



# MoneyMinded Impact Report

December 2025

MoneyMinded

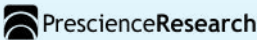
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We would like to thank the MoneyMinded and MoneyBusiness Coaches who contributed to the research by sharing their views and experiences.

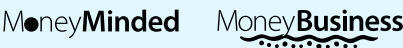
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[anz.com.au/about-us/esg/financial-wellbeing/](https://anz.com.au/about-us/esg/financial-wellbeing/)

MoneyMinded is also available at [www.moneyminded.com.au](https://www.moneyminded.com.au). MoneyMinded Online is a set of 8 interactive online activities and can be used in blended learning by community partners to support their face-to-face delivery.

### Design

Marcus Lee Design



ANZ acknowledges the Traditional Custodians of Country throughout Australia and recognises the continuing connection to lands, skies and waterways. We pay our respects to Aboriginal and Torres Strait Islander cultures; and to Elders past and present.

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# Foreword

It is my pleasure to present the 2025 MoneyMinded Impact Report, which highlights the achievements and outcomes of our flagship adult financial education program.

This year, MoneyMinded has once again made significant progress towards its core objectives – improving the financial confidence and capability of individuals and communities, and strengthening the capacity of the community sector. For the second year, we have delivered MoneyMinded to a record number of participants, reaching an estimated 126,422 people in the 2024-25 financial year across Australia, New Zealand, Asia and the Pacific.

MoneyMinded Coaches in every region reported positive outcomes, highlighting how the program improved their clients' financial confidence including their ability to manage day-to-day finances. Nine out of ten MoneyMinded Coaches felt the training gave them the confidence to use the program with their clients and to have productive conversations about money.

I would like to acknowledge the crucial role our partners play in delivering these outcomes – Berry Street, Brotherhood of St. Laurence, The Smith Family and the Indigenous Consumer Assistance Network (ICAN) in Australia, as well as Private Training Establishments (PTEs) and community organisations across New Zealand, and many delivery partners throughout Asia and the Pacific. Without their dedication, the program's success over the past year would not have been possible.

Finally, I want to thank the community professionals, financial counsellors and capability workers who work tirelessly to help their clients build the financial confidence and resilience needed to thrive.



Nuno Matos  
Chief Executive Officer, ANZ



## Highlight

### Using MoneyMinded Scams content

“I ran a session with my clients on scams; what to be on the lookout for, how to avoid them, what to do if you are the victim of being scammed and what you can do to avoid being scammed in the first place. The group stated that they found this very useful and it has given them lots of practical tips to work with.”

MoneyMinded Coaches in Australia who used the program during the reporting period, were asked if they had used the MoneyMinded Scams content and resources with their clients. Just over two-fifths (42.9%) had used the scams content and resources since 1 October 2024.

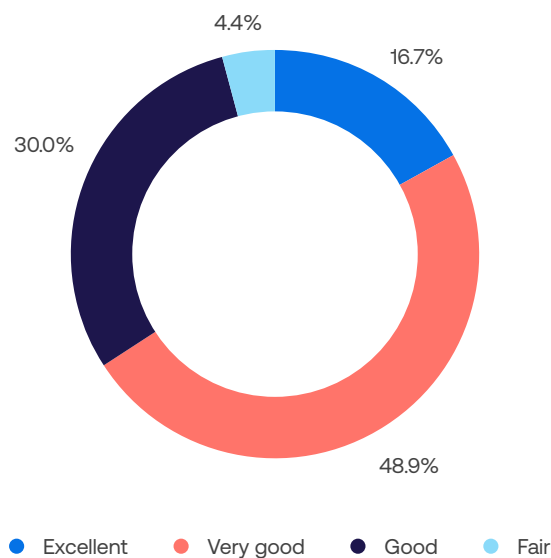
Coaches who had used MoneyMinded Scams were asked to rate the content and resources. Two-thirds (65.6%) of coaches rated the scams content and resources as either *very good* (48.9%) or *excellent* (16.7%). A further 30.0% rated the content and resources as *good*. Only 4.4% rated the content as *fair* and no coaches rated the content as *poor*.

When asked if the MoneyMinded Scams content and resources had been relevant and helpful for their clients, the overwhelming majority (92.2%) of coaches who had used the scams module *agreed* (63.3%) or *strongly agreed* (28.9%) it had been relevant and helpful.

Coaches also expressed confidence in using MoneyMinded Scams, with 92.2% either *agreeing* (60%) or *strongly agreeing* (32.2%) that they felt confident using the content and resources with their clients, reflecting the benefit of additional training offered to coaches to support them using the module.

*Protecting yourself* and *Spotting scams* were the topics considered to resonate most with clients, with *phishing* the scam-type that held the most interest for participants.

How would you rate the MoneyMinded Scams content and resources?



## 9 in 10

coaches who had used the MoneyMinded Scams content and resources agreed or strongly agreed it had been relevant and helpful for their clients

# About MoneyMinded

MoneyMinded is ANZ's flagship adult financial education program that supports people to build their knowledge, confidence and skills to make informed decisions and manage their money.

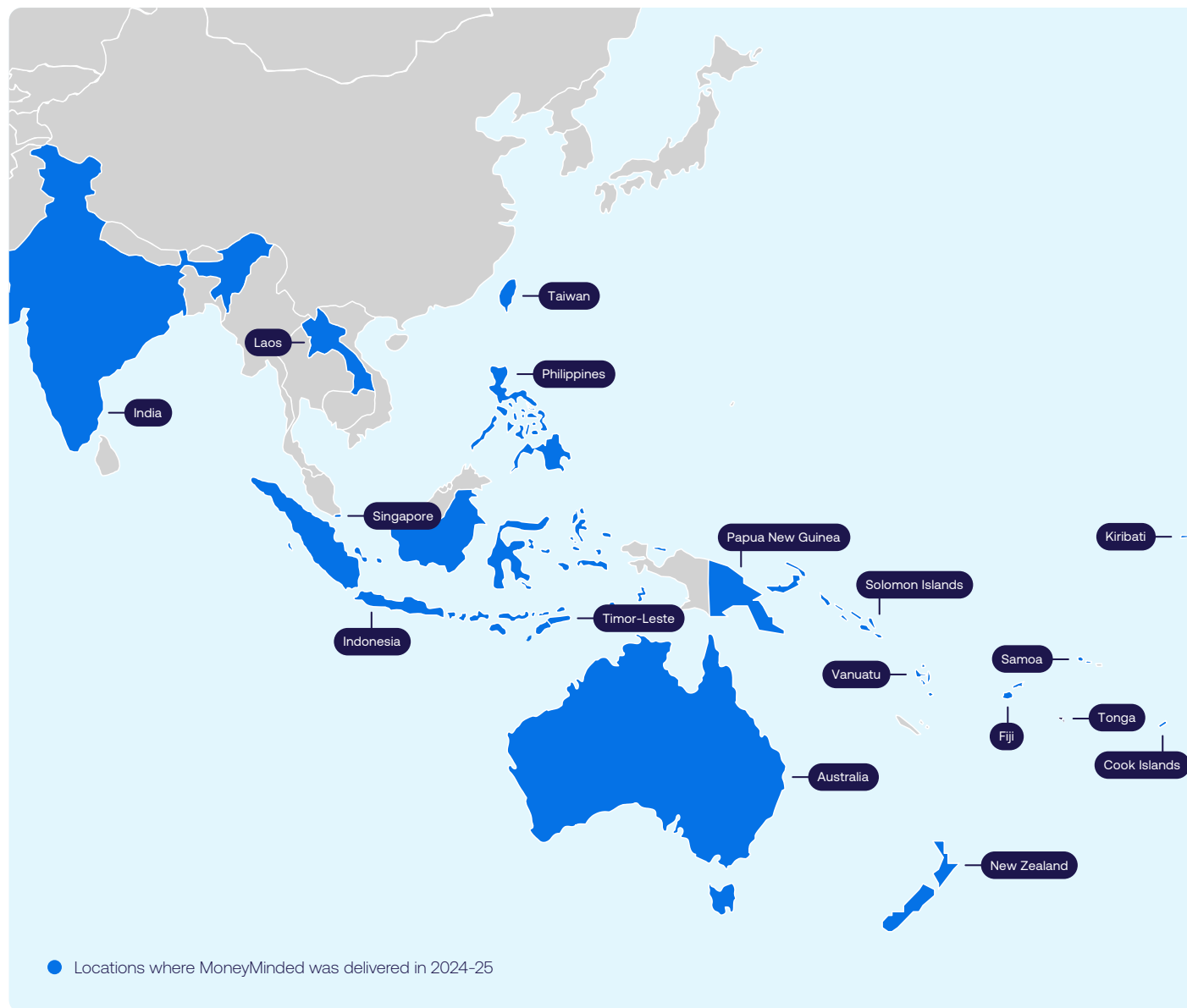
MoneyMinded's primary objectives are to:

- improve the financial confidence and capability of individuals and communities and
- build capacity of the community sector.

