments
- A summary of what financial steps to take, and
- A checklist that summarised the key advice

The tone of these articles, much like the website, progressed from a light-hearted start to more serious reading. In line with our interests too, subtle references to what's financially healthy in a relationship and what isn't have been seeded into the text.

### We needed to think beyond the binary

As the first point of entry, the quiz we developed needed to be more than just fun. It needed to provide real value; to demonstrate what new knowledge users stood to gain by engaging with this resource. It would set the tone for everything else that followed.

We chose to model our quiz off the BBC's Money Quiz which was based on the work of Professor Furnham from University College London.<sup>10</sup> Importantly, this quiz split users into four different money types (love/power/freedom/security) instead of the usual two extremes of spender vs. saver. This level of detail was important: young adults' views, understanding around, and approach to money were far more complex than what the saver/spender binary reflected. We needed to show them they were seen and heard.

There are four profiles available at the end of this 8-question quiz:

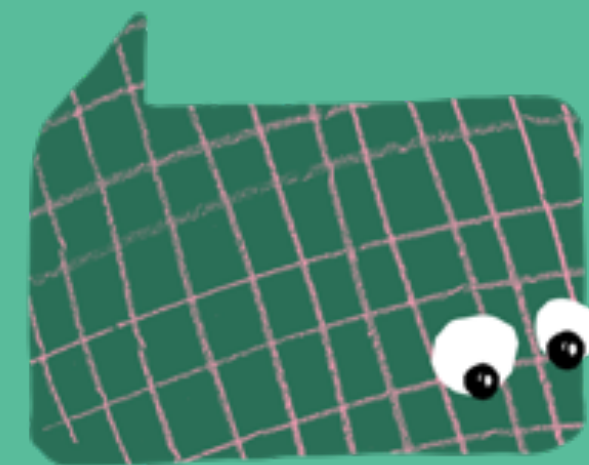
- the Sensible One (security-oriented)
- the Independent (freedom-oriented)
- the Giver (love-oriented)
- the High-Flyer (power-oriented)

Each profile provides detail on what they mean for the individual who received the result, and the individual's partner. These money profiles would better connect users to their money values and mindset and give them a fresh insight into their behaviours.

Further built-in functionality allows the user to send their profile to their partner to start a conversation about their different approaches, or post about it on social media.

Giving a young adult information on their money profile, we hoped, would help them understand the whys behind their behaviours: an important first step to understanding their money use.

Encouraging young adults to share their results with their partner would also help them grow more comfortable discussing money, and allow a better understanding of each other.



the Sensible One



the Independent

the Giver



the High-Flyer

<sup>10</sup> Furnham, A., & Murphy, T. A. (2019). Money types, money beliefs, and financial worries: An Australian study. *Australian Journal of Psychology*, 71(2), 193-199. <https://doi.org/10.1111/ajpy.12219>; Furnham, A., Wilson, E., & Telford, K. (2012, 4/). The meaning of money: The validation of a short money-types measure. *Personality and Individual Differences*, 52(6), 707-711. <http://dx.doi.org/10.1016/j.paid.2011.12.020>

## Activity 7 - Content testing

### A first pass

Before we uploaded the content, it needed to go through one final check. We might've been confident about the tone we'd struck and the topics we'd covered, but that wasn't enough. How did our intended audience feel?

### What we planned

By this point in time, COVID-19 had turned our lives upside down. We'd been relegated to staying inside and holding meetings over Microsoft Teams.

Instead of the face-to-face content testing we'd originally planned, we had to pivot. Content testing would now take place entirely online.

### What we did

A group of participants both new and familiar were recruited through YLab's email lists. **17 young adults** were interviewed using Microsoft Teams by either Lauren (YLab) or Jozica (RMIT). Participants were emailed a \$50 supermarket e-voucher after the interview.

In the interview, testers were asked to pick two or three sections that piqued their interest and to read through it aloud, telling us any ideas or reactions they had. Both the interviewer and the participant could edit the content live in the shared Google Doc. Edits, comments and reactions were recorded.

### What we found

The testing process provided valuable feedback for changes to incorporate into the content and website. Many were interested in further content and topics tailored to their lived experience—for example, articles that addressed gender biases or cultural divides. Overall, the feedback was overwhelmingly reassuring that we were delivering a product that hit the mark.

Getting to see the developed content also had a profound impact on the young adult 'testers'. They could immediately see the value of the topic and resource.

When Simon, 26, read this statement "Anyone who encourages dependence is not someone you should have in your life" he immediately declared it should be on a t-shirt!

**"These are all questions that I had, and where I found the information was very random, not a legit source of information, so it's really good to have an Australian resource focused on young people, as there doesn't seem to be anything like it that exists."**

Anna, 23 years

**"Man, put that on a t-shirt"**

Simon, 26 years

**"It feels like a friend sitting you down and having a chat."**

Charles, 26 years

**"Really liked the tone on these, very respectful and understanding while also being engaging. Length is good, content itself is helpful"**

Milo, 23 years

## Activity 8 - Website beta testing

### Testing the staging website with the target audience

We'd married the two most important elements of the toolkit—the fun website design and the fun and useful content. But in situ, it was possible that a user's experience of the content would change, or a misplaced link would throw off the functionality of an entire page. We needed to go through the website once more, to make sure everything was working as we'd planned.

### What we planned

As COVID-19 was still with us, these tests also needed to take place online. But unlike in the content testing round, where we could track a tester's progress in a Google Doc, we needed to be able to see how these testers were engaging with the site.

To manage this, we planned to adopt a two-camera approach. While we spoke to individuals, they would screen-record their engagement with the site on their phone.

### What we did

Using YLab's lists as a resource once more we enlisted **10 young people** to test the website over video chat in Microsoft Teams. Individuals were invited to take their time to explore the home page, the quiz, and then two other pages they found particularly appealing. They were then asked:

- *Is there anything about the site that doesn't make sense?*
- *Is there anything you feel is missing?*
- *How well does the site fit your original expectations of it?*
- *How would you describe this site to a friend or family member, and would you recommend it to them?*

### What we found

#### We'd achieved our goal: we engaged young adults in the topic of money and relationships

For most testers, the first impression of the site was overwhelmingly positive. Many described it as a refreshing change in comparison to other money websites and praised how effectively it engaged them as an audience.

Users described the design of the website as aesthetically pleasing and welcoming to look at, and similarly described the tone of the content on offer as friendly, relatable and enjoyable to read. In particular, many singled out the website's ability to move from a fun and enjoyable read into dispensing more serious information and advice about money and relationships.

