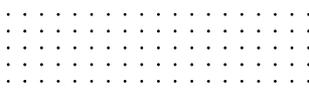




White Box Enterprises' Financial Wellbeing Program for Jobs-Focused Social Enterprises

Cycle 3 Final Evaluation Report



ACKNOWLEDGEMENT OF COUNTRY

We respectfully acknowledge the Wurundjeri People of the Kulin Nation, who are the Traditional Owners of the land on which Centre for Social Impact Swinburne is located, in Melbourne's east and outer-east, and pay our respect to their Elders past and present. We are honoured to recognise our connection to Wurundjeri Country, history, culture, and spirituality through these locations, and strive to ensure that we operate in a manner that respects and honours the Elders and Ancestors of these lands. We also respectfully acknowledge Swinburne's Aboriginal and Torres Strait Islander staff, students, alumni, partners and visitors.

We also acknowledge and respect the Traditional Owners of lands across Australia, their Elders, Ancestors, cultures, and heritage, and recognise the continuing sovereignties of all Aboriginal and Torres Strait Islander Nations.





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INTRODUCTION

This report provides evaluation findings from the third and final year of a Financial Wellbeing Program delivered by White Box Enterprises (WBE). The program is funded by the Ecstra Foundation and delivered to jobs-focused social enterprises in Australia.

We extend our thanks and gratitude to the people who kindly shared their time and experience by participating in the interviews and online survey. This project was generously funded by Ecstra Foundation.



About the Financial Wellbeing Program

White Box Enterprises (WBE) conducted a program of financial wellbeing support and capacity building for jobs-focused social enterprises, funded by the Ecstra Foundation. The Financial Wellbeing Program was delivered to participating social enterprises (PSEs), including those in the Commonwealth Government's Payment By Outcomes (PBO) Trial Number Three (PBO3) over three years 2023-2025.

CSI Swinburne conducted an evaluation of this program with the aim of learning 'How might WBE embed financial wellbeing programs into jobs-focused social enterprise', so that:

1. 'Organisational support models, including staff, are equipped to embed financial wellbeing education practices and processes; and
2. Diverse cohorts of employees increase their confidence, skills, attitudes and behaviours in relation to money matters.'

Financial Wellbeing Program Framework

The Financial Wellbeing Program framework was consistent over the 3 years (2023-2025).

The program involves working with PSE staff such as support staff, trainers and managers; and PSE employees - the employees or participants of the social enterprise who ultimately receive the financial wellbeing training. The Program includes the following processes:

- **Co-design** – where the Financial Wellbeing Program Manager and partnering enterprises collaborate in co-designing how the financial wellbeing training is tailored to their cohort.
- **Delivery** – where Financial Wellbeing training is delivered to participating social enterprises (PSEs) in one of two training modes, described below.

Mode 1 – Train-the-Trainer: WBE delivers training to the PSE staff, training them to deliver Financial Wellbeing sessions to PSE employees themselves.

Mode 2 – Direct delivery: WBE delivers Financial Wellbeing Training sessions directly to PSE employees, while PSE staff observe.

What was delivered in 2025

Direct delivery

Train-the-trainer

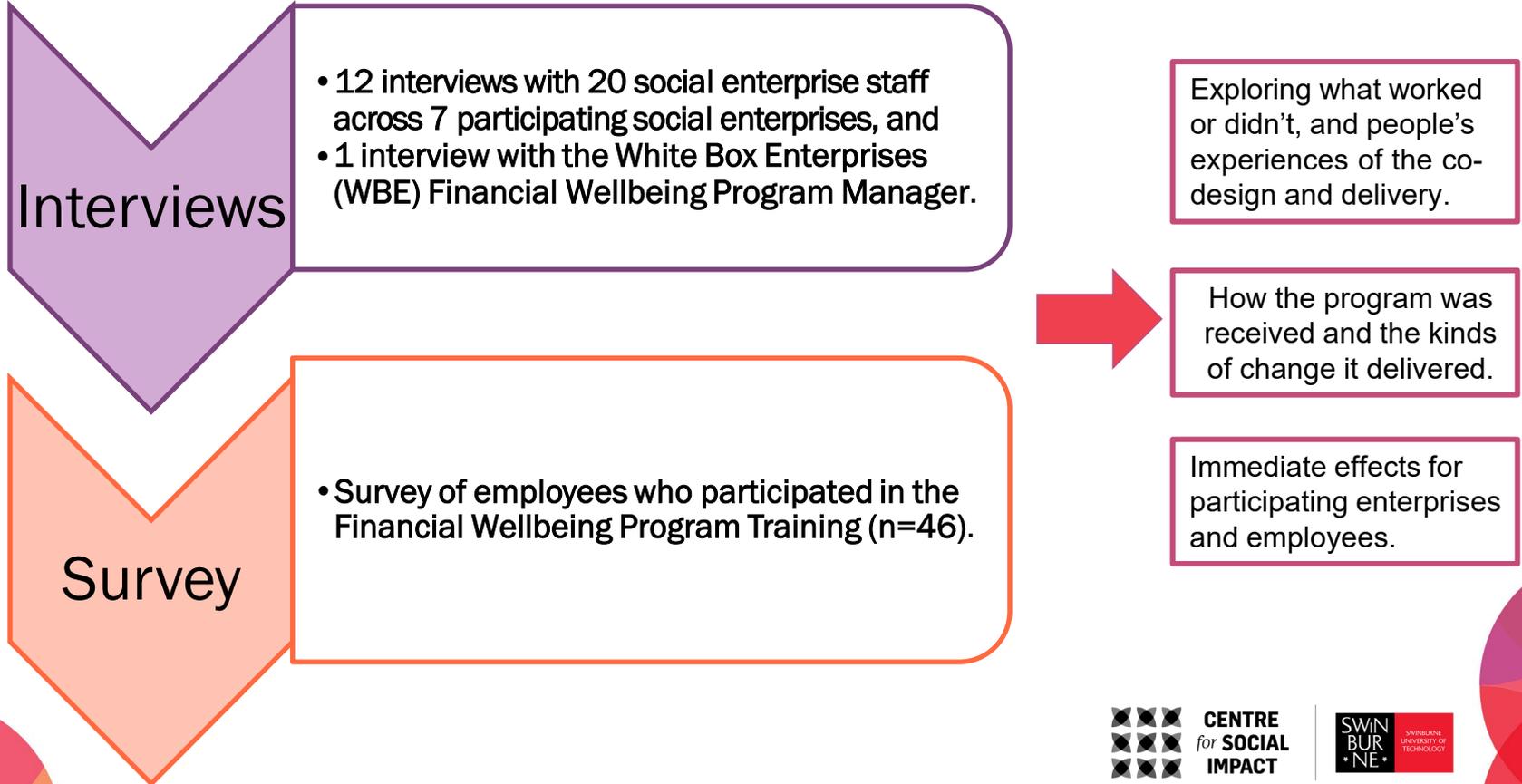
Organisation	Co-design	Delivery by WBE	Delivery by PSE
Civik	3 participants	8 participants	-
Civik People	4 participants	12 participants	4 participants
Community Construction	2 participants	14 participants	-
HoMIE	4 participants	4 participants	-
Jigsaw	Completed prior 2025	Completed prior 2025	15 participants
OCC Enterprises and Marriott	6 participants	6 participants	32 participants
Vanguard Laundry	Completed prior 2025	Completed prior 2025	6 participants
Worldview	2 participants	4 participants	-
yourtown	7 participants	3 participants	-

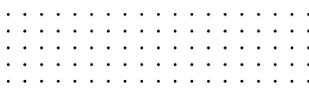


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Evaluation method and data sources Year 3



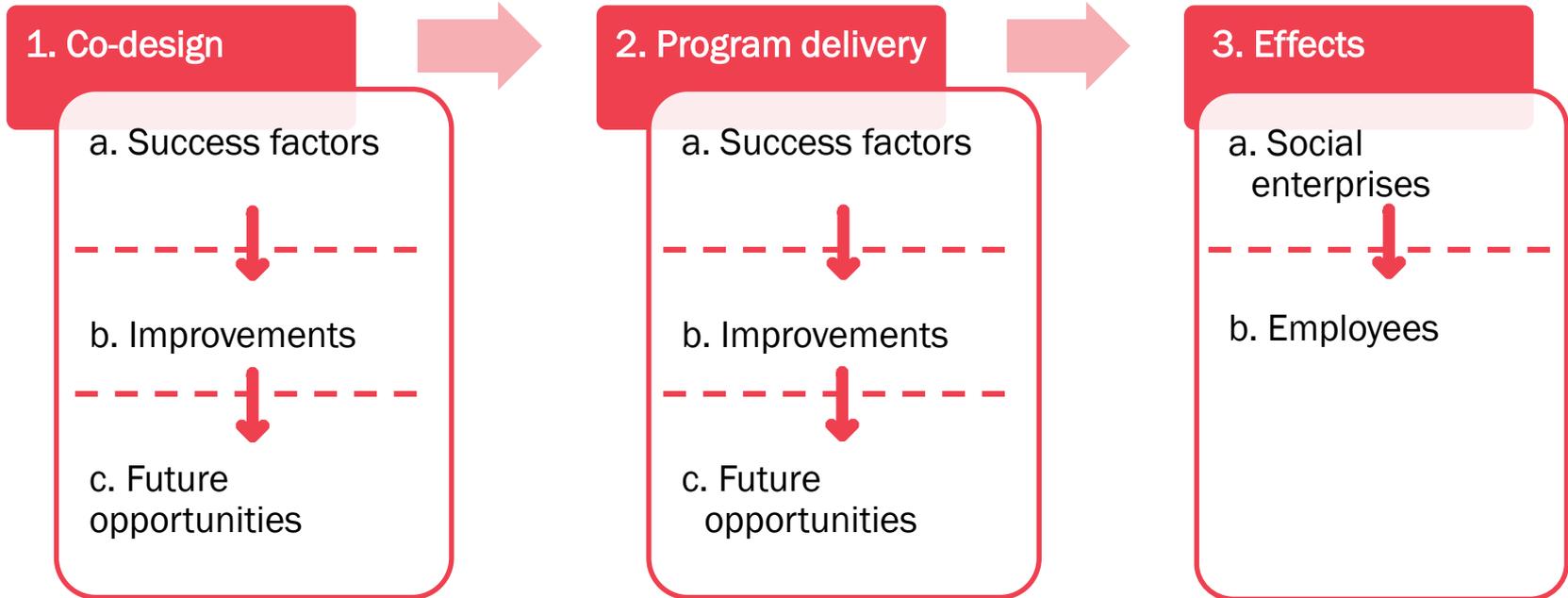


EVALUATION FINDINGS AND RESULTS

We present what we learnt about the co-design, delivery, and immediate effects of the program in Year 3 of the Financial Wellbeing Program delivery.

EVALUATION FINDINGS AND RESULTS

Overview

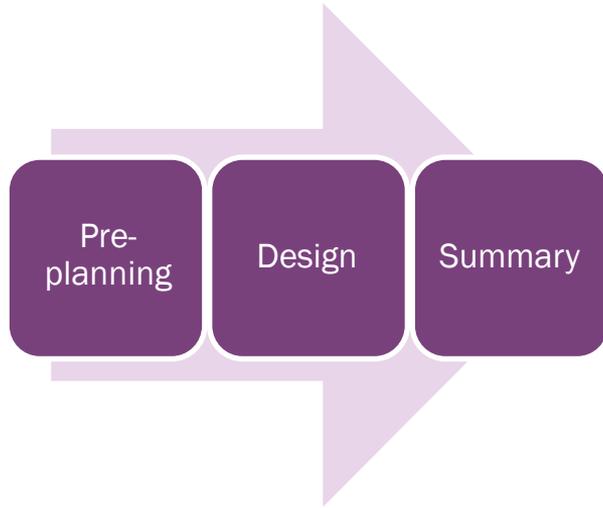




1 CO-DESIGN

This section presents learnings about the co-design process with the enterprises participating in cycle 3 of the evaluation. These findings draw on the interviews with participating social enterprises and White Box Enterprises' (WBE) Financial Wellbeing Program Manager.

Co-design process - Stages of Co-design



Stage 1

- **Pre-planning:** Co-design working group is formed with WBE program team and the PSE, consisting of key staff, and employees with lived experience.