MoneyMinded was developed by ANZ in 2002 in collaboration with the NSW Department of Education and Training, Financial Counselling Australia, the Financial Counsellors Association of NSW, The Australian Securities and Investments Commission, and community sector representatives. MoneyMinded is delivered in partnership with community organisations and other selected partner organisations in 17 countries including Australia, New Zealand, and across Asia and the Pacific. In Asia and the Pacific, ANZ employees can become accredited to deliver the program.

In Australia, ANZ provides free MoneyMinded Coach Training for community sector professionals and financial counsellors, delivered by one of our community partners. Once completed, accredited MoneyMinded Coaches can use MoneyMinded with their clients. ANZ provides accredited MoneyMinded Coaches with free access to ongoing training and resources to support their delivery of the program. One of MoneyMinded's most useful features is its flexibility and adaptability to suit the preferred learning mode, context and cultural needs of participants.

MoneyMinded can be delivered as a standalone program or integrated with existing programs and services.



# MoneyMinded at a glance

1.1 million +

Participants reached through MoneyMinded since 2002

107,236

participants reached in Australia in 2024-25\*

+

19,186

participants reached in New Zealand, Asia and the Pacific in 2024-25

=

126,422

participants reached in 2024-25 (total)

## Participant Characteristics

### Australia



Sole parents	29.1%
Unemployed/job seekers	24.6%
Language other than English at home	20.8%
Students	19.1%
People experiencing mental health challenges	15.9%

### New Zealand



Young adults (under 25)	54.4%
Students	33.3%
Sole parents	32.9%
Unemployed/job seekers	25.7%
People experiencing mental health challenges	20.5%

### Asia and Pacific



Seasonal workers	45.2%
Students	23.4%
Unemployed/job seekers	13.2%
Language other than English at home	9.8%
Young adults (under 25)	7.9%

● Female ● Non-binary ● Male



## Improving financial confidence and capability of participants and communities\*\*

*"MoneyMinded content or discussions is very/moderately effective in improving my clients' confidence to ..."*

- > **87.4%** Manage their money day to day
- > **78.8%** Plan their financial future
- > **85.8%** Make decisions about money-related products and services



## Building capacity of the community sector\*\*

*"After completing MoneyMinded Coach Training I felt confident ..."*

- > **86.4%** Using MoneyMinded with my clients
- > **91.2%** Discussing money with clients
- > **91.4%** Discussing money in a personal situation



## MoneyBusiness content aligns very/moderately well ...

- > **93.4%** With the financial capability needs of my clients
- > **94.7%** With the cultural values of my clients

\* Includes MoneyMinded Online, MoneyMinded for Saver Plus, MoneyMinded for Family Violence and MoneyBusiness participants. \*\* Across all geographies.

# MoneyMinded reach for 2024-25

“Financial literacy has always been something I felt came with having money rather than understanding money. For the first time in my life, I feel like I can class myself as relatively financially literate, and now I have the ability to share this skill with the people around me; that’s been really great. It’s built my own confidence, and this is stuff people really need to know.”

This year saw further development of the MoneyMinded adult financial education program, with increasing numbers of coaches trained and new content on digital confidence launched in 2025.

This report provides a summary of the MoneyMinded reach and impact for 2024-25 based on the annual MoneyMinded, MoneyBusiness and MoneyMinded for Family Violence Coach surveys, and program reporting. The MoneyMinded survey was distributed electronically to coaches<sup>1</sup> in Australia, New Zealand and across the Asia-Pacific, with 363 valid responses received.

MoneyBusiness is an adaptation of MoneyMinded that was developed by ANZ and the Australian Government in 2005, to help build the money management skills and confidence of Aboriginal and Torres Strait Islander peoples. A separate survey was distributed to MoneyBusiness Coaches and 76 valid responses were received.

Coaches who have been trained in MoneyMinded for Family Violence resources, a version of MoneyMinded adapted specifically for family violence professionals, were also surveyed separately, with a total of 33 valid responses received from MoneyMinded for Family Violence Coaches.

For reporting purposes, MoneyBusiness and MoneyMinded for Family Violence participants were counted in the MoneyMinded total.



1. Outside of Australia, MoneyMinded Coaches are referred to as MoneyMinded Facilitators. For simplicity the term 'coach' is used throughout this report.

Number of participants reached

From 1 October 2024 to 30 September 2025, 126,422 participants were reached across Australia, New Zealand, Asia and the Pacific. In Australia, 77,224 mainstream MoneyMinded participants, 2,915 participants in MoneyMinded for Family Violence and 4,525 MoneyBusiness participants were estimated to have been reached in either a workshop or individual casework setting, based on data reported by coaches in the annual coach survey.

Actual enrolment figures added 4,020 Saver Plus and 18,552 MoneyMinded Online participants in Australia, bringing the total reach for Australia to 107,236 participants in 2024-25 (Table 1).

Participants in New Zealand, Asia and the Pacific were based on actual attendances, with 19,186 participating in MoneyMinded throughout the region in 2024-25 (Table 1).



Table 1: Reach of MoneyMinded in 2024-25

Participants (survey estimates + actual data)	Amount
Survey estimates	
Australian MoneyMinded participants	77,224
MoneyMinded for Family Violence participants	2,915
MoneyBusiness participants	4,525
Actual reporting data	
MoneyMinded Online participants	18,552
Saver Plus participants*	4,020
New Zealand, Asia and Pacific MoneyMinded participants	19,186
Total MoneyMinded reach	126,422

\* Saver Plus participants is based on the date of enrolment in the program.

Overall, the 2024-25 reach figure was slightly higher than that obtained in 2023-24. This increase appears to have occurred in two areas:

- The MoneyMinded for Family Violence program, where a substantial rise in the estimated number of participants likely reflects growth of approximately 24% in the estimated number of coaches delivering MoneyMinded for Family Violence in 2024-25. In addition, there was a slightly higher incidence of face-to-face delivery amongst this group, offering more opportunity for sessions to involve multiple participants, as well as more MoneyMinded for Family Violence Coaches reporting they were able to use the program without any barriers.
- There was a three-fold growth in the use of MoneyMinded Online reflecting increased momentum associated with the program becoming an option for meeting the Mutual Obligation Requirement for government programs such as Job Seeker. This view is supported by the greatly increased number of requests for user completion certificates and the large number of participants nominating government employment agencies in response to a question on 'how they heard about the website' which is included in the MoneyMinded Online registration process.

It is also worth noting that while slightly lower than the 2023-24 result, the 2024-25 Australian MoneyMinded reach figure of 77,224 appears to have been once again supported by a significant number of student participants, with approximately one-in-five (19.1%) mainstream MoneyMinded participants reported as students. As noted in the previous year, it is this cohort where group sessions are most often used and hence offers the most efficient approach to increasing or maintaining the program's reach.



## Highlight

### Introducing the Digital confidence module

New MoneyMinded content aimed at building digital confidence was launched in 2025. The Digital confidence module focuses on improving confidence and capability using digital devices, particularly for vulnerable and older cohorts with lower levels of digital engagement.