**"I think there's a fairly large amount of people, even me a few years ago, that would get a lot out of it."**

Jen, 24 years

#### The theme of the website had evolved into a more cohesive picture

In comparison to earlier workshops, testers noted that the focus of *You, Me & Money* had become clearer. In comparison to offering general individual money advice, the angle of managing your money in relationships was accentuated in nearly every article and page.

Users suggested this would provide particular value for those anxious about managing money in relationships, and would give *You, Me & Money* a clear point of differentiation.

#### Users wanted more

Interestingly, and in a similar theme to the content testing workshops, users were interested in adding more content and resources to the website. In addition to suggesting several user-experience changes or minor rearrangements of links, feedback included:

- *Adding more precise wording around financial abuse*
- *Adding a page that guided users through initiating money conversations*
- *Adding case studies to the website, so people could see how others had 'done it before'*
- *Adding more interactive tools, such as budget calculators or worksheets to use*
- *Adding infographics or charts for users to consult*

Many of these requests centred around diversifying the amount of help available on the site and providing users with 'take-away' resources. While some of these were noted for future development of the website (see Activity 11: Adding value in the future), we were able to implement points one and two. We touched on point four by incorporating links to ASIC's [Moneysmart](#) webtools and calculators.



# DELIVERY/IMPLEMENTATION PHASE

## Activity 9 - Launch

### The big reveal

With the website and content ticked off and our deadline fast approaching, it was time to launch the website. This was what we'd all been waiting for.

### What we planned

The launch was scheduled to take place online, over Zoom. Key members of the project team would speak about their contribution to the project and how it had taken shape. In addition, YLab organised for two of their young adult testers to attend the launch and speak about what they saw as the importance of the project.

We planned to primarily invite associates or affiliated organisations, who we hoped would spread word of the resource. We also shared the invitation through the project teams' networks and RMIT University's student news.

### What we did

**The toolkit was formally launched via Zoom at 10 am on Thursday 19 November 2020.**

Prior to this, we sent out two invitations to a list of a total of **415 affiliated organisations** and publications. Tickets were hosted on social enterprise ticketing system [Humanitix](#). Attendees also received a sneak preview of what was on offer in *You, Me & Money* in the form of an interactive chatterbox designed to help them start their own money conversations.



**'A really important project, a step ahead of the curve'**

**We launched our project with a range of emails, bespoke slides, and interactive chatterboxes.**

(Image: A mobile phone and a digital tablet display *You, Me & Money* branded collateral.)

**'Nice work on the site. Love the clear page hierarchy and content.'**

**'It goes above and beyond what we were expecting.'**

### What we found

Word travelled quick among the financial and social welfare communities.

**129 registered for the event and 87 people attended** (a 67% conversion rate which is excellent). Attendees included representatives from universities, financial support organisations, charities, crisis support centres, banks, and government agencies.

At the end of the webinar, we emailed all registrants and webinar participants a collaborator pack. The pack included access to:

- Social media assets (see Activity 10 - Dissemination)
- Interactive fact sheet
- The money-conversation starting chatterbox
- Launch recording

We also received some positive feedback on the launch and the project itself.

**'Your ability to balance difficult topics with light-hearted humour is unique and so difficult to master ... you've made something really difficult look effortless'**

## Activity 10 - Dissemination campaign development and promotion

### Spreading the word

It's easy to say 'send it viral on Twitter', but there's an art to doing it right. In order to make sure our social media really generated interest, we needed to make sure it was reaching the right people in the right way.

### What we planned

While word about the toolkit was spreading fast among our peers, we had a far more important audience to reach. We needed to make sure that the young adults we'd built the website for would access it.

We planned to promote the website through two key ways: through a social media campaign on YLab and RMIT's accounts and through media coverage.

### What we did

To begin with, YLab facilitated an online workshop with the project team, some of the young adults who'd taken part in the co-design, and key stakeholders from associated teams from Ecstra, ASIC, and the RMIT College of Business and Law. Our aim was to generate ideas around what our campaign would look like and who we would target. COVID-19 again, so we used Zoom and an online Post-It-Note-like application to facilitate the activities.

### Activities included:

- *Discussing the 'hook' of the campaign*
- *Discussing the toolkit's position in the marketplace and its point of differentiation*
- *Identifying ads and campaigns from which to draw inspiration*
- *Identifying potential media outlets for coverage*
- *Using provocations and idea-hopping to generate a range of possibilities on how to promote You, Me & Money (e.g. a coffee cart, You, Me & Money stickers, guerrilla social media)*
- *Identifying and describing our target collaborators and audience*

Today were also keen to lend more of their creative energy to the project, and provided pro-bono hours to ideate the social media campaign and develop creative assets. They held several meetings with copywriter Viv to discuss the best angle and the creative required.

### What we found

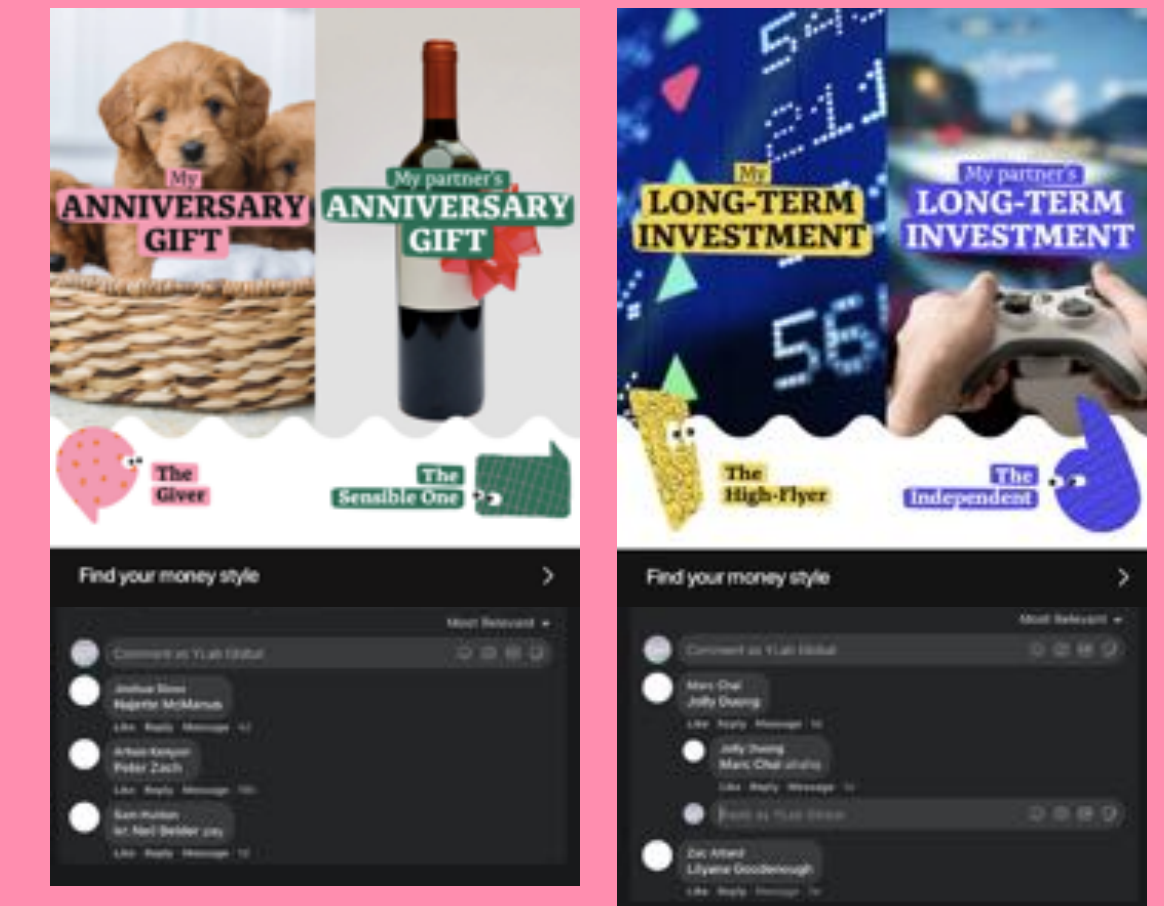
This workshop allowed the team to solidify their understanding of their target audience and target collaborator's traits, 'locations', and interests.