Stage 2

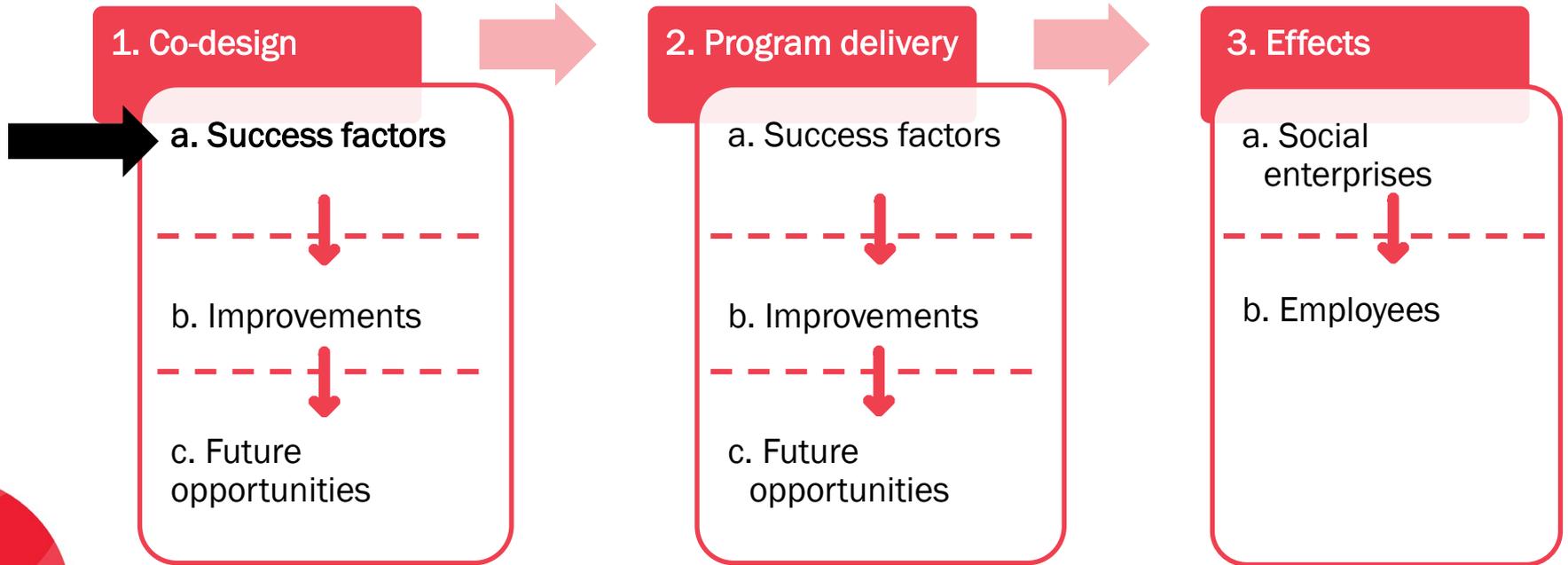
- **Design:** Collective discovery and co-contribution is informed by lived experience to tailor learning content and inform program delivery mode.

Stage 3

- **Summary:** Co-design synthesis informs the final tailored program package for each PSE.

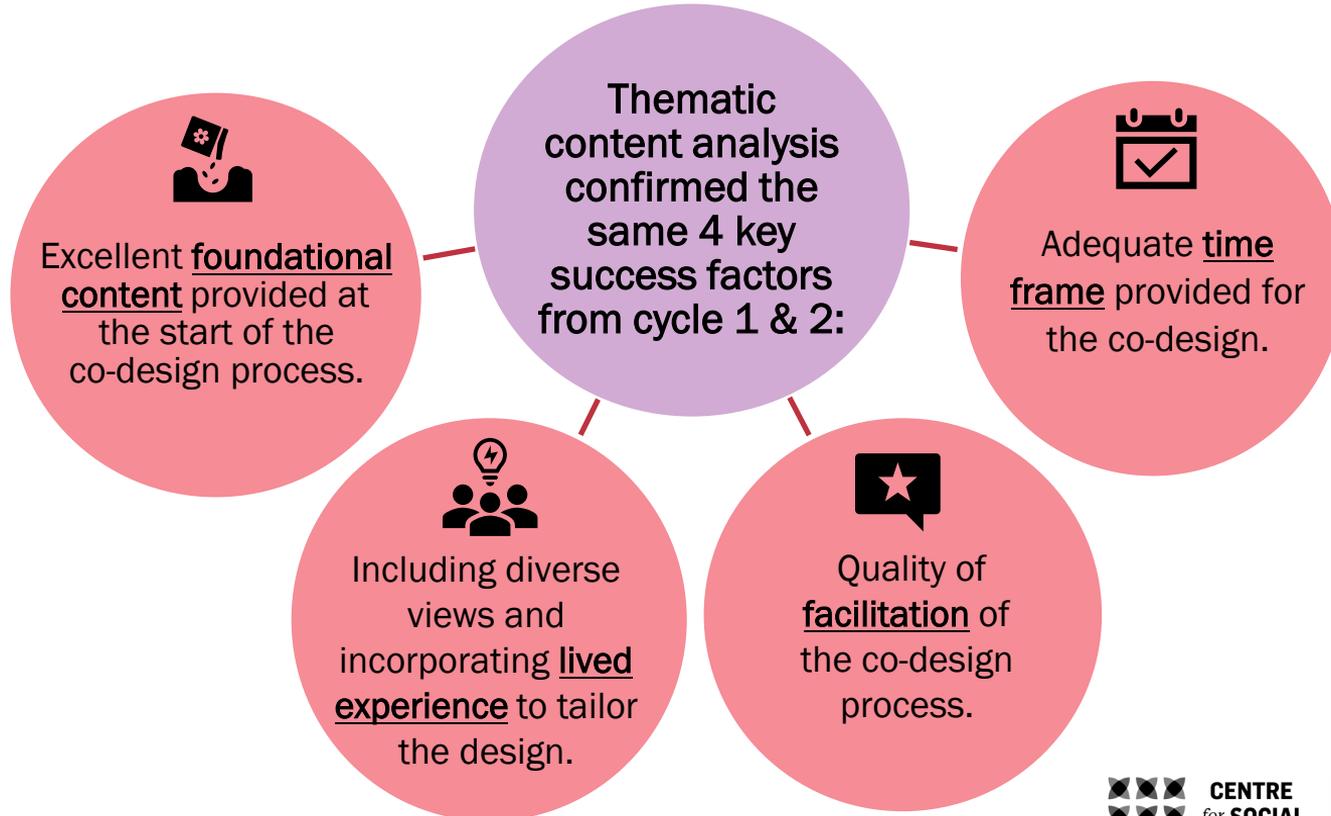
EVALUATION FINDINGS AND RESULTS

Co-design – Success factors



Co-design success factors

Co-design success factors from Year 1-2 were further confirmed in Year 3 of the program.



Co-design success factor 1 – Foundational content

Excellent foundational content provided at the start of the co-design process



The quality of program content was again identified as a strong positive factor in cycle 3.

- The foundational content was developed by the highly experienced WBE program manager and drew on advice from a money expert consultant; as well as the Commonwealth's National Financial Capability Strategy.
- This foundational content (such as the PowerPoint presentations provided) **acted as modules** that PSEs could choose from, tailor, and build on to meet employee needs.
- Foundational content **filled in the gaps** of oftentimes assumed financial knowledge, going back to basics to ensure confidence with program topics.
- PSEs generally felt that the foundational content struck a good balance between **developing financial knowledge, without being too overwhelming.**
- **Practical examples** were appreciated and aided in understanding of financial topics.



This quote illustrates that the Financial Wellbeing Program content enabled PSEs to customise for their cohort needs, and was simple yet effective and educational.

“

The framework of the topics are really solid... I think they cover enough for it not to be overwhelming. It's simple enough for people to understand and to take their own bits and pieces out of it.

It's 5 topics for starters, so it's not very long. I could easily do one topic: 'Hey, we're just going to talk about financial wellbeing, where you sit' and then just talk about that for the whole sort of time... or you could mix a couple together and you go, 'hey, we're gonna do this on banking', keep it brief. So yeah, look, I think it's that is probably the best part of it.

”

- Interview 11



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This quote illustrates that foundational content helped to fill any gaps in financial knowledge and provided a foundation to build towards more complex topics.

“

So we acknowledged before going into the workshop that [financial knowledge is] a bit of a gap in our offerings to be honest with you. Like historically we've done [another financial course], which is focused on a really comprehensive budget... But I think something that me and the team kind of reflected was, well, how are we gonna get there if we've got young people who need to learn how to read a pay slip, need to learn about tax, need to learn about how to report income to Centrelink?

”

- Interview 13



This quote illustrates that foundational content provided through the PowerPoint slides was largely found to be suitable for PSEs and their employees.

“

And the slides, the PowerPoint presentation – they asked us if this was suitable for our organisation or for our clientele or cohort. So we went through it, made some adjustments if we needed to, but generally speaking it was fairly good for us, fairly accurate... The scenarios were quite suitable for us, I think we just made some minor tweaks.

”

- Interview 9

Co-design success factor 2 – Lived experience



Including diverse views and incorporating lived experience to tailor the design

Lived experience was viewed as an integral part of the co-design process for effectively understanding each cohort's needs and goals. Some interviewees articulated the challenge of incorporating this when employees were perhaps remote or unable to attend.

- **Flexibility was important** to enable inclusion of lived experience where possible.
- Several PSEs did not have employees physically present in the co-design sessions. Instead, they were able to hold prior discussions with employees, and **aimed to share lived experience perspectives** in the co-design sessions.
- Those PSEs who had employees in the room found the co-design sessions together impactful. They were **able to test out content and gain insights** into what topics were most relevant and engaging for their cohort.



This quote illustrates that the co-design process was regarded as core to the overall program, and the value people experienced in bringing diverse perspectives together.

“

I reckon the co-design was fantastic. At the beginning, I didn't understand the importance of [getting together] ...but when we sat all together and talked about a topic it was next level. Possibly it was my first time to see people at my level or you know, similar situation [like]... ‘Oh my goodness in this topic, everybody can have so many different views’. [It] was kind of eye-opening. And it definitely, I reckon, shakes my bias and made me aware of, you know, I had some stereotypes that I was not aware that I have. That kind of lens... So I reckon the co-design was the heart of the program.

”

- Interview 3



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This quote further illustrates the importance of co-design in the program's ethos and intention.

“

...in co-design we are pretty, you know, firm with keeping the lived experience voices into the co-design process. That is very tricky sometimes if you've got remote staff or you've got unavailability of young people or whatever it is. So how do we still bring the voices in... So we've really tried to overcome that challenge with being flexible and agile through the different mechanisms, how we can connect and communicate.

”

- Financial Wellbeing Program Manager





This quote illustrates an example of a PSE seeking feedback from employees ahead of time and sharing this on their behalf in the co-design session.

“

We also gained feedback from participants to present forward at that workshop - just being mindful of time and transport.

So we've got feedback from people with lived experience to participate in that discussion through us ultimately... what we found is that even though we specifically got feedback from six people, those things were the common themes from more people that we've experienced in the past.

”

- Interview 6

Co-design success factor 3 – Facilitation quality

Quality of facilitation of the co-design process included:



1. Appreciation for the facilitator doing the co-design sessions, as they:

- brought energy, open-mindedness, genuine interest and engagement
- were well-informed and knowledgeable
- helped make potentially dry content more interesting
- encouraged interactivity and fostered collaboration, e.g. small break-out discussions.

2. Importance of facilitation itself in:

- creating a safe, non-judgmental environment with what can be a sensitive topic
- bridging multiple perspectives, for example: awareness of different cultural views around money or understanding that some employees don't handle their money themselves.



This quote illustrates what PSEs appreciated about the facilitator's role and their ability to foster an interactive, open discussion environment.



[The facilitator] was very engaging, generated a discussion... and I remember her saying at the start 'I'm not a teacher, I'm the facilitator', so that actually came through, in that workshop... It was accessible to everybody... the little boards that she had made that a little bit interactive as well.



- Interview 7

Co-design success factor 4 – Timeframe



Adequate time supported co-design success, but in some cases could be increased further.