Starting with the basics of how to use a device and participate online safely, participants learn through 15 new topics including computer basics, smart devices, using the internet and browsers, virus protection, passwords, online safety, email and video calling, digital banking and social media.

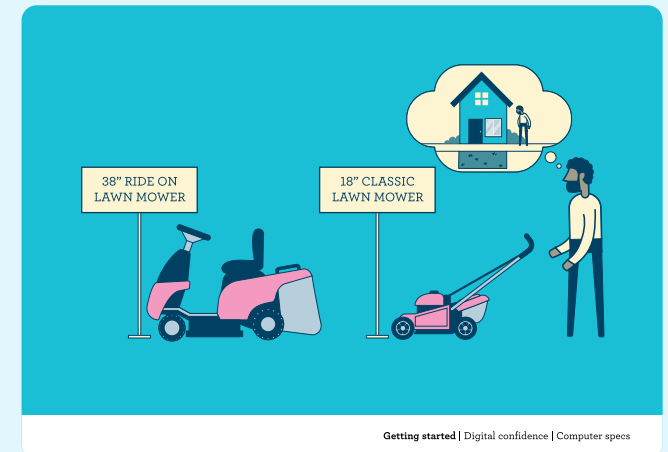
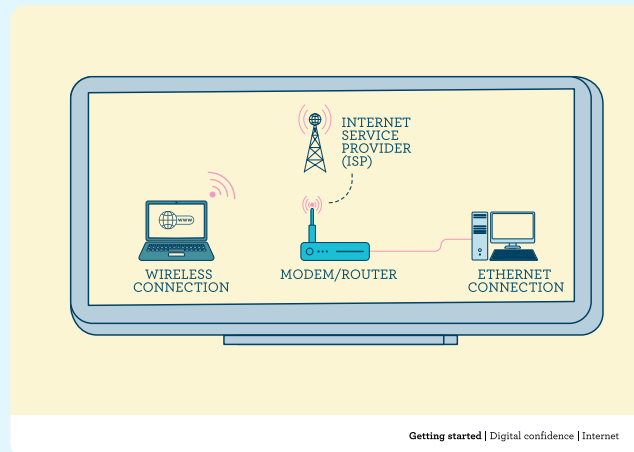
The resources for coaches include six new prompt cards, two new animations and a range of handouts. The Smith Family is offering training to all existing MoneyMinded Coaches as they begin to use the resources with their clients over the coming months:

“We recognise that technological advancement can often mean those already facing financial challenges are negatively affected by change. The Digital confidence module will help them through those changes, directly supporting those who need it most.”

(Doug Taylor, CEO, The Smith Family)

“This has been my favourite topic so far, I am excited to support with these skills. The cohort I work with in particular will all find benefit in these modules.”

(MoneyMinded Coach)



## Community professionals use of MoneyMinded

“It is great that the resources can be altered for individual or group work, and level of complexity. Sometimes we will assess the baseline financial knowledge of the group and then it is easy to chop and change the program to suit.”

Of all Coaches in Australia, New Zealand, Asia and the Pacific who responded to the annual survey, 3 in 4 (76.3%) had used MoneyMinded during the reporting period. This was highest in the Asia-Pacific (83.7%) and lowest in Australia (73.7%). The total sample was slightly higher than that observed in the 2024 survey, suggesting slightly more coaching activity was undertaken during the 2025 financial year.

All coaches who had not used the program since 1 October 2024 were asked why they had not done so. The main reasons included a lack of opportunity to use the program with clients, that it was not really part of their current role, there were other organisational priorities, or they were only recently trained. This was similarly the case for MoneyBusiness Coaches where they reported not having had an opportunity to use the program or that it was not a key part of their current role.

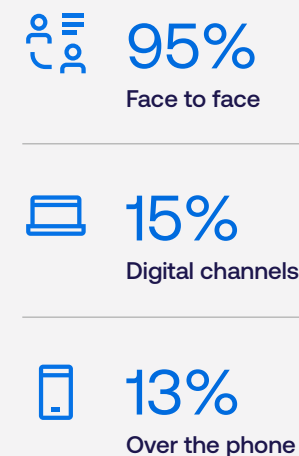
For those that did use MoneyMinded and MoneyBusiness during the reporting period, 69.4% said they did so without any barriers. This was higher for MoneyMinded in Asia and the Pacific (87%) and slightly lower for total MoneyMinded in Australia (66.7%), and lower again for MoneyBusiness Coaches (57.4%). The most frequent barrier reported for

MoneyMinded was that the program ‘didn’t fit their clients’ needs’ at the time. In Australia, ‘not having time’ to use the program with clients and it ‘not fitting their clients’ abilities’ were also reported barriers for MoneyMinded. For MoneyBusiness the most frequent response was ‘technology’ being a barrier, consistent with the more remote target audience for the program, followed by ‘not having time’ to use the program.

The vast majority (95%) of coaches across Australia, New Zealand, Asia and the Pacific who used MoneyMinded in the last 12 months, did so face to face with their clients, highlighting the continued preference for learning in person. This was an increase from the previous 12 months where 89% used MoneyMinded face to face. Fifteen per cent used MoneyMinded over the phone and 13% reported using MoneyMinded in a digital setting (Figure 1).<sup>2</sup> All MoneyMinded Coaches in New Zealand (100%) delivered MoneyMinded face to face, with 7% using the program through digital channels, and no coaches delivering over the phone, reflecting the focus on youth workshops. Almost all (99%) delivered MoneyMinded face to face in Asia and the Pacific, with 4% delivering over the phone and 7% using digital channels, the latter of which was lower than in the previous 12 months (where 14% delivered via digital channels).

While 93% of all MoneyMinded Coaches in Australia<sup>3</sup> delivered face to face, this was slightly higher for MoneyMinded for Family Violence Coaches (96%), while all MoneyBusiness Coaches reported delivering MoneyBusiness face to face. MoneyBusiness Coaches tended to use digital delivery notably less than MoneyMinded Coaches in Australia (6% compared to 16%), while MoneyMinded Coaches in Australia also made more use of delivery over the phone (20% compared to 13% for MoneyBusiness Coaches).

**Figure 1: MoneyMinded method of delivery across all geographies in 2024-25**



**Note:** MoneyMinded Coaches were able to select more than one mode of delivery if they had delivered in that way.

2. MoneyMinded Coaches were able to select more than one mode of delivery if they had delivered in that way.

3. Discussion of MoneyMinded in Australia includes MoneyMinded for Family Violence unless specified otherwise. MoneyMinded for Family Violence is also analysed as a subset of total MoneyMinded.

All MoneyMinded and MoneyBusiness Coaches were asked to report their main field of service delivery (Table 2). Most coaches in Australia reported their primary field of service delivery as either financial counselling (13.0%), education (10.5%), family support (9.5%) or employment services (8.8%). Financial capability services (7.7%), homelessness services (7.7%), youth services (4.9%) and mental health (3.9%) were also significant fields of delivery.

Similar to previous years, 84.2% of coaches in New Zealand reported youth services as their main field of service delivery, reflecting the focus of MoneyMinded delivery on young people in that country. More than two-thirds of coaches in Asia and the Pacific were ANZ employees, which was expected given the role they play in the delivery of MoneyMinded throughout the region, and 8.7% worked in employment services.

Examining MoneyMinded for Family Violence Coaches in isolation, 27.3% of coaches reported family support as their main field of service delivery, 15.2% services for victims/survivors of family violence and 12.1% worked mainly in the area of mental health. Youth services, financial counselling, women's services and homelessness services were also reported by MoneyMinded for Family Violence Coaches as their main field of service delivery.

Similar to the previous year, around two-fifths (38.2%) of MoneyBusiness Coaches reported financial counselling as their primary field of service delivery, with Aboriginal and Torres Strait Islander services (9.2%), homelessness services (9.2%) and financial capability services (6.6%) all significant fields of delivery.