Using ideas from the initial creative generation workshop with YLab, the team with Today decided to pursue a range of social media assets aimed to appeal to young adults.

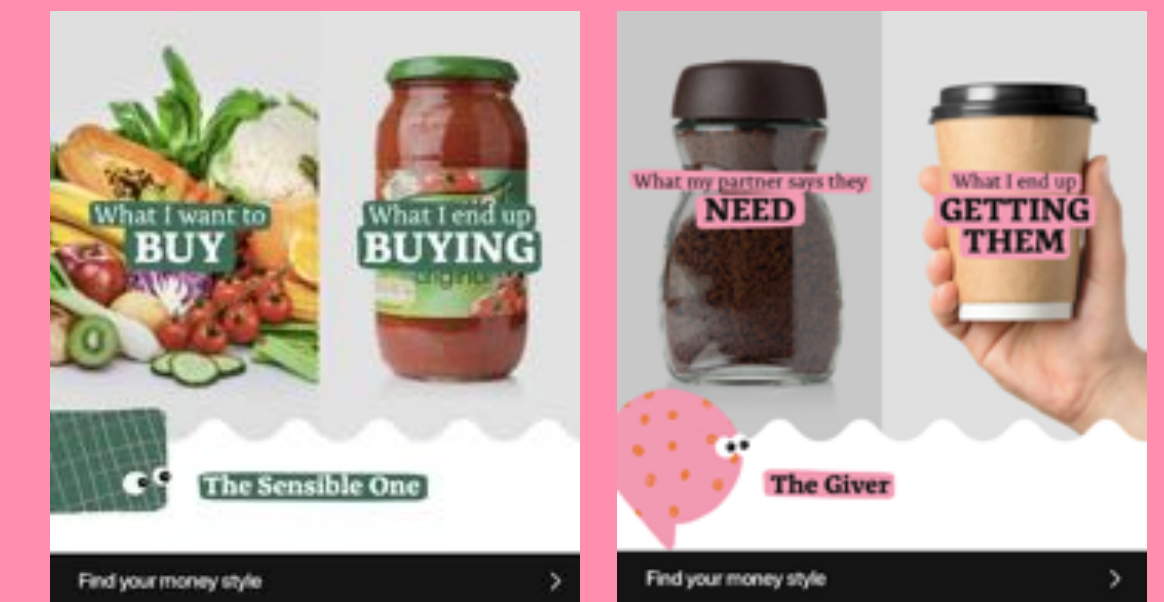
These assets adopted the style and vernacular of memes in a 'you vs your partner' or 'you vs yourself' mode. Viv and producer Rochelle both noted that relatability and humour would be key to encouraging users to share the assets and engage with the website, and that young adults were particularly fond of creative images that spoke to an immediately familiar if not unspoken truth.

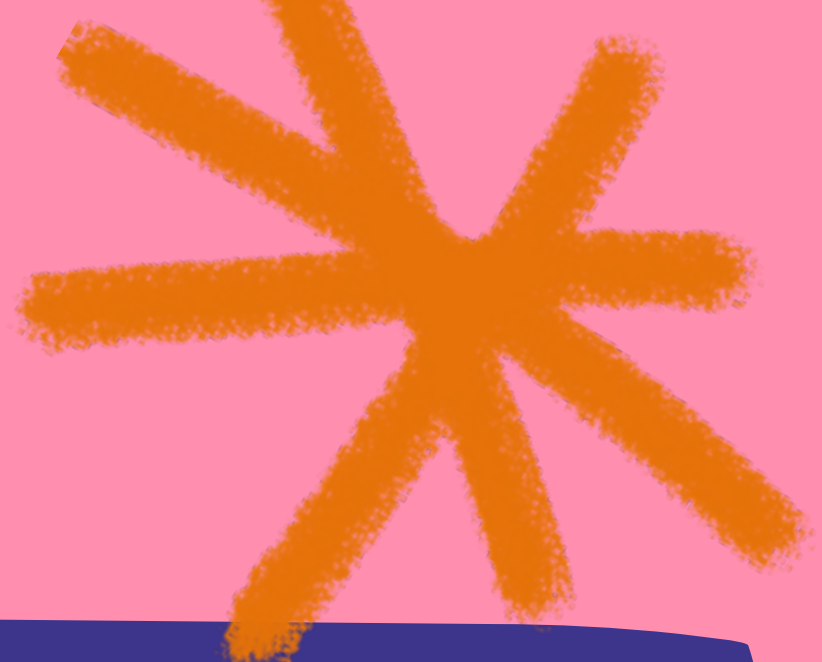
There are two formats of 'meme' asset available:

Me vs my partner



Me vs myself



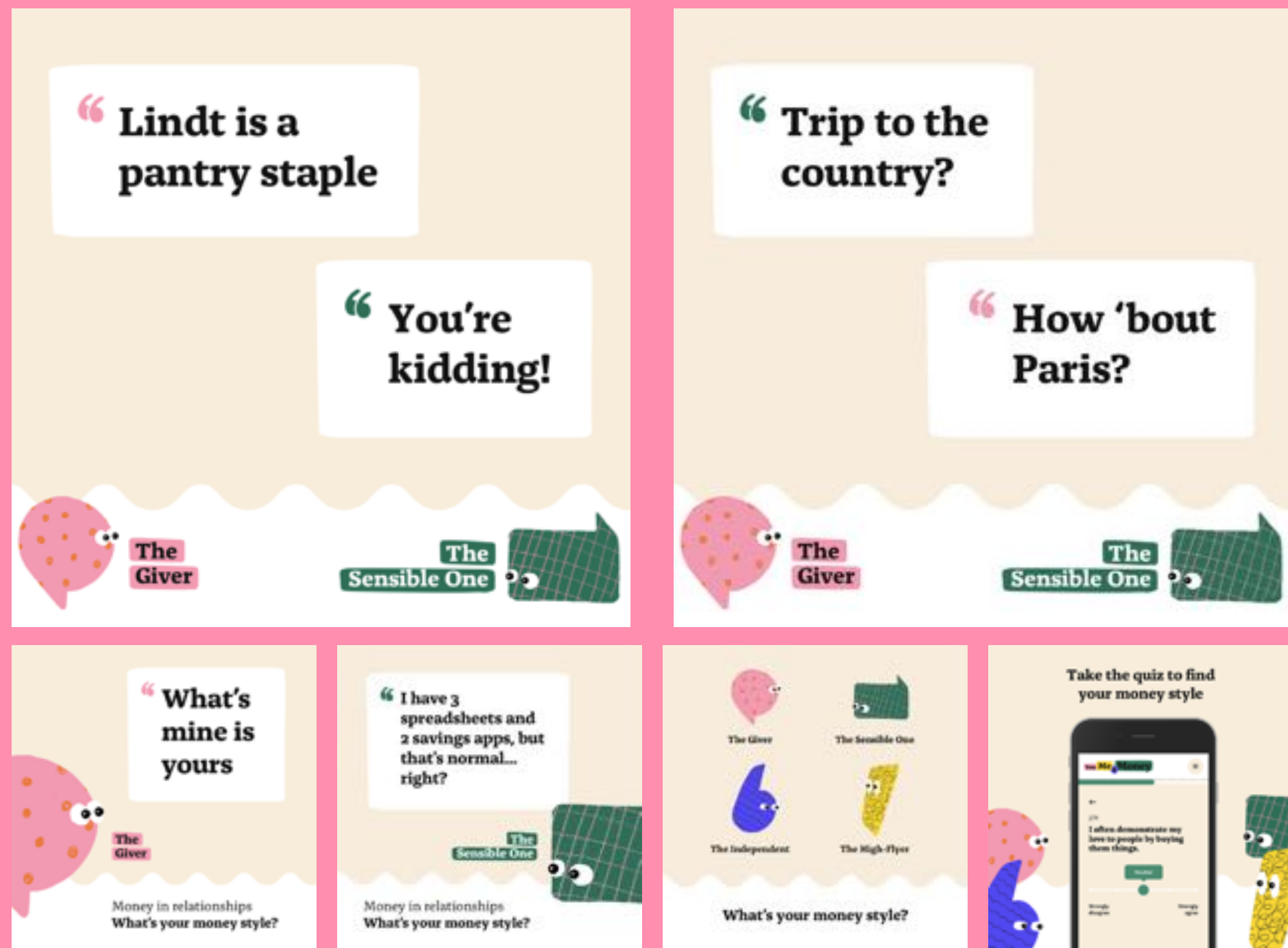


The team were also interested in generating social media assets that more explicitly replicated the branding and purpose of the toolkit.

A third series of assets were created, featuring the money style characters in conversation with one another. The intention behind this series was three-fold:

- It would (still) be engaging and relatable
- It would generate interest in the money style characters
- It would allow us to speak to the difficulty of having conversations about money in a relationship