- Time beforehand to prepare, think and reflect was described as a positive.
- Similarly, time to seek and integrate feedback afterwards was important
 - This could mean not seeking feedback on the spot, but allowing time to process and respond later.
- However, in some cases participants identified that more time would be helpful, as the Co-design session itself felt rushed for some PSEs - 2.5-3 hours didn't always feel like enough time to allow for conversations on each topic and invite personal experience from everyone in the room. Interviewees identified that:
 - Complex topics needed more time
 - Time management could be challenging and meant more time spent on initial topics than last topics
 - Participant numbers were a factor: the more people sharing comments, the longer discussions were.



This quote illustrates that more time would be welcomed for the co-design session, but participants appreciate the constraints around this.

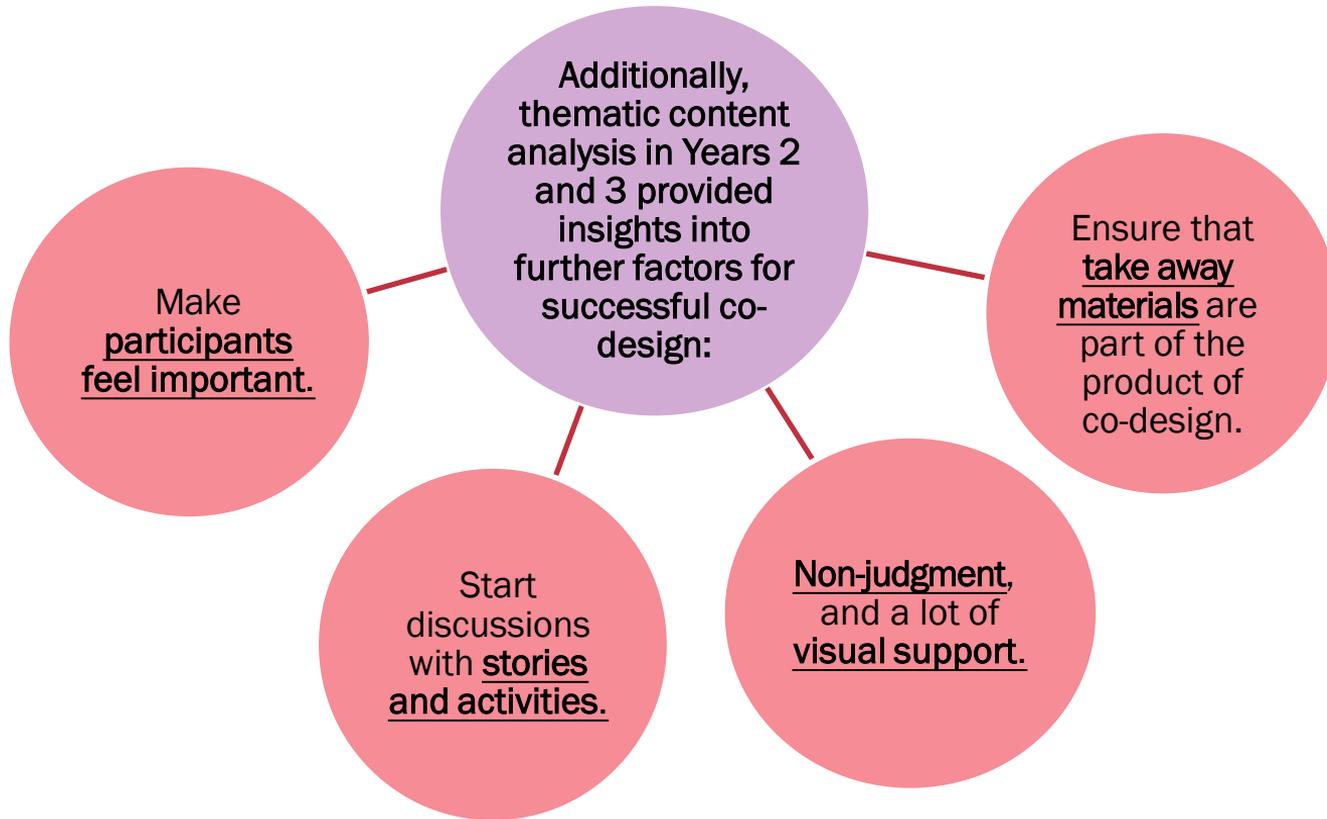
“

Was it 3 hours? It was only a short amount of time and to try and fit everything that she was trying to do. Sometimes it felt that we could have spent maybe a little bit longer on certain topics or certain sections of the training, but I understand that, yeah, we have to be finished by a certain time. So that's the only thing I can think of that could be improved, maybe the length of time could be extended, but I understand that you know everyone can't take more time off work etc...

”

- Interview 9

Co-design – Further success factors in Year 2-3



Making participants feel important

There was an awareness of the power dynamics that existed within the sessions and a conscious effort to bring everyone into the discussion.

“

I think also the way we all interacted, you know, we all made sure that we gave everyone space to speak and no-one was really talking over anyone else... because they were trainees everyone was kind of on the same level, like we were really quite conscious of that.

”

- Interview 9

Starting with stories and activities

- Starting with story-sharing and activities helps to **get everyone on the same page** and define terms and common language.
- This also helps to set the tone that **people will each think differently about money**, and that it can be helpful to have these kinds of conversations and to learn about one another.
- **Simple, written activities** were found to be useful to get ideas to paper.
- **Having a range of activity options was helpful** to ensure that people could participate however best suited them and that literacy levels were not a barrier in program design.
- **Activities needed to be cohort specific:** one PSE shared that they know personal stories from program facilitators are not always interesting to their cohort (young people) and there's a risk people may tune out unless encouraged to share their own thoughts.



This quote illustrates that starting with a simple thought exercise helped to create a common language framework to build on, in this case – what financial wellbeing meant.

“

[The facilitator] was asking every term she wanted us to define. For example, what's the meaning of financial wellbeing - and when she was asking we were writing, we were sharing. We were thinking aloud and she helped us to be all at the same page, so the understanding of a term [would] be similar between us and [we would] be aware of different interpretation of the word. So it was quite amazing for me when she was asking... you assume something is similar between people - similar to your position at least – and this activity shows us that, you know, it's totally different.

”

- Interview 2



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Non-judgmental environment

- PSEs stressed the need for open conversations about money choices **that aimed to inform but not judge** an individual's money decisions.
- This approach recognises that:
 - financial decisions are influenced by many social, economic, cultural and personal factors, and
 - demonstrating understanding of these complexities promotes useful discussions around finances.
- Having these kinds of open discussions at the co-design stage helps with building comfortability and giving future facilitators prior insights on what topics and conversations may be covered – money can be a taboo topic, and it can be hard to decide on the spot what you do or don't want to share in a group setting.



This quote illustrates the importance of a non-judgmental environment when it comes to a topic like finances.

“

Talking about finances, even for us isn't super natural. It's not something we naturally talk about all the time, and I think for [our] cohort it made us realize that perhaps that's not as natural even for them. So I think when we shared [personal stories] or I know when I shared it, I reflected on the cohort sharing it and it made me realise that it's so important to create an environment where people feel comfortable sharing, and I think that's something that [the facilitator] really does well.

”

- Interview 2

Takeaway materials and resources

- Interviewees valued having **access to program materials** that they could continue to refer to and use within the training sessions.
- **The more practical the better for takeaway materials** - so participants can relate it to their situation and anchor their learning, e.g. money wants vs needs worksheets.
- It was important to have materials and resources that are **tailored to the cohort**, e.g. translated to the cohort's first language or having culturally relevant visuals that say: 'this is for you.'
- It was also helpful to have **options for further reflection and feedback**, e.g. having a QR code that participants could use to note things they had learned, or would like to learn more about. Allowing time for this reflection process is helpful.



This quote illustrates how takeaway resources could be tailored to a cohort by translating it to their first language.

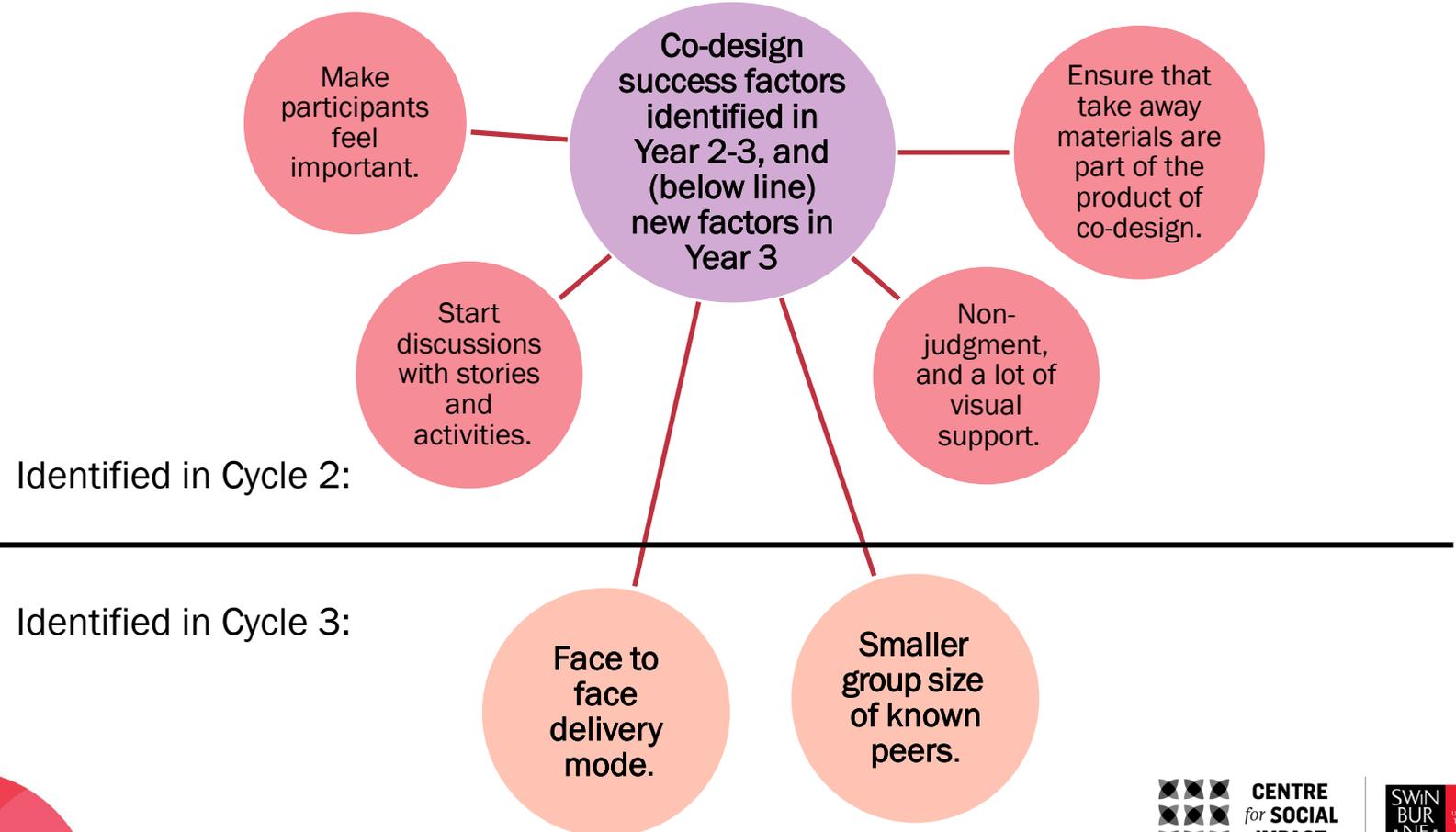
“

...in future planning actually we had this conversation with [a colleague] before that we are preparing a booklet for this cohort and possibly the part about superannuation is something that we are going to focus more on and even translate it to other languages because... you know, it's hard to remember [without materials]. So if they have something in their own language and they can share it.

”

- Interview 3

Co-design – Additional success factors Year 3



Co-design success factors identified in Year 3

1. Face to face delivery mode.

- Having a chance to meet in person supported discussions of themes and tailoring of content as needed.

2. Smaller group size of known peers.

- Familiarity with other participants and having a smaller sized group helped people feel comfortable to speak more freely about topics.



This quote illustrates that the face-to-face mode made it easy to discuss and make decisions about content.

“

When [the facilitator] said, ‘I’m going to come from Brisbane to Sydney to have face-to-face codesign training’... I thought it just wasn’t worth it because she’s going to travel all [that] way... But that was a good session because there was lots of topics we had to sit and we have to explore, we have to explain... and then figure out if that’s relevant or we have to change the topic... Yeah, it was something very easy to adjust and just make sure that it’s more digestible for everyone.