**Table 2: Main field of service delivery reported by coaches (%)**

Service	Australia	New Zealand	Asia and the Pacific	Family Violence (Aus only)	MoneyBusiness
Aboriginal and Torres Strait Islander services	2.1	-	-	-	9.2
Aged care or older community services	-	-	-	-	-
ANZ employee	0.4	5.3	68.5	-	-
Corrections/prisons	0.7	-	-	-	-
Counselling	2.1	-	-	-	5.3
Disability services	2.5	-	2.2	-	-
Education	10.5	5.3	4.3	3.0	3.9
Emergency relief (including food relief)	5.6	-	-	-	3.9
Employment services	8.8	-	8.7	-	-
Family support	9.5	-	1.1	27.3	5.3
Financial capability services	7.7	-	4.3	3.0	6.6
Financial counselling	13.0	-	2.2	9.1	38.2
Foster and residential care	0.7	-	-	-	-
Gambling support	0.7	-	-	-	1.3
Health services	1.4	-	1.1	3.0	1.3
Homelessness services	7.7	-	-	6.1	9.2
Housing services	1.1	-	-	-	5.3
Legal services	0.4	-	-	3.0	-
Mental health	3.9	-	-	12.1	2.6
Microfinance	1.4	-	2.2	-	1.3
Migrant and refugee services	2.8	-	-	-	-
Saver Plus	2.5	-	-	-	-
Services for victims/survivors of family violence	2.1	-	-	15.2	-
Women's services	2.5	-	-	6.1	-
Young mothers support	2.1	-	-	3.0	-
Youth services	4.9	84.2	1.1	9.1	2.6
Other	3.2	5.3	4.3	-	3.9

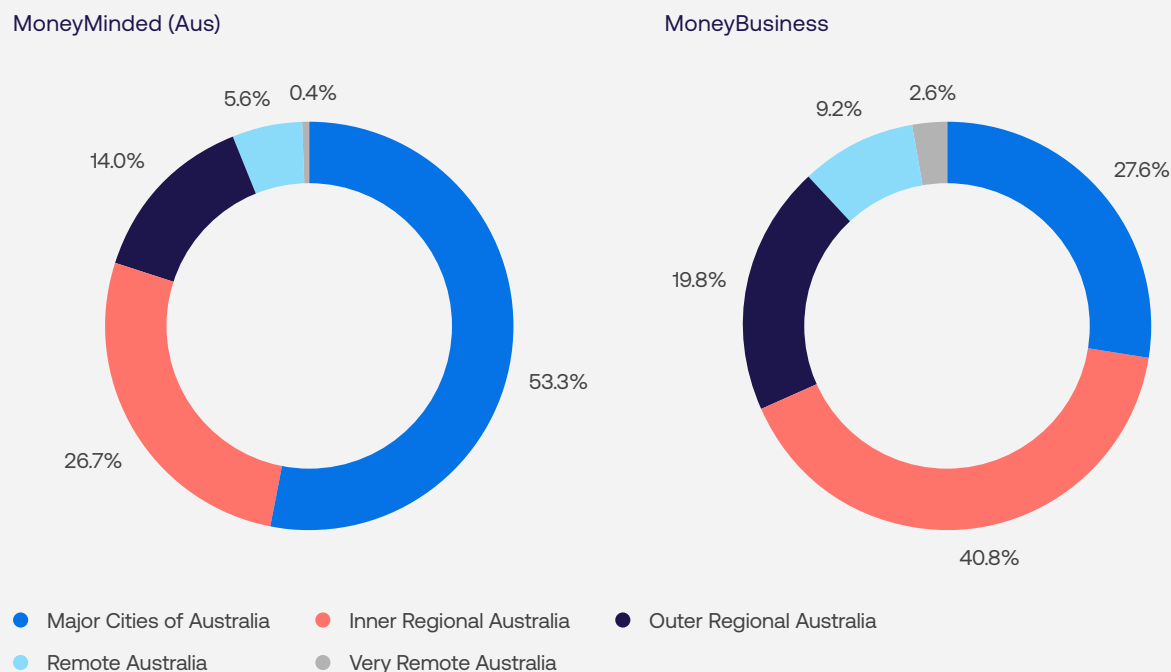
**Note:** Australian MoneyMinded participants includes participants in MoneyMinded for Family Violence who are also listed separately. To improve table readability, a dash has been used in place of 0.0.

For the first time, coaches in Australia were asked about the remoteness of where they work with MoneyMinded and MoneyBusiness using the five classifications consistent with the Australian Statistical Geography Standard: major cities, inner regional, outer regional, remote and very remote.<sup>4</sup> The majority of coaches in Australia (including MoneyMinded for Family Violence coaches) were using MoneyMinded in major cities (53.3%), with a further 26.7% using MoneyMinded in inner regional locations. Fourteen per cent used MoneyMinded in outer regional areas with a small proportion working in remote (5.6%) or very remote (0.4%) areas with MoneyMinded (Figure 2).

MoneyMinded for Family Violence as a subset was more urban again with two-thirds (66.7%) of coaches working in major cities, 21.2% in inner regional areas and 12.1% in outer regional areas. No MoneyMinded for Family Violence Coaches located in remote or very remote areas responded to the survey.

MoneyBusiness was much more likely to be delivered outside of major cities, with around three-quarters of MoneyBusiness Coaches working outside major city areas. Two-fifths (40.8%) of coaches reported working in inner regional areas and one-fifth (19.7%) working in outer regional areas. A further 11.8% were working in remote (9.2%) and very remote (2.6%) regions of Australia (Figure 2).

**Figure 2: Location of MoneyMinded and MoneyBusiness coaches in Australia**



4. <https://www.abs.gov.au/statistics/standards/australian-statistical-geography-standard-asgs-edition-3/jul2021-jun2026/remoteness-structure/remoteness-areas>



## The flexibility of MoneyMinded is key to Ellen's work with clients

Ellen is a Family Safety Advocate and MoneyMinded Coach with MercyCare, a leading not-for-profit in Western Australia committed to helping people and communities thrive. In her role, Ellen supports individuals and families who have experienced family and domestic violence, empowering them to rebuild their confidence and independence.

Ellen has found MoneyMinded's flexibility key, with the program successfully adapting to different cultural perspectives:

"Recently, we have been delivering MoneyMinded sessions at Child and Parent Centre. Conversations about lending money to family and friends, or managing accounts with or without interest due to religious reasons, have been navigated sensitively and with great insight thanks to the resources MoneyMinded provides."

According to Ellen, MoneyMinded has encouraged clients to reflect on where their financial habits and beliefs originate:

"It has been powerful to show participants that no matter their age or background, there is always an opportunity to build financial knowledge and strengthen their independence."

Looking ahead, Ellen is preparing to use MoneyMinded with a group of women aged 45 and over, many of whom have experienced long-term homelessness. Having spent much of their lives as homemakers, the women often have little to no savings, limited superannuation, and few financial skills. Ellen explains how the skills gained from MoneyMinded should provide a foundation to build from:

"For them, MoneyMinded presents an empowering pathway to develop financial capacity, build resilience, and reduce their vulnerability to both homelessness and domestic violence."

Ellen's work reflects MercyCare's commitment to providing holistic support that empowers people, addressing not just immediate needs but long-term wellbeing. She has shared her MoneyMinded experience with other community professionals who support families and children recovering from family and domestic violence, inspiring collaboration and capacity-building across the sector. They are eager to explore ways of strengthening their clients' financial skills, and keen to understand the opportunities MoneyMinded provides, including the free coach training and online FDV-focused resources. Ellen cannot speak highly enough of the positive impact MoneyMinded has had for her clients:

"MoneyMinded is not just a program; it is a tool for empowerment that restores dignity and creates hope. If I could, I would promote it on every street corner to ensure more people knew about the difference it can make!"

## Characteristics of participants

"Beyond financial literacy, participants often report improved self-esteem, reduced stress and stronger relationships due to better money management."

MoneyMinded Coaches who had used the program since 1 October 2024, were asked about the characteristics of the participants they had worked with during the period (Table 3). The variation in characteristics across geographies reflected the different focus of MoneyMinded in each region, highlighting the adaptability of the program.