Money styles in conversation



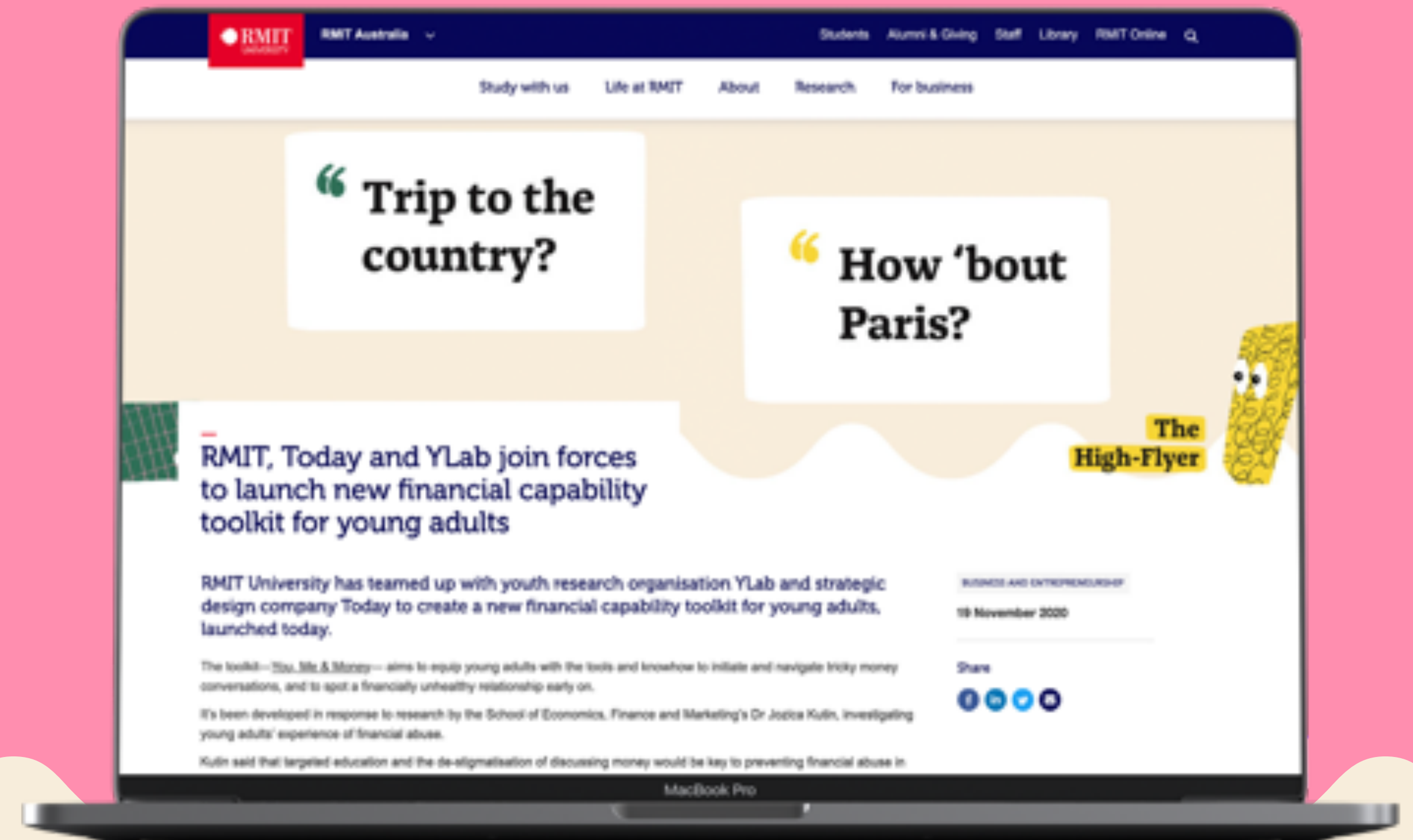
Additional assets: character profiles

Additional assets: general toolkit promos

We also worked closely with RMIT to promote the toolkit on their Instagram and news website. The Instagram stories promoting the toolkit, which asked users whether they preferred cheap or expensive dates, reached a total of:

**12,259 viewers & received 100 swipe-throughs**

The RMIT news release was developed by Viv Mah and published on RMIT's news feed and social networks. It was additionally picked up for coverage in online education news.





## Activity 11 - Adding value in the future

### Where to from here

When we'd first begun to plan for *You, Me & Money*, way back at the start of 2019, we'd identified one important and pivotal fear. What would we do if members of the team had to leave? We'd never imagined that this would be a real possibility. But then again, we'd never imagined COVID-19 happening either.

To say that COVID-19's been a major factor in how this project's unrolled would be an understatement. It's been a blessing in some ways: it's allowed us to reach out to young people beyond Melbourne (and to implement more efficient testing). But it's also been taxing in more ways than one: in addition to scattering the team, the university's financial crisis has also seen three-quarters of the original RMIT-based team leave.

However. Our original aims and hopes—to help young adults navigate the world of finance healthily, especially in these uncertain times—remain as clear as ever. We remain committed to updating *You, Me & Money* to make it a viable resource as the times change; and to facilitate that, we have engaged Today for ongoing (technical) maintenance of the website.

We have also passed guardianship of *You, Me & Money* over to YLab. Like a sharehouse in Melbourne's inner north, YLab's full of young people committed to and passionate about the challenges and opportunities that young people face.

**But like all good parents, RMIT will be there when needed.**

As such, YLab will take the lead throughout 2021 in ongoing content editing, creation, and promotion of *You, Me & Money*.

### What we've planned

YLab and RMIT will continue to monitor *You, Me & Money* using Google Analytics. At the date of this report (7 Dec 2020) a mere three weeks after launch, we've noted some of the following results:

- 3.0K people have taken the quiz
- 2.4K people have visited the website (some from New Zealand and the United States!)

The Moving in together article is our most popular (commanding 16.57% of our traffic), followed by the Getting married article (10.35%), and the Managing money together article (6.81%).

Our guide to initiating money chats in relationships is one of our most popular pages.

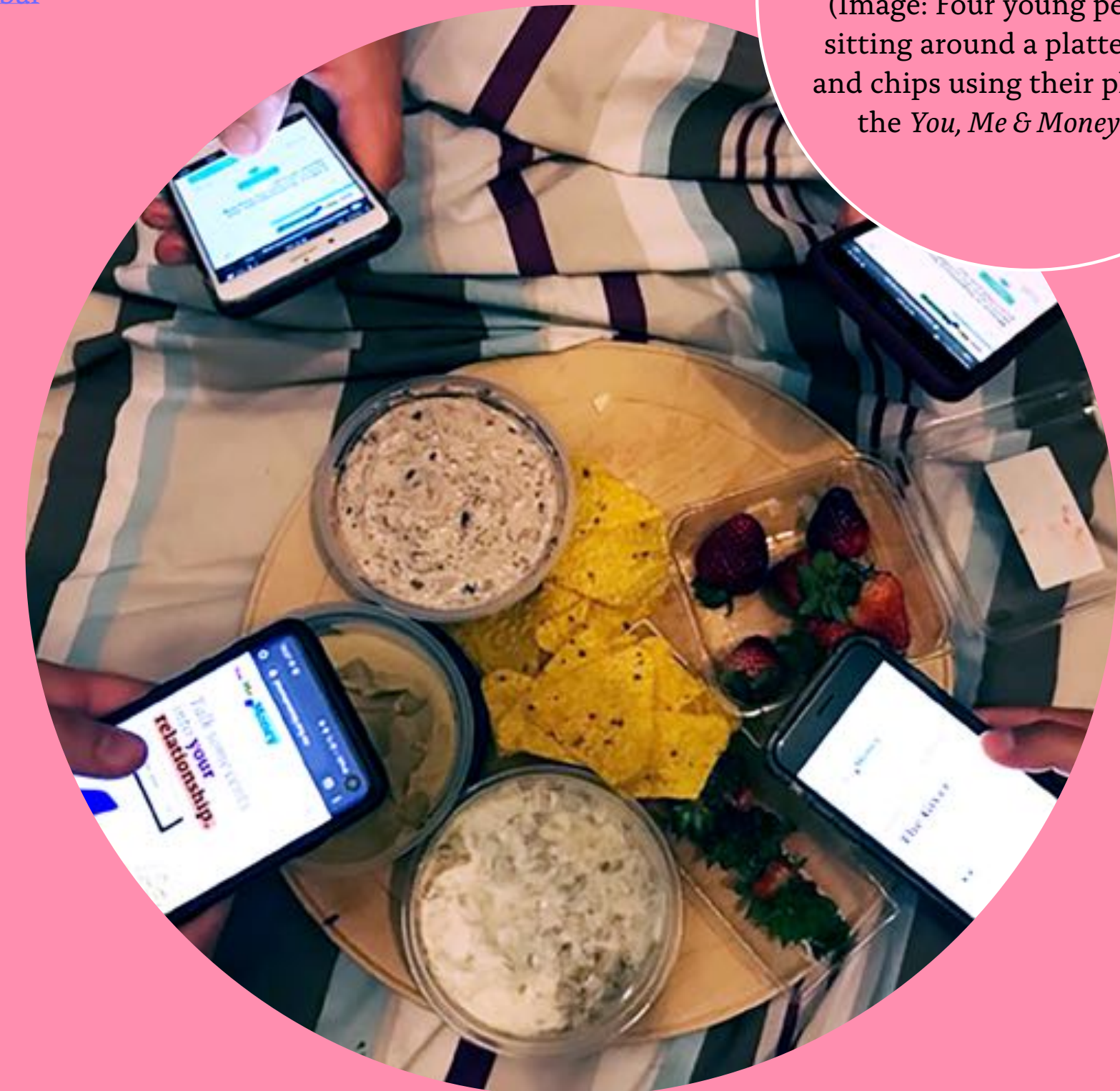
We've been mentioned in the media six times and counting.