”

- Interview 4



This quote illustrates that having a smaller group of participants that were already familiar with one another helped to create ease and comfort when speaking.

“

[Interviewer] Do you think was there anything specific that allowed them to be vocal and provide their ideas freely?

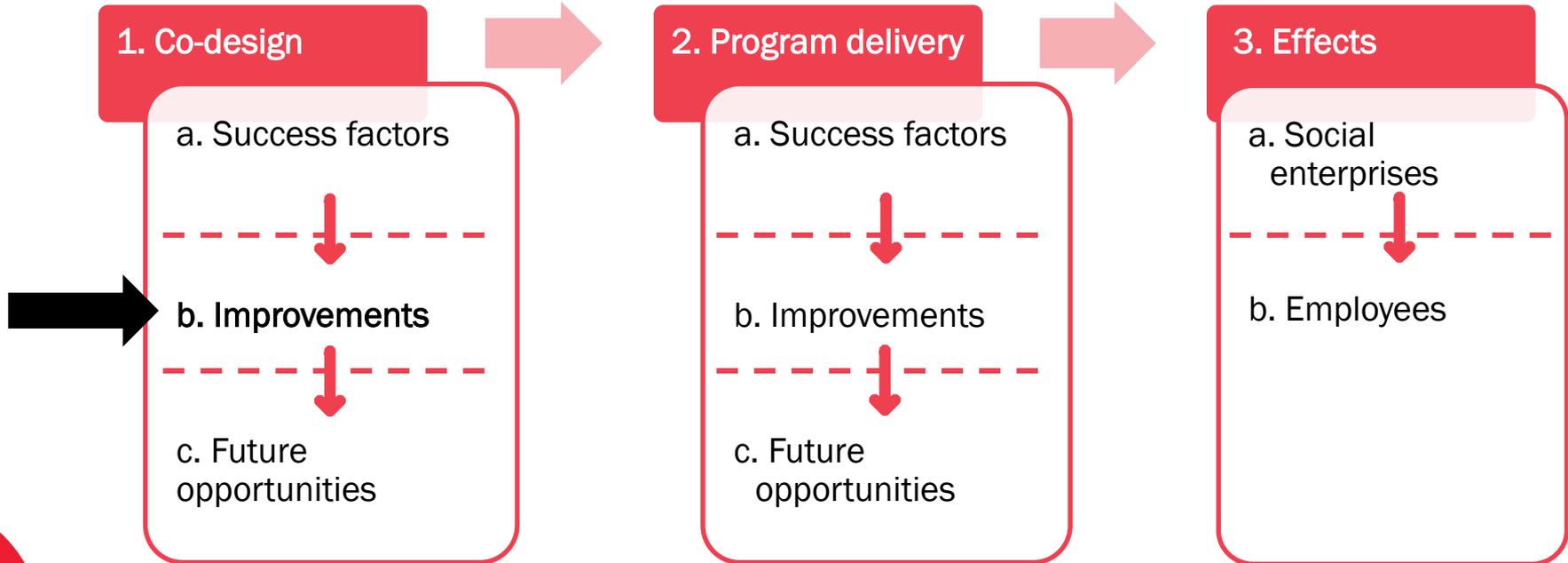
[Participant 1] well the one would be the fact that they know us and it wasn't a big team. So there was only 6-7 with [the facilitator] and the room wasn't you know overly large room, but it was quite big. So everyone felt comfortable.

”

- Interview 9

EVALUATION FINDINGS AND RESULTS

Co-design – Improvements



Co-design – Possible improvements



1. More time for the main session.

“

Quote: I didn't feel like I missed anything, but if I was to provide feedback, spread some of that out a little bit more maybe. Or extend the time of the workshop.

”

- Interview 6

2. Content to be more diverse and representative.

“

Quote: We had some suggestions changing the names. 'Let's choose, you know, not all the Western names for the characters.'

”

- Interview 3



This quote illustrates the importance of participants being able to see themselves in content and know they are front of mind.

“

If you can't see it, you can't be it. So I think, I think it needed to be more images of – obviously we've got an Aboriginal cohort, Aboriginal Torres Strait cohort - so brown and black people in the imaging... I suppose just from a design aspect would be just something like [adding] Aboriginal art and Torres Strait Island art. Flags maybe even as well, just to let our audience know that we've spent some time thinking about this, [it's] not just something that we've taken off someone else and just dumped in front of them. We've tried to tailor it to how they think, they live.

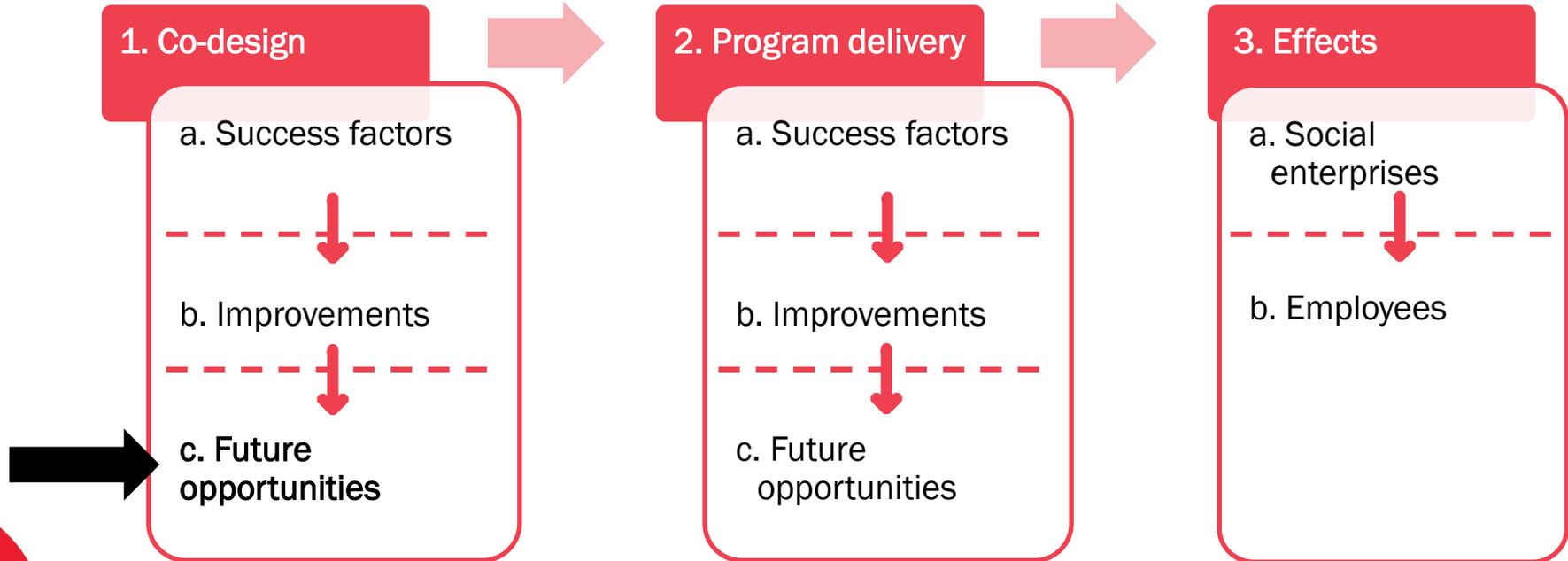
”

- Interview 11



EVALUATION FINDINGS AND RESULTS

Co-design – Future opportunities



Co-design – Future opportunities



Opportunity 1

Continue to develop referral/resource network for more specific financial advice or next steps – interview 7

Opportunity 2

Working with other PSEs doing the same program to learn from each other – interview 8



This quote illustrates the idea of having a referral network for certain topics where participants may want further support.

“

We did touch on maybe having resources linked to that, so to give you an idea, if someone is interested, for example, in learning more about ‘what I do at retirement, what happens with my funding, with my wages’... we can't go into that, but to have a source - have someone that they can go to that can provide them with their support... If they're gonna have the interests, you're gonna engage them - they might start understanding what it's for and the importance of it. They'll get the basics from whoever's delivering the training, but then what happens after that? Because obviously at work in our, in our space, we can't assign or sort of set aside time to go into depth with certain subjects - we can probably refer them – [but] who do we refer them to?

”

- Interview 7



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Co-design – Future opportunities (part 2)

Opportunity 3

Extending the program to other cohorts, e.g. single parents - interview 9

Opportunity 4

Connecting financial wellbeing more explicitly to overall wellbeing – interview 11



Another interviewee spoke about drawing stronger connections between financial wellbeing and overall wellbeing, as they are so interconnected in people's lives.



My background is social emotional wellbeing slash mental health. So I sort of got into this, took that lens in with me as well. So there was a point where I'm thinking we were talking just about financial wellbeing and... there was times at the start where I was linking both of it together and going, 'hey, well look, if your wellbeing, physical wellbeing is no good and you can't work, then obviously that affects the money. And then obviously if you're getting low income or you're having difficulties with money, then that can affect you physically and mentally and all this other kind of stuff'. So there was some linkages there and probably an improvement [that could be made] for me.



- Interview 11

Co-design – Cycle 3 learnings and conclusions

The insights provided during cycle 3 interviews indicate that:

- The co-design session is **valued, incredibly well received and viewed as integral** to the program's overall ethos, goals and design.
 - The facilitation of the session and genuine commitment to collaboration and reciprocity is key.
- Though PSEs are resource constrained and the needs of each will differ based on organisation stage, maturation and cohort needs, in general PSEs expressed wanting **more time for the co-design session**.
 - This looked like over 3+ hours, perhaps split into multiple sessions or during a half-day workshop.
- As the program goes on, it will be important to consider **how the lived experiences and voices of participants can continue to be honoured** and enabled in more diverse, scaled and/or remote settings (i.e. if physical lived experience cannot be in the room).
 - How may this change the ethos of the program? How can lived experience continue to inform the program's direction?

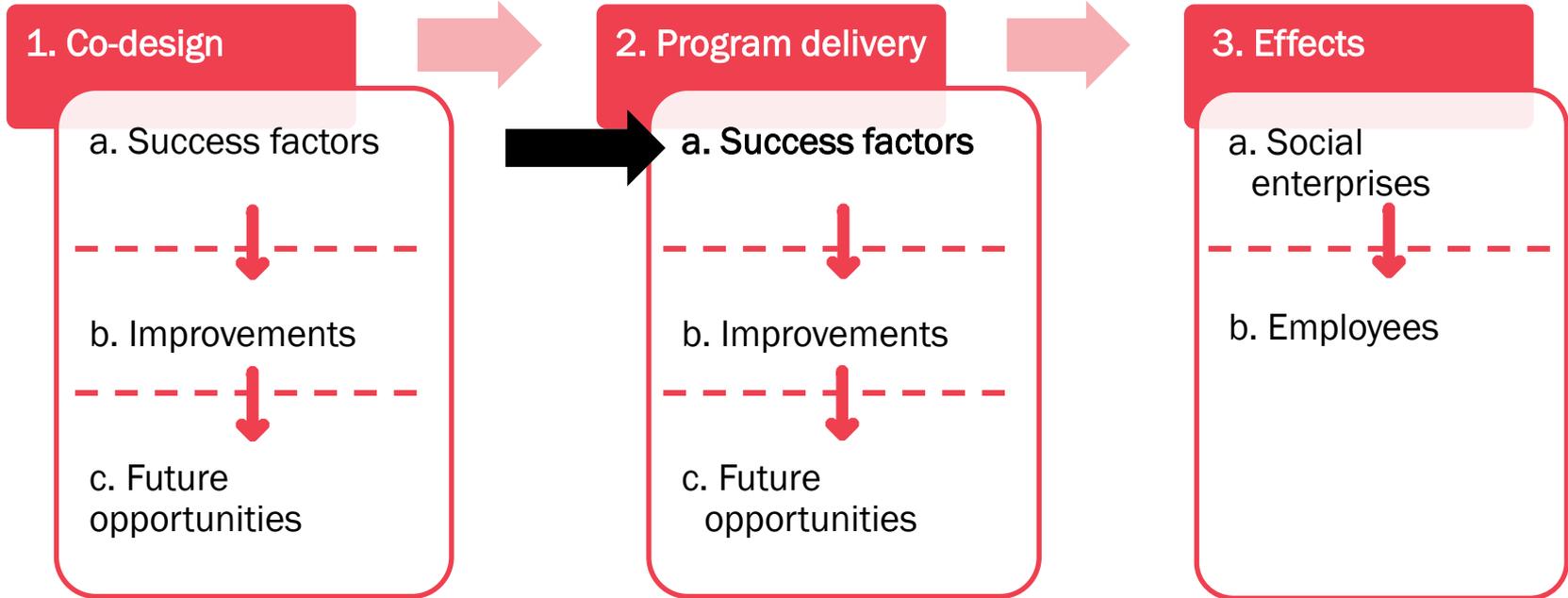


2 PROGRAM DELIVERY

In Year 3, the program was delivered three times in Train-the-Trainer mode and four times as Direct Delivery to the seven PSEs, reaching 51 participants. After the delivery session provided by WBE, four PSEs went on to deliver the program themselves, reaching another 57 people. The results in this section are from interviews with the WBE Program Manager and participating social enterprises.