All coaches in Australia reported that two-thirds (66.9%) were female, with 30.3% male and 2.8% non-binary. The proportion of female clients was a little lower than the previous year where around three-quarters of participants were female. MoneyMinded for Family Violence participants in Australia were more likely to be female (88.9%).

Women were a lower proportion of participants in New Zealand (62.2%), with 29% of participants male and 8.8% non-binary. The gender balance in Asia and the Pacific was more even with 50.5% of participants reported as female, 49.1% reported as male and 0.4% non-binary.

Consistent with most previous years, participants in Australia who were sole parents (29.1%) and unemployed/job seekers (24.6%) were the largest cohorts. In 2024-25, there was a larger proportion of participants speaking a language other than English at home (20.8%) and reported as new migrants and refugees (12.6%), up from 12.1% and 5.2% in 2023-24 respectively.

Students (19.1%) and young adults (15.5%) continued to be a larger proportion of MoneyMinded participants in Australia in 2024-25. As were people experiencing mental health challenges (15.9%) and victims/survivors of family violence (12.3%), the latter reflecting the targeted delivery of the MoneyMinded for Family Violence program included in the 'total Australia' numbers.

As expected, when considering participants in MoneyMinded for Family Violence in isolation, they were more likely to be victims/survivors of family violence (47.2%), but also sole parents (42.6%), experiencing mental health challenges (24.8%), unemployed/job seekers (24.1%) and speaking a language other than English at home (20.3%).

Reflecting the younger target audience in New Zealand, more than half (54.4%) of participants were young adults, one-third (33.3%) were students and one-quarter (25.7%) were unemployed/job seekers. A significant proportion were also sole parents (32.9%) and experiencing mental health challenges (20.5%).

Similarly, the characteristics of participants in Asia and the Pacific reflected the nature of delivery and the local target audience. Almost half (45.2%) were seasonal workers, 23.4% were students and 13.2% were unemployed/job seekers.

**Table 3: Characteristics of MoneyMinded participants (as reported by coaches) (%)**

Characteristics	Australia	New Zealand	Asia and the Pacific	Family Violence (Aus only)
Females	66.9	62.2	50.5	88.9
Males	30.3	29.0	49.1	10.8
Non-binary	2.8	8.8	0.4	0.4
Aboriginal or Torres Strait Islander peoples	11.6	-	-	11.2
ANZ Employees	-	-	2.5	-
Carers	5.9	3.0	2.9	3.4
Language other than English spoken at home	20.8	1.0	9.8	20.3
LGBTQIA+	2.0	1.8	0.5	1.4
New migrants and refugees	12.6	0.4	0.1	11.8
People experiencing mental health challenges	15.9	20.5	0.1	24.8
People with Disability	10.3	4.6	1.6	-
Prisoners	1.0	-	0.2	2.7
Seasonal workers	3.4	-	45.2	8.9
65 years and over	4.1	-	0.2	7.3
Small business owners	1.0	-	3.9	1.6
Sole parents	29.1	32.9	3.1	42.6
Staff or volunteers in your organisation	1.1	1.4	1.6	2.3
Students	19.1	33.3	23.4	3.6
Unemployed/job seekers	24.6	25.7	13.2	24.1
Victims/survivors of family violence	12.3	11.4	0.1	47.2
Young adults (under 25)	15.5	54.4	7.9	9.8
Other	1.1	19.9	1.1	-

**Note:** MoneyMinded participants could be counted in more than one category. Australian MoneyMinded participants includes participants in MoneyMinded for Family Violence who are also listed separately. To improve table readability, a dash has been used in place of 0.0.

MoneyBusiness Coaches in Australia who used the program in 2024-25 were also asked about the characteristics of the participants they had worked with (Table 4). More than half of the participants were female (54.5%), with 42.1% male and 3.4% non-binary.

More than half (56.6%) of all participants identified as having Aboriginal heritage and 22.4% as having Torres Strait Islander heritage. Just over one-third (36.8%) were sole parents, 35.5% were unemployed/job seekers, 31.6% victims/survivors of family violence and 30.3% were young adults. A significant proportion (27.6%) were experiencing mental health challenges or lived with disability (21.1%). More than one-in-five (22.4%) spoke a language other than English at home and 15.8% were 65 years and over.



**Table 4: Characteristics of MoneyBusiness participants (as reported by coaches) (%)**

Characteristics	%
Females	54.5
Males	42.1
Non-binary	3.4
Aboriginal peoples	56.6
Carers	9.2
Language other than English spoken at home	22.4
LGBTQIA+	6.6
New migrants/refugees	13.2
People experiencing mental health challenges	27.6
People with disability	21.1
Prisoners	6.6
Seasonal workers	1.3
65 years and over	15.8
Sole parents	36.8
Staff or volunteers in your organisation	10.5
Students	13.2
Torres Strait Islander peoples	22.4
Unemployed/job seekers	35.5
Victims/survivors of family violence	31.6
Young adults (under 25)	30.3
Other	6.6

**Note:** MoneyBusiness participants could be counted in more than one category.

## Case study

### MoneyMinded supporting Saver Plus outcomes in Fiji and Vanuatu

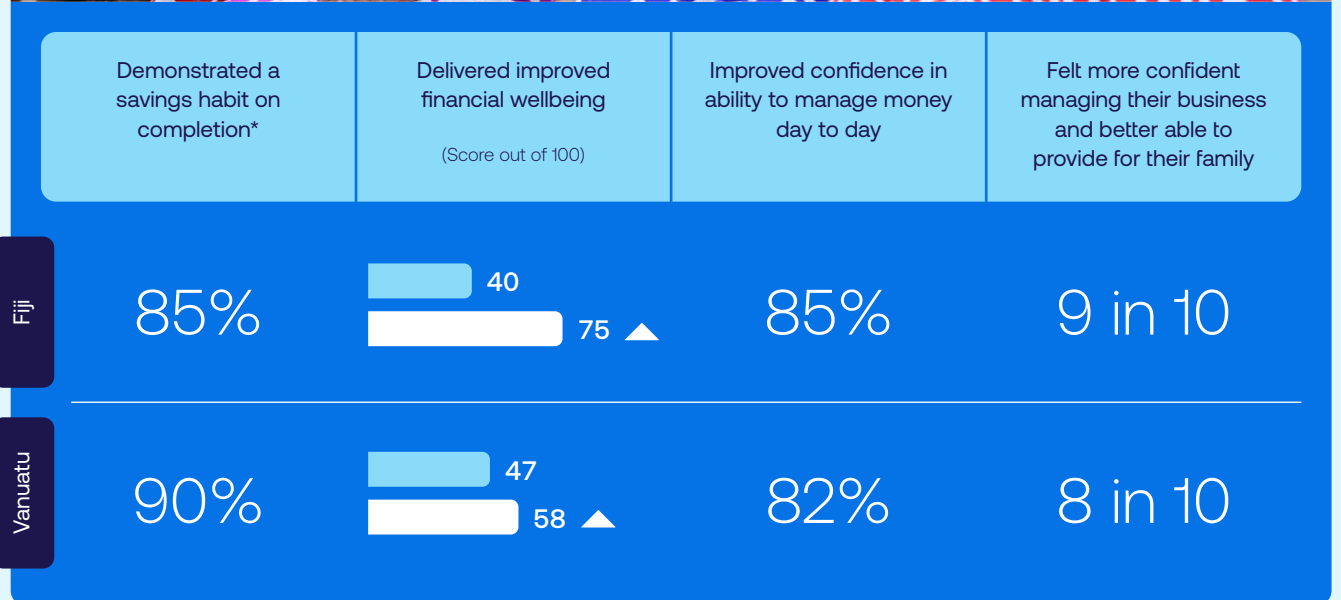
The Saver Plus pilot program was completed in Fiji and Vanuatu during 2025, with participants also commencing in the Solomon Islands in 2025. The pilots were run in partnership with the United Nations Development Programme (UNDP).