We've also developed a website-specific email address to monitor any concerns, issues, bugs, feedback or requests:

[youmemoney@ylab.global](mailto:youmemoney@ylab.global)

**Four 18 year olds doing the quiz at a gathering: 'more of this please!'**

(Image: Four young people are sitting around a platter of dips and chips using their phones for the *You, Me & Money* quiz.)



## Opportunities

Throughout the project and workshops more ideas were generated than could be implemented. Future iterations and projects could consider engaging additional target audiences and stakeholders:

- Rural and regional young adults
- Young parents
- Young male apprentices/TAFE students (rural, regional and remote areas)
- Real estate agents, car yards, furniture stores (hire purchase)

There were also requests for toolkit enhancements:

- Downloadable worksheets, infographics and flowcharts
- Case study videos, so people could see how it 'had been done'
- Articles specific to the LGBTIQ+ and People of Colour (POC) communities
- More articles specific to people not in relationships
- More quizzes and other interactive tools
- Forums for users to discuss challenges and create solutions



***“I think it uniquely encourages young people to reflect on their relationship with money, their money story, values and spending behaviors. It enables money conversations for young people in relationships.”***

Co-design participant

***“(Being involved in this project) has made me consider where money flows in my relationship. It has made me more confident to approach money conversations with my partner.”***

Co-design participant

***“It was really rewarding to watch the project develop. I appreciate the efforts to engage young people in the development of a tool for young people.”***

Co-design participant

From initial co-design workshop

***“Thank you for the opportunity to attend the Love and Money workshop over the weekend. It was a fantastic one and I felt very invigorated after!”***

Co-design participant

# A final word

Intimate relationships are based on love and trust. But relationships also involve money—an inescapable fact. Intimate relationships do not exist within a vacuum: they are shaped by individual, interpersonal, and community factors, and society’s culture, norms and expectations. A relationship needs to negotiate these societal expectations and norms regarding love, trust and money.

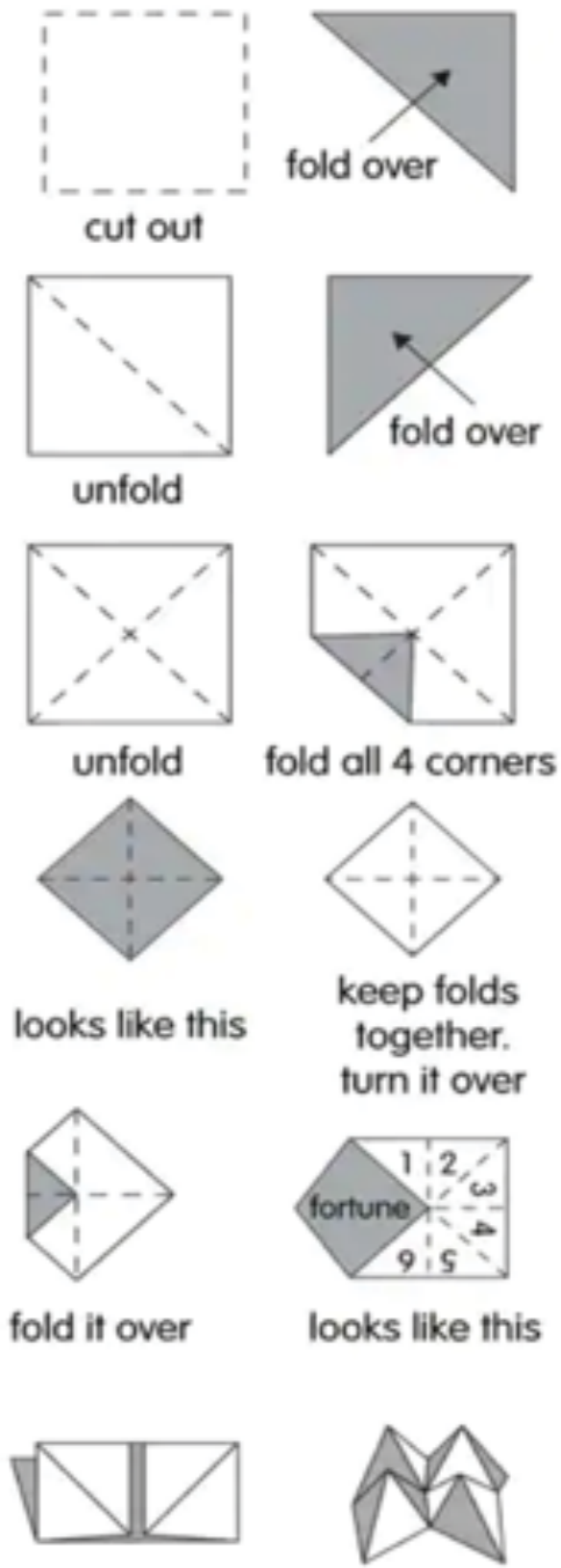
While we might choose to live our lives differently, no one chooses to be abused, controlled—not physically, emotionally, verbally, sexually, or financially. But we can choose to learn more about what’s healthy and what’s not, and get help when needed.

Young adults are struggling, some worse than others, and it is our responsibility to give them the tools to navigate their path to relationship-based financial wellbeing.

We’re hoping that *You, Me & Money* is one such tool.