EVALUATION FINDINGS AND RESULTS

Program delivery – Success factors



Program delivery success factors

Overall, program delivery was felt to be positive for all involved, and success factors in cycle 3 continued to build upon those identified in cycles 1 and 2.

“

I'd just like to say that I think this has been actually, firstly a really enjoyable experience going through the whole program from co-design right through to starting to present. I think it's an extremely valuable experience, not only for the team and myself, but for our supported employees, it's an extremely valuable experience for them to be moving through this type of education. So really I suppose I'm quite impressed with it. I think this is the way that I'd like to see a lot of things move forward when it comes [to] this kind of educational action towards independence.

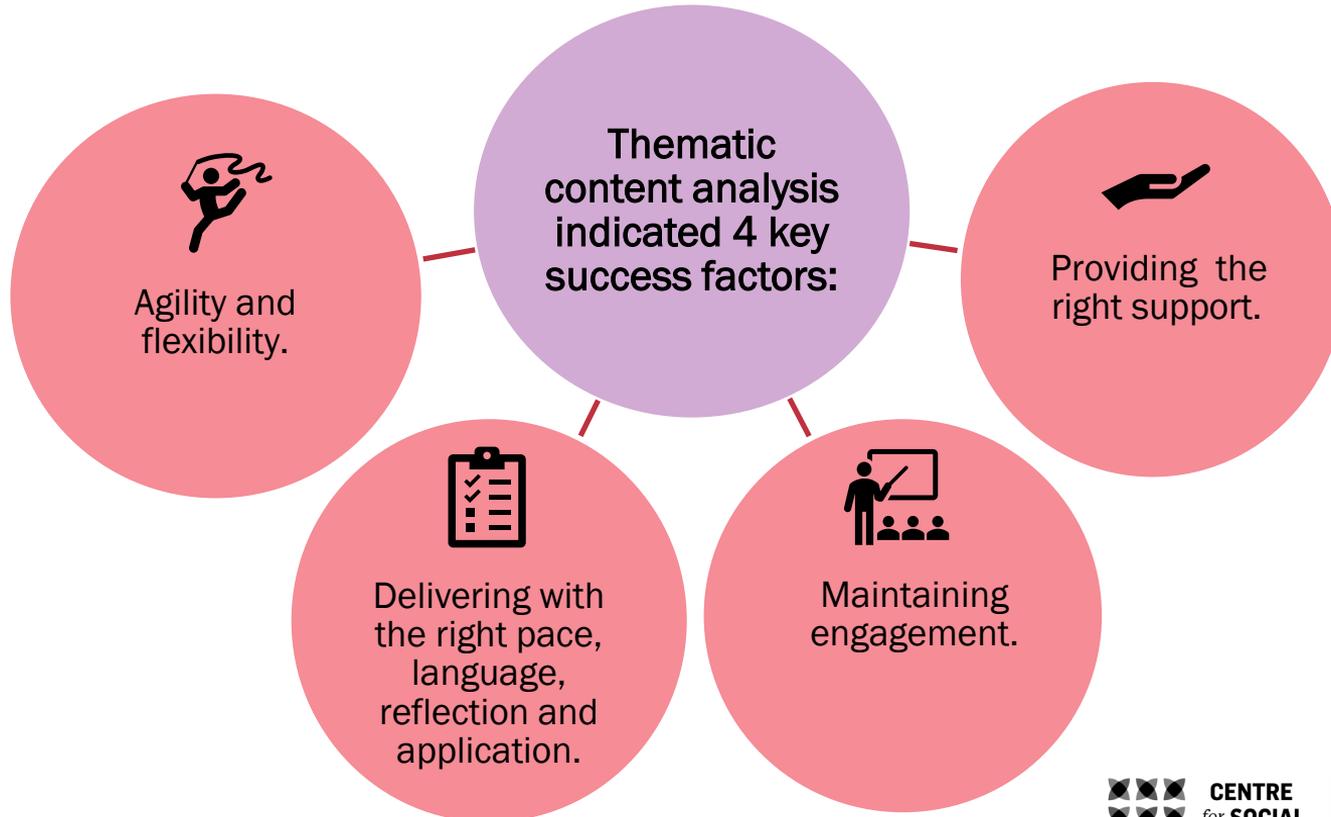
”

- Interview 8



Program delivery – Success factors

Cycle 3 success factors affirmed cycle 1 & 2 findings (see [cycle 1 report](#) for details)





This quote illustrates the **flexibility** of the program and ability to adjust the **content, pace, language and delivery** to participant needs and interests.

“

We're not making any changes before we do [the training]. It's once we're in the classroom, we go through it, any little notes that 'oh, that doesn't feel right, seem right' or 'we want to change that' - we adjust it. And then we can do it the second night, make any further adjustments.

And with that flexibility - if it was rigid, 'We must, must must!', you know, that doesn't work real well in my brain - but with that little bit of flexibility there and have it a bit more participant led at times – yeah, I feel confident going into the future.

”

- Interview 8



*This quote highlights that the **program content and delivery structure was engaging** to participants and reinforces the quality and relevance of the foundational program content. This interviewee felt the length of the program was suitable.*

“

I reckon the length of the program was good. [The facilitator] made it interesting and motivating for everybody. So I think everybody was engaged. And the topics that we have designed for this program were basically the ones that our candidates have lack of knowledge or... they didn't have any kind of information about it. For many of them, all of the topics were quite new. And we made sure that they understand and they grasp all ideas and if they need further information, there are links, there are, you know, printed documents, everything there, so they can refer to that.

”

- Interview 3



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This quote illustrates what PSEs appreciated about how the facilitator demonstrated active listening, and encouraged an interactive, open and engaged learning environment.

“

[Participant 1] I thought [the facilitator] was marvelous. And I think that her delivery of the information was just so good... She was just so tuned in to listening to the people that were contributing, her knowledge around the subject was just perfect, it seemed.

[Participant 2] can I probably expand on that? Because I feel that what you're kind of saying is that it was interactive, so because it wasn't: 'I'm telling you what to do' and [the facilitator] really wanted to listen to what other people were saying in the room, it became very interactive and she was listening openly.

”

- Interview 8



This quote illustrates that *providing the right level of support* meant being responsive to the needs and shared interests of each cohort, and again, *being able to adapt and deliver content at the right pace*.

“

It's also around the learning ability of each group as well. So we sort of tried to... group our people where we knew certain areas would be of more interest, but also [considering] how we needed to present that.

”

- Interview 8



Providing the right support also meant not judging the money decisions that people shared, and instead showing understanding and facilitating a conversation around it in a way that enables open discussion.

“

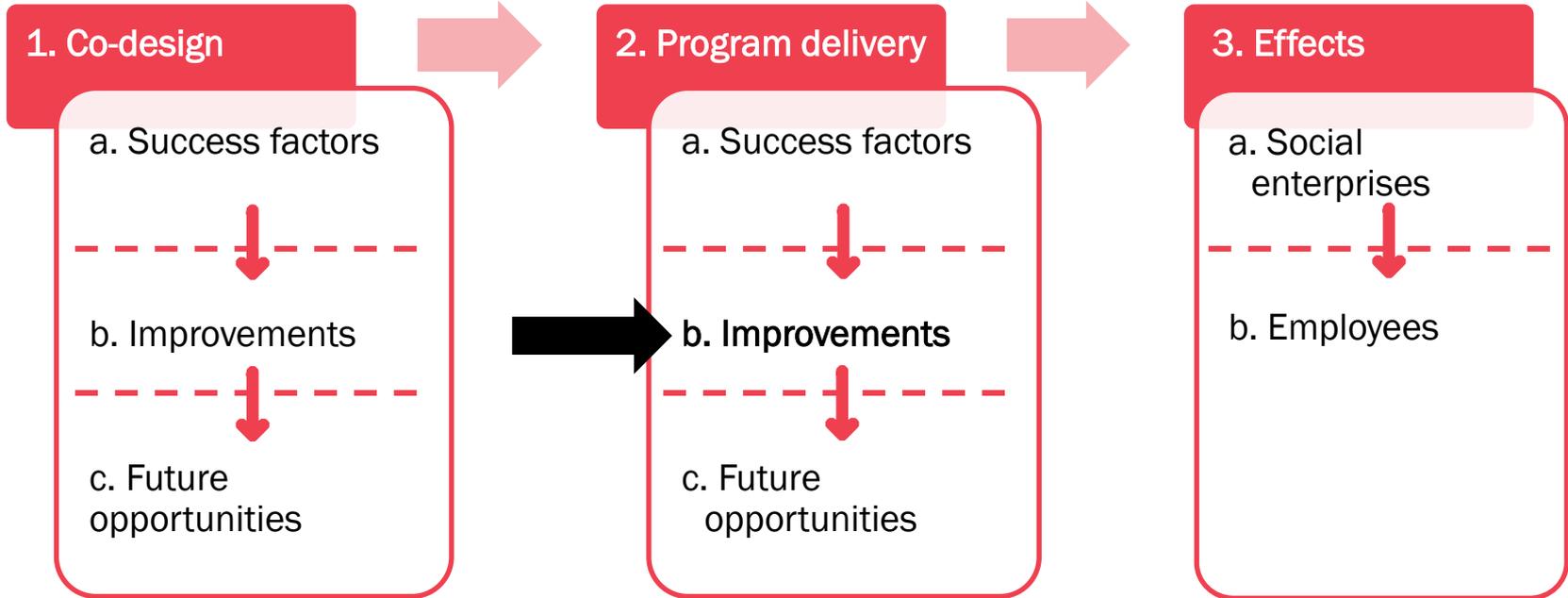
We talked about a little bit about, I suppose, like addiction... Some people go, ‘look, I need a cigarette because, you know, for a number of reasons, one being addiction’ and we didn't dismiss that. But we also said that ‘look... they're probably going to sit in the middle and you need to decide, you know, if that money could go directly somewhere.’ So we had those conversations where we didn't dismiss it.

”

- Interview 11

EVALUATION FINDINGS AND RESULTS

Program delivery – Improvements



Program delivery – Possible improvements



1. Continue to balance timing depending on Participating Social Enterprise needs.

The discussion around timing continued to emerge, generally with PSEs wanting more time for the program. There was also discussion around balancing the time differently between topics or splitting up sessions differently. As noted in cycle 1, some flexibility with timing will always be required considering the diversity in the PSEs and their employees and this is not necessarily a reflection of the program.

2. Support to balance generalised / individualised advice.

Some PSEs highlighted a challenge that participants requested more specific advice following sessions but, given it is not the role of PSE staff to provide individual financial advice, they needed to balance how to respond to this. These considerations emphasise the importance of how the training is tailored to each organisation, varying in response to the operating context, support staff roles, and boundaries with information provision. This point also links back to the previous findings in co-design improvements, around the reported usefulness of takeaway materials and desire to continue building more resources for appropriate referral.



These quotes illustrates the nuance around timing of the program - specifically that some sessions took more time - and reinforces that some participants need time in between sessions to digest information.

“

Some sessions took longer than planned, which is something to consider, and there were a couple of people who said, ‘Why are you doing this? What's this got to do with work?’, which is also a fair statement as well, because whilst we want people to understand, it's not normally what we would train someone at work [in].

”

- Interview 8

“

But yeah, sometimes there's not much you can do - it is about the person having to sit back and step by step that through or you know, needing to comprehend it for a little bit and then come back and ask questions to a specific person.

”

- Interview 6



One PSE was mindful of the need to balance providing useful information while ensuring that the information was general in nature and not stepping into individual financial advice.