In Fiji, 71 participants enrolled in Saver Plus in July 2024, with 60 completing the program in April 2025. In Vanuatu, 31 participants enrolled in Saver Plus in September 2024, with 28 completing the program in July 2025. All participants were market vendors and microbusiness owners recruited through the Markets for Change (M4C) initiative, implemented by the UN Women Pacific Office and supported by UNDP. Through ANZ's partnership with UNDP, participants received financial education training, including MoneyMinded and Business Basics.

The combined participant savings over the 10-month program was FJD\$36,981 in Fiji and VT1,572,529 in Vanuatu. ANZ provided matched funds of FJD\$29,039 and VT701,200 respectively. The program resulted in improved financial confidence and financial wellbeing in both countries, and a better outlook for their businesses and families.

"[Saver Plus has] helped to improve my business, allowed me to grow my business and save for the future."  
(Saver Plus Fiji participant)

"Attending MoneyMinded has given me the motivation to set a goal and save up for it for the benefit of my children's future. So happy I can save money and that has been made possible through Saver Plus" (Saver Plus Vanuatu participant)



\* a 'savings habit' is defined as at least 8 out of 10 months saving during the program.

**Note:** The data was collected in country using a pre and post survey completed by 52 participants at the end of the program in Fiji and 28 participants in Vanuatu. Evaluation reports for the Saver Plus Pacific pilots can be found at [www.anz.com/saverplus](http://www.anz.com/saverplus)



# MoneyMinded impact for 2024-25

“We see from the feedback and facilitating the workshops the ‘ah ha’ moments; the support and encouragement from the groups to each other giving verbal information on changes they have made since doing the workshops and the overall financial wellbeing improvements they make ...”

## The MoneyMinded program has two primary objectives:

- to improve the financial confidence and capability of participants and communities and
- to build capacity of the community sector.

The MoneyMinded and MoneyBusiness Coach surveys asked a number of questions to gauge the program’s effectiveness in achieving these objectives.

## Improving financial confidence and capability of participants

This year MoneyMinded Coaches were asked to report how well MoneyMinded content aligns with the financial capability needs of their clients or community, regardless of whether they had used the program since 1 October 2024. “*Financial capability needs*” was described to respondents as *[clients] gaining the skills to confidently deal with money in their everyday life*.

Half (50.5%) of all coaches in Australia reported that MoneyMinded aligns *very well* with the financial capability needs of their community. A further 42.1% reported that MoneyMinded aligned *moderately well*. Less than 1% (0.4%) said it *did not align at all*. A higher proportion of coaches in the Asia-Pacific (64.1%) reported that MoneyMinded aligned with the financial capability needs of their community *very well*, with a further 30.4% reporting it aligned *moderately well* and only 1.1% reporting that it *did not align at all*. Just over one-third (36.8%) of coaches in New Zealand reported MoneyMinded aligned *very well*, 42.1% said it aligned *moderately well* and 21.1% that it aligned *slightly*. No coaches in New Zealand reported that MoneyMinded *did not align at all* with the financial capability needs of their community.

MoneyMinded Coaches who had used the program over the last year were asked to report on whether they thought MoneyMinded content or discussions had improved their clients’ confidence in three key areas:

- their ability to manage their money day to day
- their ability to plan for their financial future and
- their ability to make decisions about money-related products and services.

## Figure 3: MoneyMinded impact on clients financial confidence across all geographies

“MoneyMinded content or discussions is very/moderately effective in improving my clients’ confidence to ...”

### Manage their money day to day

 87.4%

### Plan their financial future

 78.8%

### Make decisions about money-related products and services

 85.8%

Across all geographies, 87.4% of coaches who had used MoneyMinded in 2024-25 considered MoneyMinded to be *very or moderately effective* in improving their clients’ confidence to manage their money day to day (Figure 3).

This was only slightly lower for total coaches in Australia (86.2%), compared with 80.0% in New Zealand and 92.2% in the Asia-Pacific region who considered MoneyMinded to be *very* or *moderately effective* in improving their clients' confidence to manage their money day to day. Around 12.3% felt MoneyMinded was *slightly effective* and only 0.3% felt that MoneyMinded was *not effective at all* across all geographies (0.5% in Australia and no one felt this way in New Zealand or the Asia-Pacific).

Just over three-in-four (78.8%) coaches across all geographies felt MoneyMinded had been *very* or *moderately effective* at giving their clients the confidence to plan for their financial future (Figure 3). This was similar in Australia alone (74.8%), lower in New Zealand (66.7%) and higher in the Asia-Pacific (92.2%). Around 18.9% felt MoneyMinded was *slightly effective* at giving their clients the confidence to plan for their financial future and 2.3% felt it was *not effective at all*.

More than four-in-five (85.8%) coaches across all geographies felt MoneyMinded had been *very* or *moderately effective* in supporting their clients' confidence to make decisions about money-related products and services (Figure 3). This was about the same for total coaches in Australia (85.2%), again lower in New Zealand (73.3%) and higher in Asia and the Pacific (89.6%). Around 12.9% felt the program was *slightly effective* in supporting their clients' confidence to make decisions about money-related products and services and only 1.3% felt it was *not effective at all*.

These outcomes were further supported by comments from MoneyMinded Coaches about the main benefits to their clients. Coaches generally saw benefits in three main areas: enhanced financial knowledge; the opportunity to gain this knowledge from an accessible, engaging and inclusive financial education program; and seeing this improved financial knowledge reflected in participants' enhanced personal development:

"The person I have been helping is now much more aware of the management of budgets. She has a lot of incidentals that challenge that management having 6 children." (Australia)

"Clients have shown an increase in financial understanding after completing the modules and an increase in participation and involvement in their financial wellbeing." (Australia)

"We have to improve the financial literacy for under-privileged students in the hope that it would be beneficial to their day-to-day decisions and potentially change their future." (Taiwan)

"Wants and Spending; Spending Leaks is a great tool that students engage with." (New Zealand)

"Raising their awareness firstly, but then the content is quite accessible even to 17- and 18-year-old students. Some students whose parents do not speak English are taking some key elements home to their family and assisting with weekly grocery shopping and reviewing food budgets." (Australia)

"Several participants who had worked for many years and are now going into retirement expressed regret that they weren't taught these very important life skills in high school. They strongly recommended that the program needs to be taught to young adults to better prepare them for the future." (Papua New Guinea)

"It empowered participants to make informed decisions on financial matters; they left feeling confident to apply the tools/resources into daily living." (Cook Islands)

"Giving them the opportunity for their own voice to be heard, valued and for them to make their own decisions about money was empowering for them." (Australia)

"Participants report feeling more in control of their finances and empowered to make informed decisions." (Timor Leste)

## MoneyMinded for Family Violence participants

MoneyMinded for Family Violence Coaches were asked separately about how well the content aligned with the financial capability needs of their clients, whether they had used the program or not. The result was higher than for mainstream MoneyMinded Coaches, with 57.6% of MoneyMinded for Family Violence Coaches reporting that the content aligns *very well* with the financial capability needs of their clients, and a further 36.4% reported that MoneyMinded aligned *moderately well*. No MoneyMinded for Family Violence Coaches reported that it *did not align at all*.

MoneyMinded for Family Violence Coaches who had used MoneyMinded in the last year were also clear that the program had supported their clients' financial confidence. In particular, 84.6% felt MoneyMinded was *very or moderately effective* at improving their clients' confidence in managing their money day to day, 61.5% reported it was *very or moderately effective* in improving their confidence to plan for their financial future and 84.6% said it was *very or moderately effective* in improving their confidence to make decisions about money-related products and services. It is notable however that the *Protecting the future* module was the least used out of all four MoneyMinded for Family Violence modules as coaches tended to focus on areas of most immediate need.

Feedback from MoneyMinded for Family Violence Coaches further substantiates the benefits of the program for building clients' confidence. This sentiment was captured by the experience of one MoneyMinded for Family Violence Coach:

"The MoneyMinded resources have been absolutely incredible for providing group work education for our clients. We are an early intervention FDV program for women so providing financial empowerment and education is extremely important for preventing the cycle or escalation of FDV.