## The Chatterbox

### Instructions



You Me & Money

<p><b>The High-Flyer</b></p>	<p><b>\$7</b></p> <p>What's one thing you'd quit your job for - a Masters degree, a trip around the world? How would you manage it, financially?</p>	<p><b>\$8</b></p> <p>Do you prefer to to create and stick to a budget or take stock of your spending at the end of the month? What are your styles pros/cons?</p>	<p><b>The Sensible One</b></p>
<p><b>\$6</b></p> <p>What does your dream life look like - your house, your job, your family?</p>	<p><b>\$1</b></p> <p>You've missed your connecting flight and you're stuck in a foreign country. What do you do?</p>	<p><b>\$2</b></p> <p>What would you do if you won the lottery?</p>	<p><b>\$3</b></p> <p>What would your house rules be for a shared living space?</p>
<p><b>\$5</b></p> <p>Your partner gets you your dream pet for your birthday - but you weren't expecting it. What do you do?</p>	<p><b>\$4</b></p> <p>What is the one thing you're willing to cut in a wedding and why?</p>	<p><b>The Giver</b></p>	<p><b>The Independent</b></p>

# Useful extra information and links

## Project website, videos & campaign assets

Kutin, J., Russell, R., Reid, M., & Mah, V. (2020). *You, Me & Money*. [Toolkit website]. RMIT University & Ecstra Foundation. Available at: [www.youmemoney.org.au](http://www.youmemoney.org.au)

YLab Studios (2019). Love and money [Co-design workshop video]. Available at: <https://vimeo.com/347488566>

YLab (2020, 19 November). Launch *You, Me & Money* [Zoom video]. Available at: <https://uso2web.zoom.us/rec/play/AR7KmsJtmOAF-b2OsemWBW4KEQYTjHqFF2Ud9B-Vo5JPMpshqVvPUFS4ME3xipB6jIOYYljoFZ8zr57A.vcNkOjmPVBVsbDGz>

YLab (2020). *You, Me & Money* collaborator pack: Interactive fact sheet; Printable chatterbox; Social media images [Google Drive]. Available at: <https://drive.google.com/drive/folders/1p91RQJEQOuNi5AaAq4vVfvMMJncoDFnQ>

## Project background research

Kutin, J. J. (2019) Exploring how economic abuse manifests in young adult relationships, (PhD Thesis) School of Economics, Finance and Marketing, RMIT University, Melbourne, Australia. Available at: [https://researchrepository.rmit.edu.au/permalink/61RMIT\\_INST/13r5bm8/alma9921863621701341](https://researchrepository.rmit.edu.au/permalink/61RMIT_INST/13r5bm8/alma9921863621701341)

Kutin, J., Reid, M., & Russell, R. (2019). Special World Social Marketing Conference edition. What is this thing called money? Economic abuse in young adult relationships. *Journal of Social Marketing*, 9(1), 111-128. doi: 10.1108/JSOCM-03-2018-0028.

Kutin, J., Russell, R., & Reid, M. (2017). Economic abuse between intimate partners in Australia: prevalence, health status, disability and financial stress. *Australian and New Zealand Journal of Public Health*, 41(3), 269-274. doi:10.1111/1753-6405.12651.

## Project publications, media & presentations

Amos, K. (Host). (2020, November 11). What is financial abuse and how can we stop it? (No. 1) [Audio podcast episode]. In *Going beyond finance*. Oiiyo. <https://www.oiiyo.com.au/podcast/episode-1-show-notes/>

Kutin, J. (2020, October 21). Love and money: When is fair not fair? Recognising financial abuse. [Blog post]. Available at <https://www.oiiyo.com.au/news-room/what-is-financial-abuse/>

Kutin, J. (2020) "I didn't even know it was a thing": Economic abuse in young adult intimate relationships. Rhoda Karpatkin Consumer International Award Lecture, Keynote presentation to the American Council in Consumer Interests annual (virtual) conference, Washington D.C., USA, 19-21 May, 2020.

Kutin, J. (2019). Financial First Aid Kit for young adults. Presentation at the Ecstra Foundation Financial Capability Breakfast Launch to the Assistant Treasurer, the Hon Stuart Robert MP, Australian Government Financial Literacy Board, ASIC, and Ecstra Foundation Board, 21 March 2019.

Kutin, J., (2019). Economic abuse in the lives of young adults. FHCE Seminar with Daniel Fernandes, hosted by Assistant Professor Dee Warmath, College of Family and Consumer Sciences, University of Georgia, Athens, GA, USA, 17 October 2019.

Kutin, J., Russell, R., & Reid, M. (2019) Developing economic abuse prevention campaigns for emerging adults: Co-design, design sprints and community partnerships. Paper presented at the Building Financially Capable Communities: Our Pathways to Success Conference, Westpac-Massey Fin-Ed Centre, Auckland, New Zealand, 28-30 November 2019.

Kutin, J., Russell, R., & Reid, M. (2019). Economic abuse prevention campaigns for emerging adults: the value of co-design and community partnerships. Paper presented at the 9th Conference on Emerging Adulthood, Toronto, Canada, 10-12 October 2019.

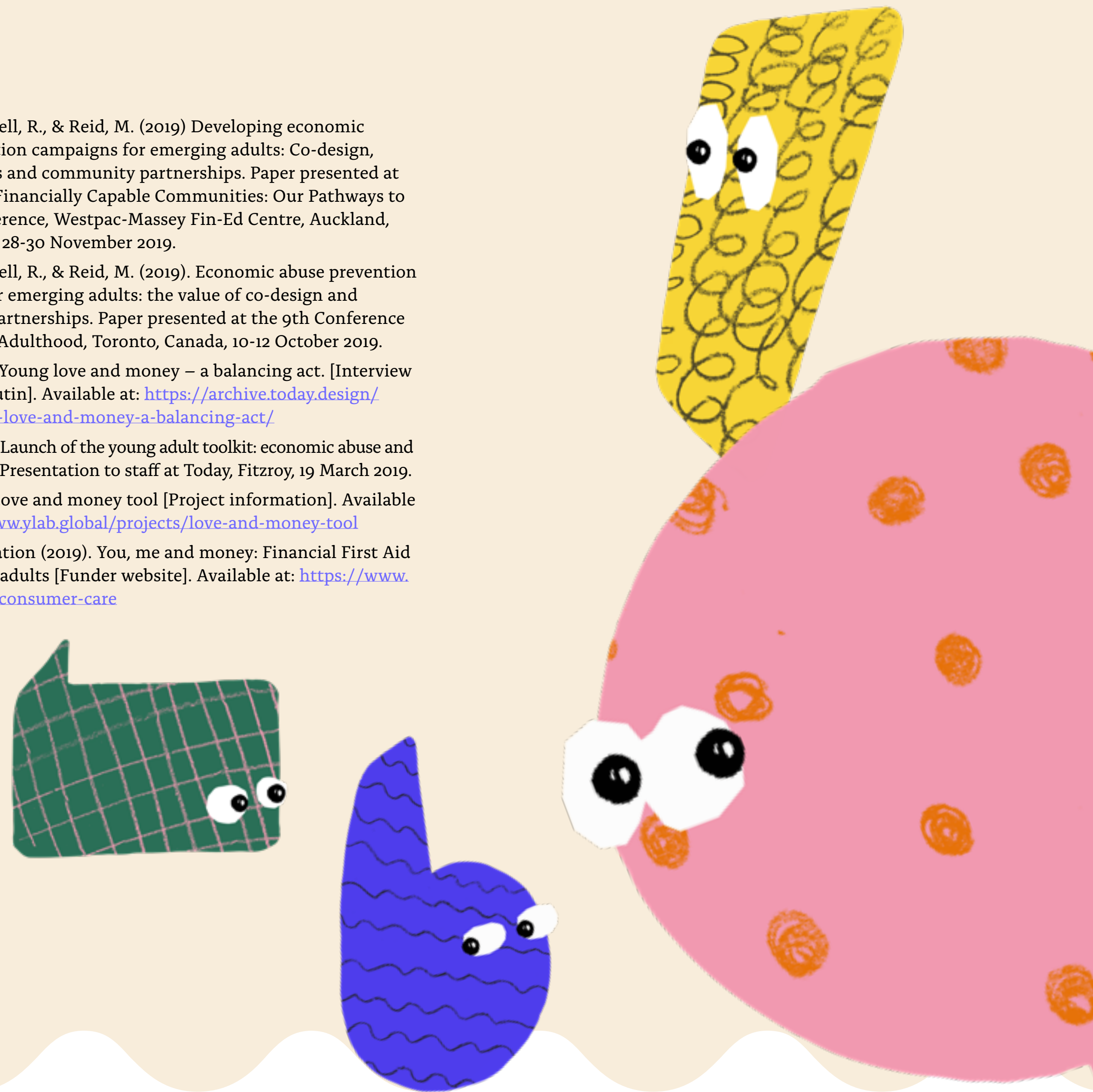
Today (2019). Young love and money – a balancing act. [Interview with Jozica Kutin]. Available at: <https://archive.today.design/essays/young-love-and-money-a-balancing-act/>