“

...I think we have an obligation to say to people ‘this is how to read a pay slip, this is what it means’, but when we're delving into things like superannuation... I have to be really mindful that we are not overstepping our boundaries because we are an employer and also from a funding perspective, what I need to consider in our space, is our funding that we receive from the NDIS is to support people in their employment. So the supports that we give has to be related to their employment and their employment goals... I'm also mindful... that I don't want any one of my staff to - that a supported employee has a reliance on ‘that person helps me manage my money’ and then that person leaves or goes on holidays and then that supported employee’s stuck/lost.

”

- Interview 6

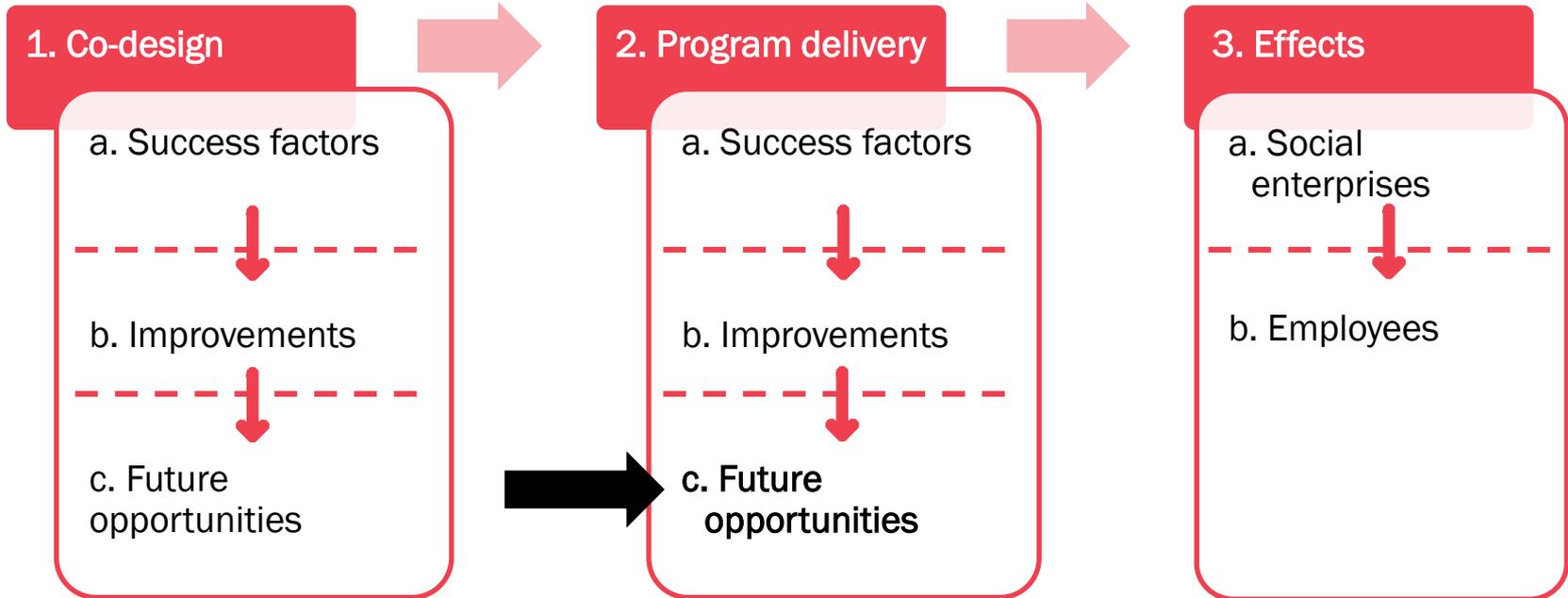


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EVALUATION FINDINGS AND RESULTS

Program delivery – Future opportunities



Program delivery – Future opportunities



1. Expand on some topics and continue to develop practical materials.

PSEs had different suggestions when it came to topics to expand upon, but these included: Centrelink and reporting income; contract employment; superannuation; and different funding sources. The importance of practical resources continued to come up, e.g. using PSE specific payslips in training.

2. Explore possibility of online delivery.

Despite the face-to-face mode delivery being identified as a key factor, the possibility of online delivery or pre-recorded sessions were discussed to increase scale and reach more people.



This quote gives an example of a topic that could be expanded on in future training through further development of training materials.



...One thing we did find ourselves expanding on [in] both sessions was Centrelink payments... we ended up breaking that down a little bit further, so it might come a point where we might stick an extra slide [in] just to expand on that a little bit.



- Interview 8



This quote illustrates the considerations around potentially pre-recording some modules for online delivery to reach more people - but being mindful of the constraints around online training.

“

...we had a basic conversation with [the facilitator] if we can deliver this program online and record it so it can be reused in some topics. But yeah, this is something that we should think more about it if it's the topic of online because you know - it has so many elements of sensitivity and it's going to be delivered one-way, so it's not really kind of communicative – but we should consider pros and cons to be honest, and I reckon at this stage even the pros is much higher than cons.

”

- Interview 3



This quote illustrates the balance between scaling the program, potentially online, while retaining core elements of the program.

“

How do you then be able to scale that to get out and reach as many communities and people or enterprises or organisations that you can, without compromising the quality of those successful elements? So that's always the challenge. And how do you keep the integrity of the program like that? So I think what I see in the future is building a design, a model which is sustainable... building capacity, building hubs or networks and connections locally, geographically for people online now where they can continue to connect and build upon their shared learnings.

”

- Financial Wellbeing Program Manager



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Program delivery – Cycle 3 learnings and conclusions

The insights provided during the interviews indicate that:

- Program delivery has been developed and refined over each cycle and **works well to meet the needs of the program and each Participating Social Enterprise (PSE)**.
 - Several PSEs integrated the program into pre-existing wellbeing or work-readiness programs and expressed that the content filled knowledge gaps in their own programs.
- PSEs generally **felt supported and empowered in the program delivery stage**. In a few cases where PSE staff may have had less experience with group facilitation or specific financial topics that arose, staff recognised they needed to reach out to the Program Manager for further assistance.
- There is **clarity of roles in program delivery**, e.g. PSEs felt confident to adapt the program content to the needs of their organisation and each cohort, and recognise the diversity in their cohorts requires this.
- Looking forward, **next steps could include expanding the topic and resource library**, focusing on practical and PSE/cohort-specific resources.

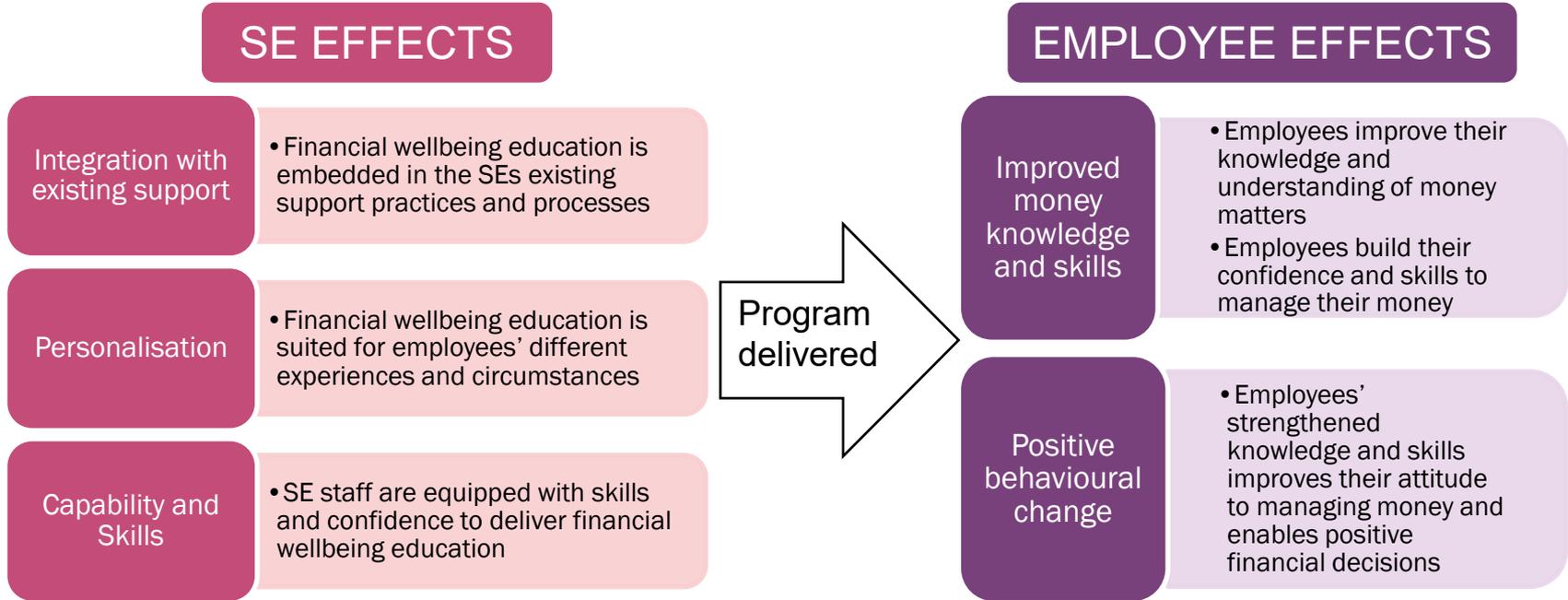


3 EFFECTS

The evaluation of each cycle has identified several effects both at the organisational level for participating social enterprises, and for the individual participants who have received training. This section presents these immediate effects from cycle 3, year 3 of the program.

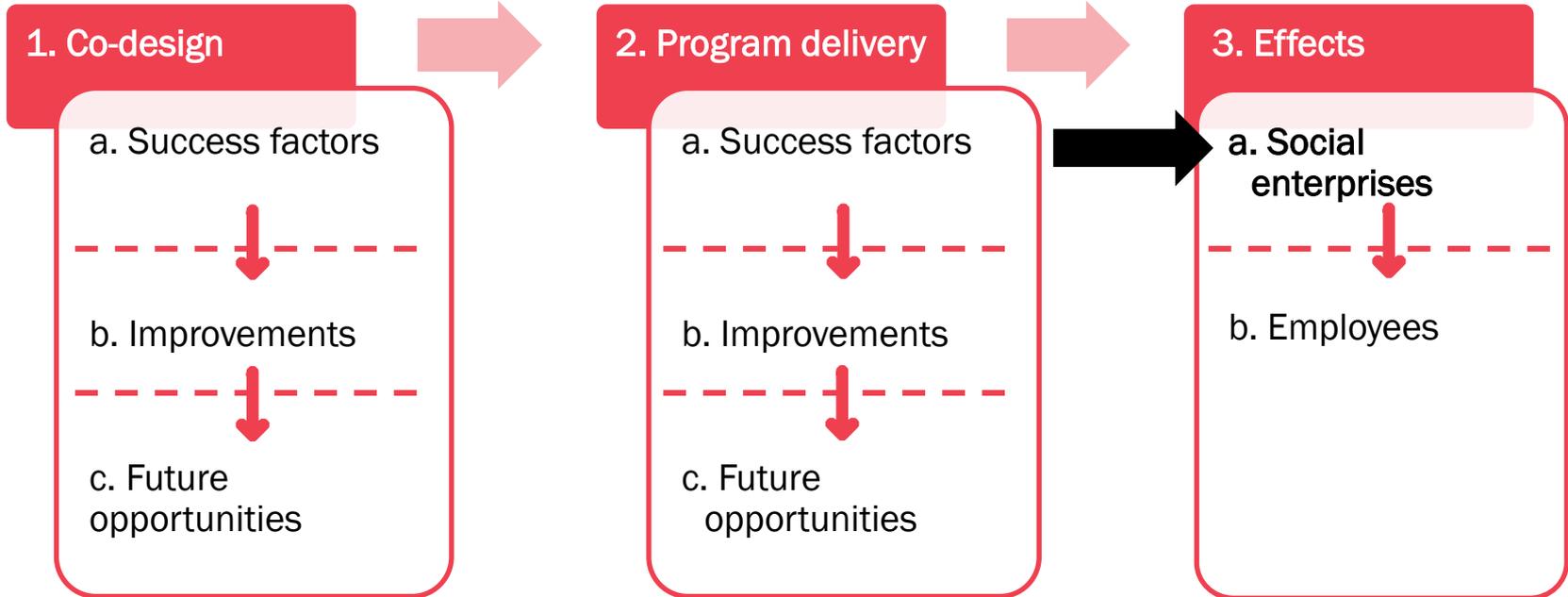
Desired Effects

Desired effects of the program based on the program objectives identified by Ecstra:



EVALUATION FINDINGS AND RESULTS

Effects for – Social enterprises



Evaluated effects for social enterprises

The evaluation found that all the desired effects for Social Enterprises were delivered in cycle 3.

