

## What does a financially capable young person value, know, and do about money?



A financially capable young person is **literate and numerate**, able to read, interpret and make decisions about economic and financial data in various forms, from the everyday (payslips) to the more complex (financial market reports).

They are **organised** in how they keep track of money and maintain financial records.



They are **sceptical and critical** thinkers, able to discern fact from fiction when engaging with such things as business marketing, government policy, and media reporting.

They are **digitally astute** in how they use fintech, keeping their personal data safe, and creating a financial advantage. They understand that people from different backgrounds view and experience money differently.



They possess an **ethics of care** in financial interactions, looking out for those who may be vulnerable and/or in financial trouble, directing them to seek trustworthy help from reputable sources without stigma.

They are **future-focused** and oriented to make spending and investment choices that reduce their social and environmental footprint to enhance not only their personal financial position, but the broader challenges humanity is facing.



**Importantly, they are able to apply fundamental economic and mathematical knowledge and skills to the financial problems and decisions they face.**