



Bulletin 13 – 5th Oct. 2023

Guest-speaker PP Kathy Rimmer



Kathy after her successful career in the Greater Bank Newcastle started her own business, Ying Yang Consulting. When in June last year an opportunity as Financial Literacy Coordinator by the University of Newcastle was offered, she accepted.

Studies shows the financial literacy and financial habits in young Australians needed to be improved. Furthermore, it was found that men to have higher financial literacy, but women have better financial habits.

The Finance Academy was created in 2018.

Since 2019 approx. 3700 students from 78 schools have been put through this programme. The curriculum was developed in cooperation with the Greater Bank and UNI Newcastle.

Gen Z UNI student ambassadors are trained to deliver one of the lessons to the High School students as paid casuals, being more attractive and a welcome change from teachers and parents. Another lesson is delivered by a Greater Bank ambassador, the rest of the lessons are teachers lead with content that is aligned to the Australian Curriculum for Years 9, 10 and 11. The program is free and has ready-to-run resources, which is a welcome and accepted formula, making is easy for teachers and schools with limited resources.

There are four 45 min. modules:

- Intro to Financial Literacy
- Fundamentals
- Saving & Budgeting
- Credit, Debt & Banking

43% of young people (18-24 years) reported that they could not meet their personal debt obligations.*



Mastering personal finance skills and behaviour is the key to ensuring future independence and success, not only in their finances but in overall life satisfaction.

This education starts at school.



COMING EVENTS:

12th Oct.. Club Meeting
26th Oct. Int. Night @
Hawkers Inn

BIRTHDAYS:

7th Oct. John Cropley
16th Oct. B. Michel

ANNIVERSARIES:

none

WINNERS:

H/T: Robbo

RAFFLE: D. Watham

3 Minute Talk: Don

MEMBER DUTIES

Door: L.Freeman

Grace: R.Turner

Toast: G.Robinson

Introduce Speaker: n/a

Thank Speaker: n/a

Bulletin: J.Cropley

Photos: n/a

Binoculars: Geoff

Bunnings BBQ, Saturday 7th Oct.



John, Dieter, Don & Chris (for injured Ella) braved the early morning chill, rain & wind.



Chef extraordinaire Ian, with the best spot (warm)



Serving, Robo & John (John even worked on his birthday)



Lesley on the till and provided transport

The monthly **Bunnings BBQ** was another highly successful event with a gross result of \$1,700. The morning team had to experience all four weather seasons, rain, wind, and sunshine.

Special thanks to Chris, that had to fill in for Ella at short notice due to her foot injury, for coordination and procurement of supplies, and to Lesley for transport of trailer.

With great camaraderie and many world problems being solved, it was an entertaining few hours spent.

Some stats: 20 trays of sausages

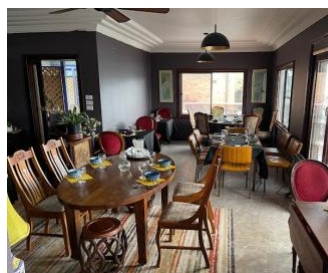
12kg of onions

24 loaves of bread

8 people @ 8h

\$1,700 gross result

Coming Events



Thursday 26th Oct., this year's International Day will be at the [Hawker Inn Asian Sea Food Restaurant](#),

47 Donald St. Nelson Bay

John has negotiated a special price for \$30 and \$35 for seafood banquet, so you better come hungry.

The “**Three Minute talker**” was Lesley with her interesting and amusing introduction to Port Stephens when a camping and diving Easter weekend didn't quite go to plan and left them stranded on Broughton Is. for the rest of the week.



The GanGan bins have been reinstalled after extensive repair, just in time for the school holidays, and have already produced some good returns in the daily emptying by Geoff

Thursday 14th Dec.

the Rotary Christmas party is in the planning stage.

There are few ideas under consideration:

- A Harbour Cruise on Moonshadow
- The [Cook-a-barra](#) Restaurant in Marsh Rd.
- [Wonganella](#) Estate Vinery
- Fingal Bay Cellars
- etc.



Thursday 7th Dec.

Club AGM

The President position is still open
Please consider any board position