Clients have engaged very well with the MoneyMinded resources, particularly as all of our clients are from a culturally and linguistically diverse background the use of the picture cards is very helpful. When clients were asked what they found most helpful they responded, "I liked learning about the red flags and I want to know more about green flags in relationship that show the other person is a safe person to share financial decisions and details with", and "I learned many things in this training. I appreciate your offers and support you are providing to the women". There are lots of group discussion which can be a great way to hear specific cultural aspects of money and financial literacy.

Clients also enjoyed receiving the MoneyMinded tote bag and MoneyMinded items, receiving a certificate at the end of the course was a special moment as for many of these women they had not had the opportunity to participate in study or education, so to receive a certificate is a big sign of pride and achievement. The MoneyMinded resources are great and we really appreciate being able to offer such resources to our clients."

## Case study

### Meet Jan, a domestic and family violence case worker

As a domestic and family violence case worker, Jan focuses on a range of issues such as child protection, safety planning, housing, risk assessments and building resilience.

Enabling individuals to regain financial independence is a core component of her role, and for the last three years Jan has integrated MoneyMinded for Family Violence into the programs she facilitates.

"For many clients, it is challenging to start over, particularly if they haven't had access to finances within their relationship" she explains. "The MoneyMinded program creates a more comprehensive, sustainable framework for supporting clients in regaining financial control, sometimes for the very first time."

Jan emphasises the importance of planning for the future.

"It not only helps people address immediate financial needs but also equips survivors with the skills they need to navigate their financial futures with confidence and independence. The program is adaptable to suit each client, and I feel this makes it a lot easier to utilise."

"I have found the program to be easy to undertake and feedback from clients has been positive. Many like setting SMART goals and report that talking about money has made them more motivated to be independent."

## MoneyBusiness participants

All MoneyBusiness Coaches, whether they had used the program or not over the reporting period, were asked about how well the content aligned with the financial capability needs and the cultural values of their clients. The vast majority (93.4%) of MoneyBusiness Coaches said the content aligned *very* (51.3%) or *moderately well* (42.1%) with the financial capability needs of their clients. A further 5.3% reported that MoneyBusiness aligned *slightly* and only 1.3% said it *did not align at all* (Figure 4).

Similarly, the overwhelming majority (94.7%) of MoneyBusiness Coaches felt the MoneyBusiness content aligned *very* (48.7%) or *moderately* (46.1%) well with the

cultural values of their clients. A further 5.2% reported that the content aligned *slightly* with the cultural values of clients, with no coaches reporting that it *did not align at all* (Figure 4).

Coaches who had used MoneyBusiness in the last year also reported that the program had helped to support their clients' financial confidence. In particular, 85.2% felt MoneyBusiness was *very* or *moderately effective* at improving their clients' confidence in managing their money day to day, 77.8% reported it was *very* or *moderately effective* in improving their confidence to plan for their financial future and 90.7% said it was *very* or *moderately effective* in improving their confidence to make decisions about money-related products and services.

These results were further substantiated by the feedback given by MoneyBusiness Coaches about the main benefits to their clients:

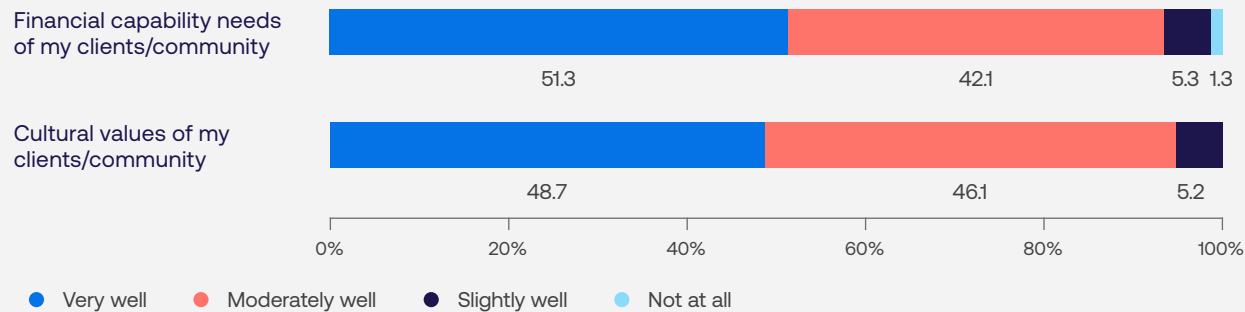
"Every client enjoyed doing the budgeting activity using the priority cards and some play money to really visualise where their money was going and how they could save!!"

"Clients have learned practical skills in budgeting, planning and day-to-day expenditure helping them cover essential expenses and save money."

"The main benefits of the MoneyBusiness program for clients and participants have been improvements in financial skills, confidence and overall financial wellbeing."

"The client said they had gained confidence and competence in essential financial life skills such as budgeting, smart shopping, identifying saving goals, debt, financial abuse and making informed decisions when spending."

**Figure 4: MoneyBusiness alignment with needs and values of my clients/community (%)**





## Case study

# MoneyBusiness helps Anne support financial independence through visual budgeting techniques

Anne is a Financial Counsellor with Anglicare in NSW who trained as a MoneyBusiness Coach in 2025. Anne works with a range of clients including clients with disabilities and notes that the priority cards have been helpful in so many situations.

“I recently used the priority cards with a client with an intellectual disability. We had been struggling to find a way to complete a budget that was simple and understandable. We used the priority cards to identify expenses and rank them based on their importance.”

Anne distributed play money equivalent to her client’s income next to each priority card item based on its cost per fortnight. The process gave the client a visual representation of how their money is being spent and helped them to see that they could have some money left over for savings.

“The client was really excited to finally understand how they could manage their money, make it last from pay to pay, and also so relieved to see that they could save some money.”

After working with the priority cards, Anne and her client put together envelopes marked with labels and amounts for each spending category to use as a simple budgeting strategy.

“My client is going to try this approach and see if it works for them. If not, we can tweak the budgeting strategy using MoneyBusiness techniques.”

## Building capacity of the community sector

As well as improving client financial capability, MoneyMinded and MoneyBusiness Coach Training aims to build the capacity of the community sector to support their clients.

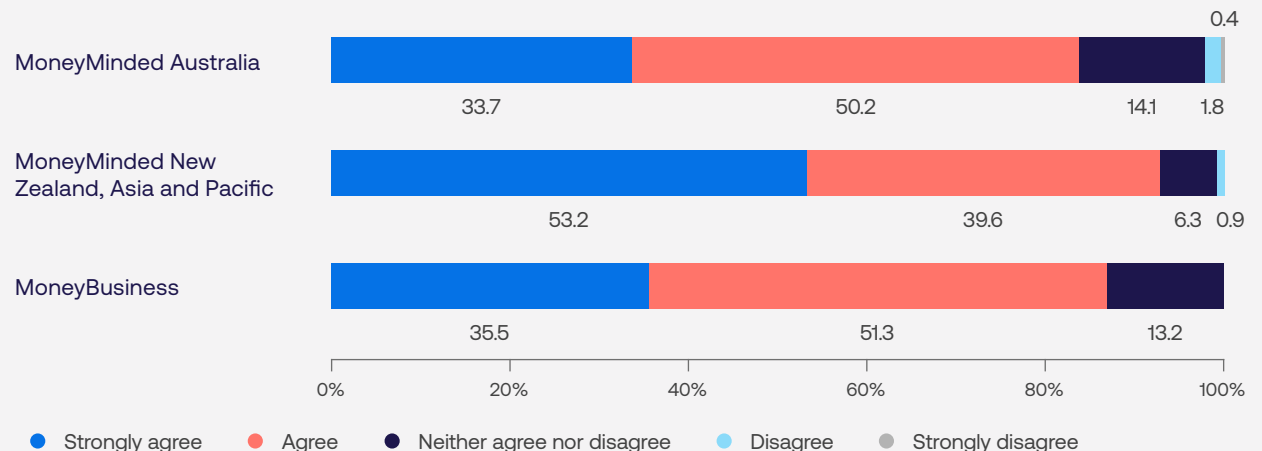
All MoneyMinded, MoneyMinded for Family Violence and MoneyBusiness Coaches were asked how confident they felt after completing Coach Training, in particular:

- in using the content with clients
- discussing money with their clients and
- discussing money in a personal situation such as with family.