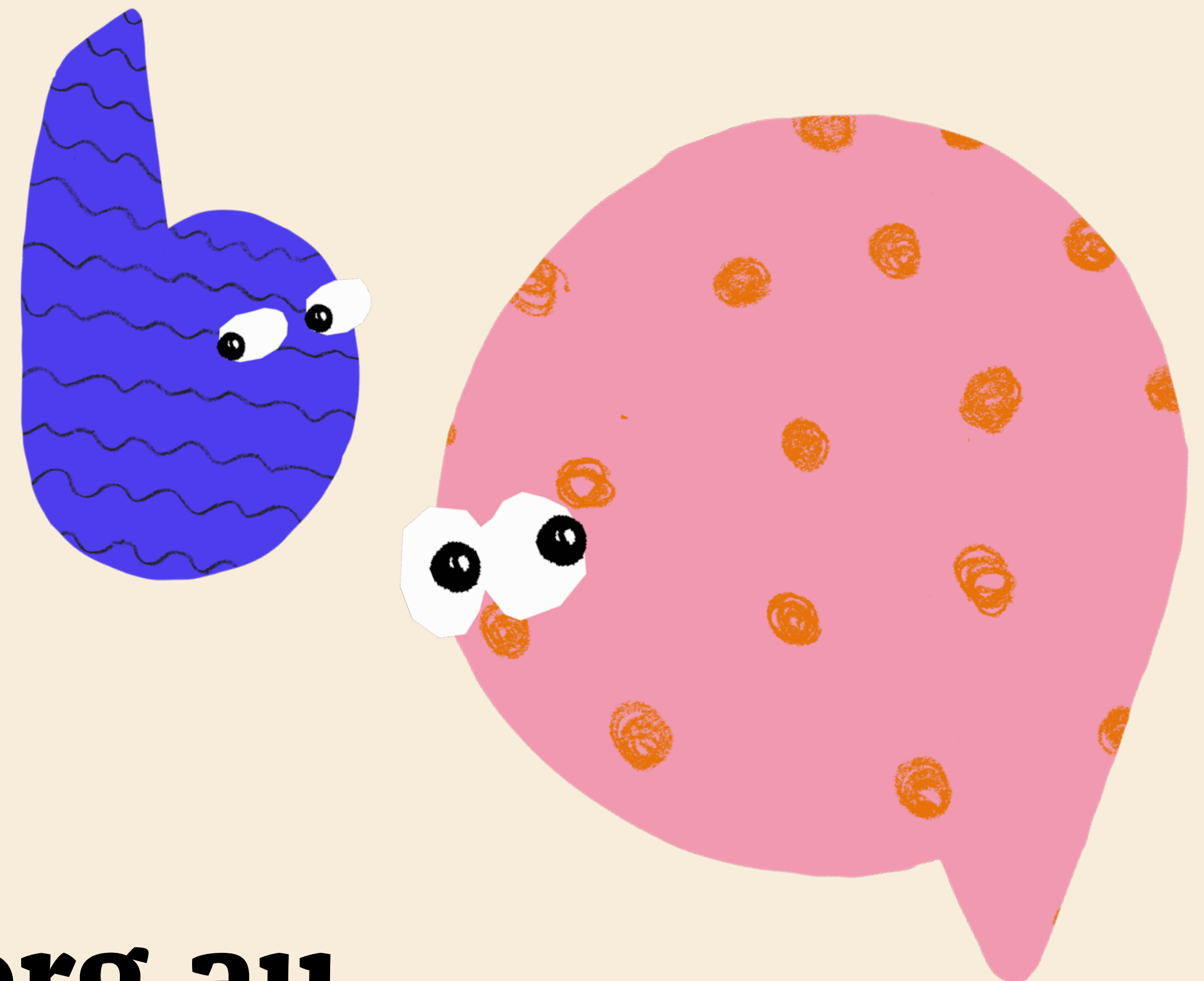
Kutin, J. (2019) Launch of the young adult toolkit: economic abuse and young adults. Presentation to staff at Today, Fitzroy, 19 March 2019.

YLab (2019). Love and money tool [Project information]. Available at: <https://www.ylab.global/projects/love-and-money-tool>

Ecstra Foundation (2019). You, me and money: Financial First Aid Kit for young adults [Funder website]. Available at: <https://www.ecstra.org.au/consumer-care>

***“Hey Jozica, just wanted to say thanks for the fantastic presentation - it really stuck with me. A close friend of mine recently disclosed to me and I was able to hold a safe space for her, in part because I'd learned to understand abuse as a kind of systematic unfairness that's not always violent. Thank you.”***





**You Me & Money .org.au**