1. Integration with existing support.

- Four PSEs went on to deliver the program themselves in 2025, which indicates that integration of the program is well underway within the PSEs' ongoing programs. PSEs integrated the program in ways that worked for their organisation, sometimes into pre-existing wellbeing or work readiness programs, or as part of an employee's onboarding into the organisation (e.g. understanding their payslip and setting up a Tax File Number).

2. Personalisation.

- PSEs were able to personalise and tailor the content to the needs of their employees and each cohort. Thought and planning went into personalisation. Topics in sessions opened up different discussions tailored to the interests and personal goals of participants. The existing relationships between PSEs and their participants supported learning.

3. Capability and Skills.

- For PSEs where staff already had a high level of facilitation skills, sense of capability to integrate and deliver the program successfully with their cohort was especially strong. Others highlighted the co-design sessions and Train-the-Trainer sessions as very useful in improving the confidence of PSE staff to deliver the program, and their ability to respond on the spot to questions.



This quote illustrates how one PSE planned to integrate the program into the organisation's existing onboarding process for new employees.

“

...it'll be built into our training induction package that we do... It's just induction training that that all new trainees go through in the first week or two. So each week there's a different module that they need to complete. And that gets sent to our training department in head office, so we keep track of what training has been delivered. So I'd imagine that this financial literacy, financial wellbeing training would be part of that induction.

”

- Interview 10



Other enterprises saw the Financial Wellbeing Program providing value for participants transitioning to other employment opportunities, and being able to continue drawing on the financial knowledge and skills gained.

“

So coming through us, we're like a conduit from unemployment through to more sustainable employment. So [integrating] this would be ideal in that obviously 'now that you're earning money, what do we do with that money and what issues do you have with money or debt... or whatever that looks like? And do you want to save?'... They might be able to have that future planning and they can hopefully come back to some of the stuff that they talked about with us and yeah - have that hope, I suppose, when it comes to their money.

”

- Interview 10



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This quote illustrates that integrating the program within the PSE's existing operations helps to support participants and aids the organisation's agility to deliver the program.

“

And if there are people who may struggle with some group settings, it's about how do we look in and outside of the training environment to make sure that they're still able to access the content and the learning through the program. That's why we took an approach to how do we embed this into the existing support framework so that we can sustain that learning throughout the organisation and build the confidence of the workers as well.

”

- Financial Wellbeing Program Manager



This quote illustrates that training was helping to improve confidence for some presenters and in-turn their ability to support participants.

“

...it helps anyone who's doing that training to then be more confident because we were part of the development of that then we were part of the train-the-trainer of that. Because it's like we said, sometimes examples will come up where we don't expect that topic to come up or some topics need some real-life examples. So the more confident that we are in what we're presenting, the better we're going to present it and the more that people are going to get out of it. So I think... Just that whole process of co-design and train-the-trainer I think is really useful, especially if it's not something that you would normally run a session on.

”

- Interview 8



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Additional effects for social enterprises

In addition to the desired effects for social enterprises, Year 3 of the evaluation revealed other positive effects of the program:

PSE knowledge gains:

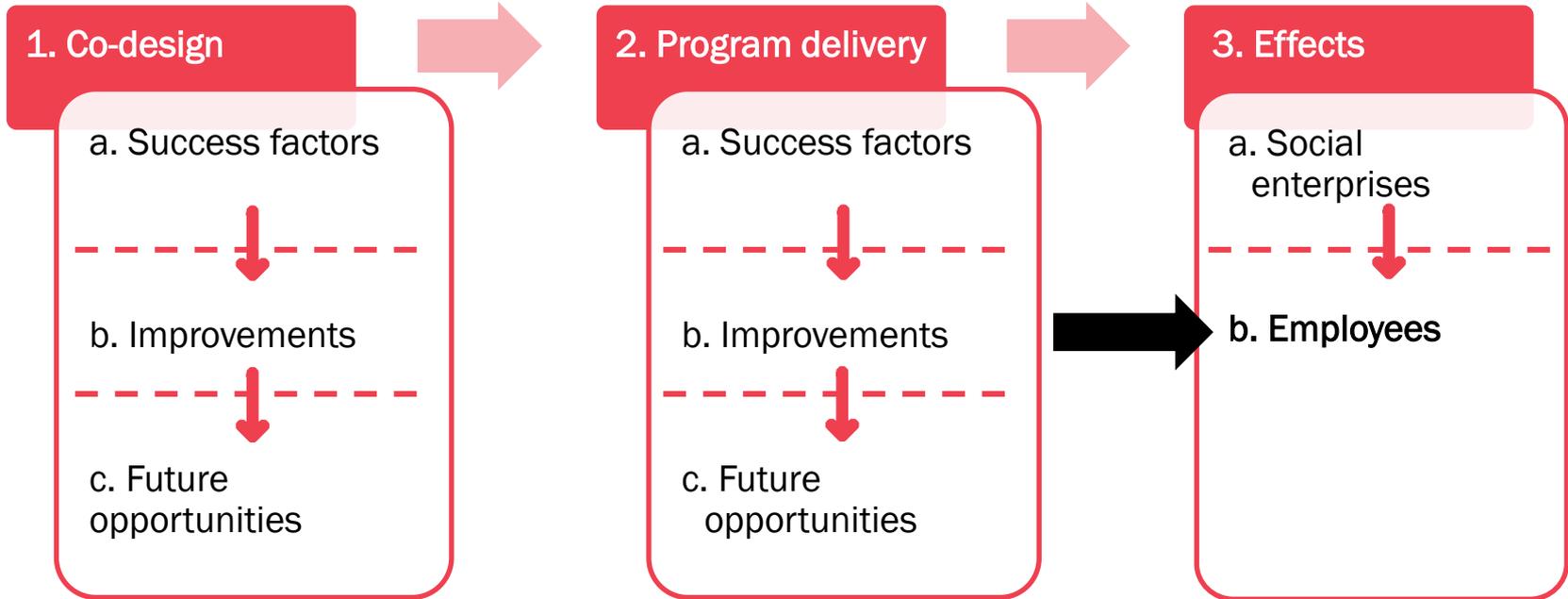
Some PSE staff gained additional financial knowledge through the program; and a PSE that worked jointly on the program with another organisation mentioned increased collective learning as a beneficial effect of this.

PSE efficiency gains:

The financial wellbeing program can actively and efficiently address common financial questions that often come up from commencing employees. PSE staff would otherwise have to answer these questions individually as they arise.

EVALUATION FINDINGS AND RESULTS

Effects for – Employees



Types of employee effects evaluated

Positive behavioural change and awareness

The interviews and survey identified some individual immediate changes in awareness, attitudes to money and in positive financial decisions following training participation.

The following slides present examples of these findings.



This quote introduces the type of change observed by PSE staff after delivering the Financial Wellbeing Training, and an example of the positive effects on an employee's financial and emotional wellbeing.



“[An employee] took me aside and she came over and said, ‘I'm up to \$100 now!’ And the flashing in her eye - I don't think I've ever seen her so alive. She almost can't believe it herself that she's done it, that it's happening, it's real. She's managed to save this enormous amount of money, and she's so empowered by it. It's so good... Yeah, so that's why I'm just - I'm expecting there'll be more of that going forward, where people actually feel really, truly empowered, because money is just such a crucial part of our lives.”



- Interview 8

Evidence of effects for employees

Important immediate individual effects were identified both after the delivery of training by some PSEs and as a result of the program processes that involved employees with lived experience.

Improved money knowledge and skills.

- Improved financial knowledge and interest in topics like superannuation, understanding a payslip, money management.
- 95% of participants had an improved sense of how to get financial help and 91% learned new things as a result of the training.
- Employees experienced excitement and optimism about this new knowledge and what it may mean for their future.
- Some participants expressed wanting their partners or friends to have access to the program's financial knowledge considering the benefit it gave them.

Positive behavioural change.

- Participants felt empowered and excited about changes they want to make (and in some cases, were starting to make those changes).
- People were planning for change and setting financial goals.
- Some were reviewing their current financial set up and spending over the month, and exploring high interest bank account options.
- Some started making changes in saving and budgeting: setting savings goal and working out how much money to put aside weekly.



This quote illustrates an increase in financial knowledge and interest around topics like superannuation and understanding one's payslip, and the empowerment this knowledge brings.

“

Our participants have almost universally been really excited and really enjoying the process and the ability to understand their own pay slips. Touching on subjects like superannuation, they've just been really enjoying the empowerment that that knowledge gives them.

”

- Interview 8



This quote illustrates that, particularly when content was tailored to a cohort, participants were excited by the possibilities of applying their learning, and what this might mean for the future.

“

All in all, they were really happy to contribute and we changed a couple of scenarios to make it really relevant to our cohort. ...because, you know, each young person has really different sets of circumstances. But there's a lot of that foundational knowledge that's applicable to all of them with financial wellbeing. And I think that, you know - learning around how to pay off a car, or can you afford a car? Or how do you save up for a holiday? - That stuff is historically maybe a little bit daunting, but at the same time it's also really exciting for our cohort because it's kind of future focused goal setting type of work. So yeah, I think that part's really important too.

”

- Interview 13



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This quote illustrates behavior change in the form of checking spending habits and exploring different bank account options that align with personal financial goals.

“

I had a chat with one of my employee last month... And he said ‘After this session, I just went through my bank statement and I just checked how much income I have and how much I spend’. And then he was trying to open a new account and then transfer some of his account to that account to make sure that he can save for that rainy day. So it has a huge impact on them. So they already started that step and I think that's a good sign.

”

- Interview 5





This quote illustrates pre-behavior change in the form of planning how much money to put aside weekly to reach a financial goal, and also illustrates the opportunity the program gave to reflect on money habits.



...so we had one person who said that they'd like to save some money, not for any specific reason, but just to save some money. And then when we sort of did the exercise around, 'Well, if you wanted to save, you know, \$5000, if you put aside this much, this is how long it would take you'. And they went, 'Oh! That's quicker than I thought it would be', you know? So like there was an optimism there that... those big ticket items weren't as far out of reach as they thought... The other thing I'd say is that there are participants that may not even realise they're in financial crisis and it's through doing sessions like this that they start to go 'Wait there, hold on. What was I doing with my money beforehand?'



- Interview 8



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Evaluative capacity of longer-term effects for employees was limited in this evaluation

This evaluation had **limited capacity to assess the ongoing effects** for employees because:

1. Effects (especially behavioural change) tend to emerge only over a longer period of time, when participants actively begin to use their newly gained knowledge and skills.
2. The current evaluation was not scoped to follow up with program participants over time.

However, **findings to date show very promising outcomes in key areas of change**, and the effects of the program for individuals are expected to scale as participating SEs continue to deliver the training to more employees; and as employees have time to implement their newfound knowledge and confidence with financial matters.

Survey findings – Year 3

In Year 3 of the program, 51 people received Financial Wellbeing training from White Box Enterprises. A total of 46 participants took part in the Financial Wellbeing Program survey for 2025.

The following slides present the survey findings from Year 3, including participant demographics, program effects, and feedback on what was most helpful or suggested program improvements for the future. Exact respondent numbers are listed for each survey question.

Survey participants – Age and gender

Age

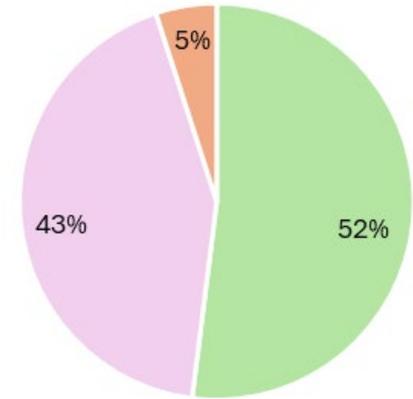
The average age of survey participants was 36. Of the 41 people who answered:

- 22% were aged 25 or under,
- 44% were aged 26-40, and
- 34% were aged 41-64.

Gender

There were 44 respondents to a question on gender.