MoneyMinded and MoneyBusiness Coach Training appeared effective in achieving this aim. The majority (83.9%) of all MoneyMinded Coaches in Australia agreed they felt confident using MoneyMinded with their clients after completing Coach Training (including 33.7% strongly agreeing) (Figure 5). The training was also highly effective in giving all coaches in Australia the confidence to hold money conversations with nine-in-ten (90.5%) feeling confident discussing money with clients and in personal situations such as with family (91.2%).

Respondents in New Zealand, Asia and the Pacific also noted the confidence gained from completing MoneyMinded Training. Most felt confident using the MoneyMinded content after completing training (92.8% agree/strongly agree combined) (Figure 5) and were similarly confident holding money conversations with session participants (92.8% agree/strongly agree combined) and in personal situations after completing training (91.9% agree/strongly agree combined).

**Figure 5: After completing coach training: I felt confident using MoneyMinded/MoneyBusiness content**



**Note:** Australia includes MoneyMinded for Family Violence Coaches.

Responses from MoneyMinded for Family Violence Coaches were identified separately. Nine-in-ten (90.9% agree/strongly agree) MoneyMinded for Family Violence Coaches reported that after Coach Training they felt confident using the content with their clients, and that they felt confident discussing money with clients and in a personal situation.

MoneyBusiness Coaches also had a positive experience from Coach Training, with the vast majority feeling confident using the content with their clients (86.8% agree/strongly agree) (Figure 5), discussing money with clients (89.5%) and discussing money in a personal situation (85.5%).

MoneyMinded Coaches across all geographies who responded to the survey were asked how valuable they felt MoneyMinded was to both themselves and/or their organisation. The vast majority of coaches across Australia, New Zealand and the Asia-Pacific (89.9%) considered MoneyMinded to be either *very valuable* (65.4%) or *somewhat valuable* (24.5%) to themselves and/or their organisation. Very few considered the program to be of limited value (0.8% *not very valuable*; 0.5% *not valuable at all*).

Respondents highlighted the level to which MoneyMinded Coach Training had benefited them personally or professionally. Perceived benefits fell into four main areas: improved financial knowledge and skills; access to professional support and resources; professional development; and enhanced job satisfaction:

“Personally, I have been practising what I learned as a facilitator, and it has helped me become more financially stable. I’ve become more conscious of my spending habits, and this has helped me a great deal.” (India)

“Personally, it helped me to make my own budget clearer. I’ve always been aware of my own financial resources, but it clarified where I needed to be more careful.” (Australia)

“Learning more about financials and also putting into perspective wants and needs; when it’s written in front of you, there’s a lot more involved than you may think.” (New Zealand)

“The resources I have been able to access such as the client diaries have greatly supported participants and supported ongoing financial conversations.” (Australia)

“MoneyMinded is a very comprehensive resource on all facets of financial wellbeing. I can confidently use the information and materials to assist my clients.” (Australia)

“Having some tools to be able to start the conversation; the ideas are planted as seeds and it takes some time to water and tend before I am able to get the idea of a course to attend and make a difference. But having some tools allows the start of conversations and encourages small changes to start.” (Australia)

“With the program I can reach out to many people through workshops without spending too much time on preparing course content.” (Australia)

“It helps me engage with clients from Non-English Speaking Backgrounds as well as those with intellectual disabilities or with low literacy levels as the information is clear and concise.” (Australia)

“The Coach Training is of immense value as that is where we understand the difference between facilitation and training; and also learn the various skills needed to engage an audience and have a lively session where we encourage them to share their thoughts and experiences.” (India)

“It has made me more confident in approaching the topic of managing a budget and encouraging discussion with the person seeking help.” (Australia)

MoneyBusiness Coaches also reported how valuable they felt MoneyMinded was to both themselves and/or their organisation with a similar proportion (88.2%) considering MoneyBusiness to be either *very valuable* (52.6%) or *somewhat valuable* (35.5%) to themselves and/or their organisation. Similarly, 1.3% considered MoneyBusiness considered to be of limited value (0.0% *not very valuable*; 1.3% *not valuable at all*).

MoneyBusiness Coaches also highlighted how training had benefited them personally or professionally. Perceived benefits related to the access to support and resources to help deliver the program, professional development, enhanced job satisfaction and improvements in personal financial knowledge and skills:

“Professional enrichment; I learnt different methods to impart money skills and gained a better understanding of cultural norms in relation to money.”

“I gained a better understanding of the challenges people face and how to have interesting and meaningful conversations around money.”

“The training gave me the confidence to plan and facilitate a workshop (which I previously would never have done). The resources are easy to follow and provide direction and structure. I am looking at doing a lot more in the near future.”

“I developed greater confidence to have important conversations about money with clients and community members, helping to break down the stigma around financial issues.”

“It reminded me how little things can add up and how I could be better budgeting my funds.”

“The training offered me an opportunity to revisit my own style of budgeting learned haphazardly in my teens and 20s.”



“Many participants are experiencing very difficult life challenges which include mental health challenges made worse by financial instability. To have the opportunity to be taught how to share a program that will assist many in our community take charge of their finances with greater subsequent flow on effects to other aspects of their lives shows how fantastic this resource and delivery is. Thank you very much for the opportunity.”

## Highlight

### MoneyBusiness partnership with ICAN and the Federal Government

“It has changed the way I can communicate with my clients. The tools and resources provided are very helpful. The budget template is very powerful to identify spending habits.”

In 2024, the Federal Government committed \$500,000 to expand the reach of MoneyBusiness Coach Training through delivery partner Indigenous Consumer Assistance Network (ICAN). For 12 months until 30 June 2025, ICAN upskilled community professionals nationally on how to use MoneyBusiness financial education content to better support their clients.

Two short surveys were used to help gauge the effectiveness of the MoneyBusiness Coach Training program; a pre-training survey completed by coaches before training commenced followed by a post-training survey undertaken at the end of the two days of training.

Almost all participants felt that the training had built their capacity through additional knowledge and skills in financial and money management.

This improved knowledge and skills was likely to be a factor in the improved financial confidence reported following Coach Training. Nine-in-10 agreed (86.7% agreed; 50.6% strongly agreed) that MoneyBusiness Coach Training had given them the confidence to discuss money with their clients.

There was high agreement (92.5%) that the MoneyBusiness topics covered were relevant to their clients and themselves. Eight-in-ten were very likely to use the skills they had obtained from the training to talk to clients (83.0%) and to family and community (79.7%) about money/financial situations. A similarly high proportion of coaches (92.9%) were feeling confident about delivering MoneyBusiness to their clients after training.

These results were particularly positive considering the pre-training reticence of many prospective coaches to engage in discussions about these topics with non-family. Prior to training, 54.8% felt very/somewhat comfortable discussing

finances with people in their community and fewer than one-in-two felt very (17.5%) or somewhat (26.6%) confident about facilitating groups or workshops with clients.

Clearly, building the confidence to discuss money issues outside the immediate family is an important area for the training to address if the MoneyBusiness program is to be delivered widely and effectively.

ANZ and ICAN will continue to expand MoneyBusiness delivery to First Nations communities with further funding from the Federal Government until 30 June 2026.

“The information and resources around future planning and goal setting changed the way I view my own financial situation.”

“Being a coach is walking alongside!”

✓ 93.7%

“the training has given me the **knowledge** to be able to seek/access information including where to get help and support for money or finance-related issues”

▲ 55.6% rated their knowledge as good/very good prior to training

📄 91.7%

“the training has given me the **skills** to think about and/or better manage money day to day”

▲ 60.3% rated their knowledge as good/very good prior to training

💰 94.6%

“the training has given me the **skills** to think about and/or help improve a financial situation or plan for the future”

▲ 36.5% rated their knowledge as good/very good prior to training

👤 9 in 10

“MoneyBusiness Coach Training has given me the **confidence** to discuss money with my clients”



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