- Just over half of survey respondents (52%) were men.
- 43% were women, and
- 5% preferred not to say.

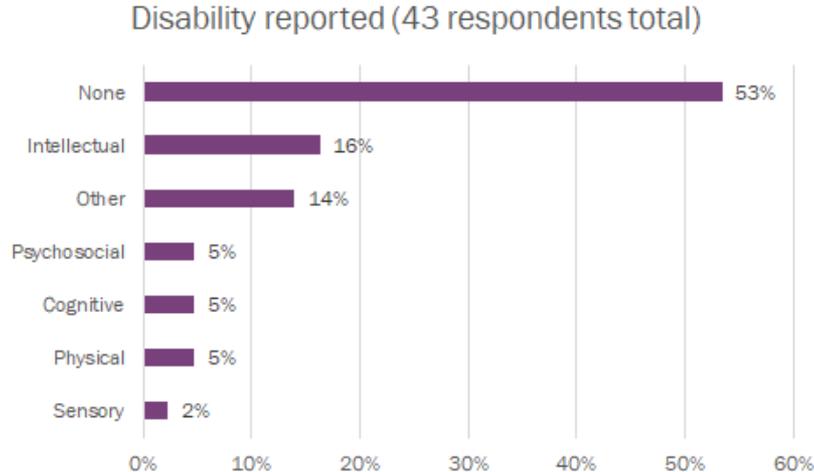


■ Men ■ Women ■ Preferred not to say

Survey participants – Disability

Disability

Just under half (47%) of respondents reported having a disability.



Of the 6 people (14%) who selected “Other disability”, four provided some additional description.

Two listed mental health, and one of these also added “no prior work experience” as a barrier.

In addition, one person listed “language barrier”, and one listed “migrant”, which indicates related experiences of facing barriers or exclusion.

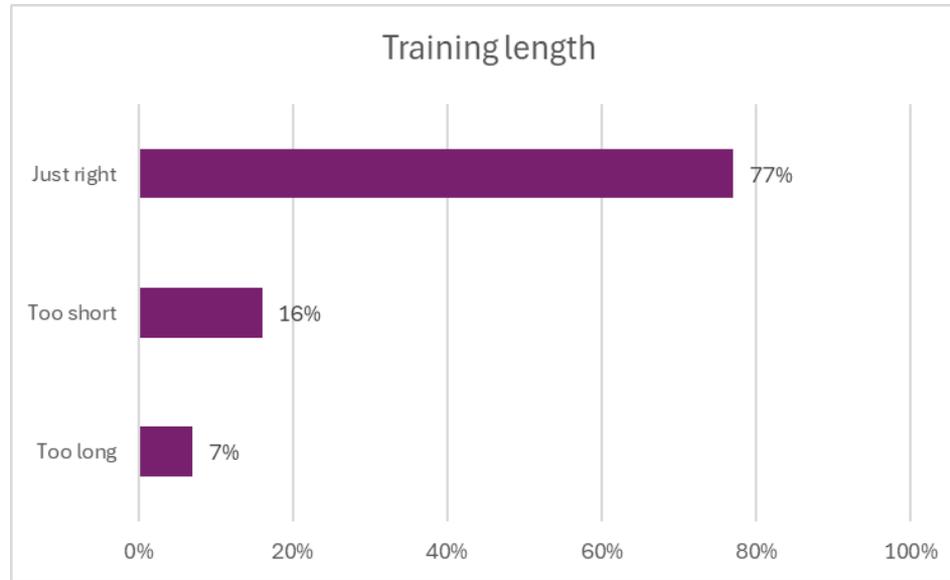
Time employed with social enterprise

Of the 42 survey participants who gave their length of employment with the PSE, responses were mixed:

- 38% of participants were with the PSE for more than a year
- 31% were with the PSE between 6-12 months, and
- 31% were with the PSE for less than 6 months.

Length of Financial Wellbeing training

Participants were asked about the length of the training. Of the 44 who responded, most (77%) indicated that the training length was good.



Employee experiences of training

Employees gave positive feedback about the training program.

Employees who participated in the training and returned the evaluation survey found the training:

Useful
(93.5%; n=46)

Understandable
(100%; n=43)

Taught them new things
(95%; n=42)

Provided clear and relevant examples (93%; n=44)

Improvements in knowledge and skills

Improved money knowledge and skills.

Survey participants also declared better knowledge and understanding of:

Payslip wages and tax (89%; n=45)

Superannuation (86%; n=44)

Using bank accounts (84%; n=44)
and reading bills (75%; n=44)

Managing money (89%; n=45) and
saving money (86%; n=44)

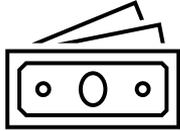
Debt (82%; n=44)

Avoiding scams (84%; n=43)

Getting financial help (91%; n=44)

Improvements in confidence

Improved money confidence.



86% of survey respondents (n=42) said their confidence in managing their money well had improved.



Improved knowledge or confidence – Year 3

Table of results across each topic showing percentage of participants who improved their understanding or confidence with financial matters	Year 3
Knowing where to get help if I get into money trouble (n=44 respondents)	91%
Understanding my payslip, my wages and tax (n=45)	89%
Knowing how to manage my money so I can pay bills and buy things I need (n=45)	89%
Understanding about superannuation (n=44)	86%
Knowing how to save money (n=44)	86%
Being confident I can manage my money well (n=42)	86%
Understanding about using bank accounts (n=44)	84%
Knowing how to avoid scams (n=43)	84%
Understanding about debt (like owing money to other people or credit cards) (n=44)	82%
Understanding how my wages affect my Centrelink money (n=44)	77%
Understanding what bills say (n=44)	75%

Survey feedback on what was most helpful

The most helpful parts of the course as indicated by survey respondents

- In total, 38 people answered the question on what was most helpful from the Financial Wellbeing training.
- Of these, almost a third of participants (31%) reported that **all, or multiple parts** of the Financial Wellbeing training were most helpful to them.
- **Managing money and spending was the most helpful single aspect** of the Financial Wellbeing training by almost a third of participants (29%).
- This was **followed by Debt (13%), superannuation (8%) and budgeting and planning (8%)**.

Of the 30 people who answered a question about what wasn't helpful, two thirds (67%) answered that this didn't apply or that everything was helpful.



Specific quotes from survey respondents on what was helpful in the Financial Wellbeing training included:

“

“Contacting AFCA [The Australian Financial Complaints Authority] if dealing with financial difficulties”

“Putting money into super early then in the long run you can double it”

“Debt and how to start small to pay it all”

“Only loan because I need money to bring my son here because he is only my reason to live, I do appreciate you...”

“I find all the topics and tools helpful”

”



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Survey feedback on what was challenging

Unhelpful or challenging parts of the course as indicated by survey respondents

- Some participants (about 20% of the 30 people who responded to this question) found the debt section or both the debt and scam section unhelpful or hard to comprehend.

A total of 36 participants commented on **what was challenging or difficult**. Again, the most common response from almost a third of participants (31%) was “not applicable”

The next most common responses were:

- **superannuation** (11%)
- **managing money and spending** (11%), and
- **debt** (8%).

About 6% said they found understanding the content of most, or multiple parts of the training challenging. One participant commented: *“Most of it cause I’m young”*



These participant comments from the survey indicate the challenging or difficult parts of the training:



“Learning how to get the maximum out of super”

“How to manage your money and be careful how to control it”

“Understanding the content at first but the examples made it more easy to follow”

“Reading my payslip and knowing how to fill TFN [Tax File Number] declaration was a game changer”

“Debt - Not to hurry, to take more times”



Survey feedback on suggested improvements

Survey participants were asked how the training could be improved.

Of the 23 who responded, almost a third (30%) said “not applicable” or that the training was good as it is. Another 9% did not know how they would improve the training.

The remaining comments suggested:

- **Providing more detailed explanations** on how to get the most out of financial products like banking / interest and superannuation (22%)
 - While participants expressed interest in more detailed information, it’s important to note that **providing individual financial advice is outside of the program scope.**
- **Considering the timing and possibly allowing longer** (9%)

A small number (4%) of respondents also suggested including **more short videos and pictures, and more personal examples.**



Participant comments relating to potential program improvements included:



“All the money topics are informative.”

“How to better save your money in interest enriched accounts”

“If we can have an actual recording to how we can call our super and what to ask them to make the maximum out of their services”



Feedback about the evaluation process

In Year 3, we asked interview participants (PSE staff) for their feedback on the evaluation process and any improvements they would suggest.

The main themes around evaluation feedback included:

- **Considering how consent forms can be made more accessible** if supported employees were to participate in future - for example, making forms available in Easy English format.
- The value of **having interview questions ahead of time** to support preparation.
- **Offering a form or survey option** that organisations could use to give feedback as an alternative to an interview where this was preferred.
- **The value of taking a structured yet flexible evaluation approach** that respects participants' time and the dynamic ongoing priorities that social enterprises carry.



Participant quotes from interviews, discussing possible improvements to the evaluation process

“

“What I would like to point out - we didn't have any supported employees obviously participate in this interview, just feedback that anytime there is... some sort of consent form, we did have to consider the language in that form.”

– Interview 6

“...I'm thinking maybe if there was a heads up on the questions that were going to be asked a little bit more in detail, it would give the guys and myself a little bit more time to probably ruminate on those questions, to know... that they'll bring the best answers to the table”

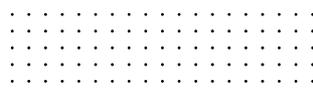
– Interview 8

”

Effects – Cycle 3 learnings and conclusions

The insights provided during interviews and through the survey indicate that:

- Though there are limitations in assessing ongoing effects, there is promising evidence that **desired effects at an organisational and individual level were achieved** from the financial wellbeing program and are likely to continue as further rounds of training are delivered and individuals have more time to implement their learnings.
- Key organisational effects included: **successful integration and tailoring of the program** as needed in each enterprise; **collaboration and reciprocal learning** (where multiple social enterprises worked together, or through co-design); and a **sense of confidence, capability and awareness of external support** (via WBE) to deliver the program.
- Key individual effects included: **feelings of hope, excitement and capability** that individuals could make financial change; **increased understanding and knowledge in money management** topics; setting of financial goals and some **early behavioural change** around budgeting and saving.
- Overwhelmingly, PSE staff and training participants expressed that they enjoyed the program.



OVERALL PROGRAM REFLECTIONS

The next section summarises what we learnt about the co-design, delivery, and effects of the program across cycles 1-3 of the evaluation - comprising three years of the program from 2023-2025.

Program achievements – Cycles 1-3

Over the three years of the Financial Wellbeing Program:

16 participating
social
enterprises
received training

275 participants
were reached by
the Financial
Wellbeing
Program

7 social
enterprises
delivered 8
further training
sessions

Program output totals – Cycles 1-3

Program Year	Number of organisations partnered with	Number of Co-designs	Number of Direct Delivery Training sessions	Number of Train-the-Trainer sessions	Number of PSE-delivered training sessions
2023 (Year 1)	2	2	2	-	-
2024 (Year 2)	9	7	2	6	3
2025 (Year 3)	9*	7	4	3	5
Totals	16	16	8	9	8

*Some organisations in Year 3 continued from previous years. There were 16 unique organisations in total.

Program participant totals – Cycles 1-3

Program Year	Co-design participants	WBE-facilitated Training participants	PSE-facilitated Training participants	Totals by Year*
2023 (Year 1)	8	32 (Direct delivery)	-	40
2024 (Year 2)	30	32 (Train-the-trainer)	37	99
2025 (Year 3)	28	51 (Including Direct delivery and Train-the-trainer)	57	136
Totals by activity	66	115	94	275

*Totals by Year include repeat participants who took part in co-design and then did training.

Relationships were a key success factor

Effective relationship-building underpins the entire program and commitment to collaboration

“

The other elements that I want to pull out too that have been effective, has been just the opportunity to engage with diverse groups of people, and having the privilege to actually be allowed into social enterprises and into their world... because I don't think you could effectively deliver a program like this... unless you build a relationship and a rapport so that there is confidence from that organisation that you get it and that you get the environment and that you understand the employees in terms of the barriers they're facing and the gaps in their skills, knowledge and confidence... It is truly, well... it has to be a collaborative effort. We see a lot of programs that fly in and deliver and fly out. It just doesn't cut it, because you're not able to really build genuine partnership in creating a program that works and is relevant for those particular people.

”

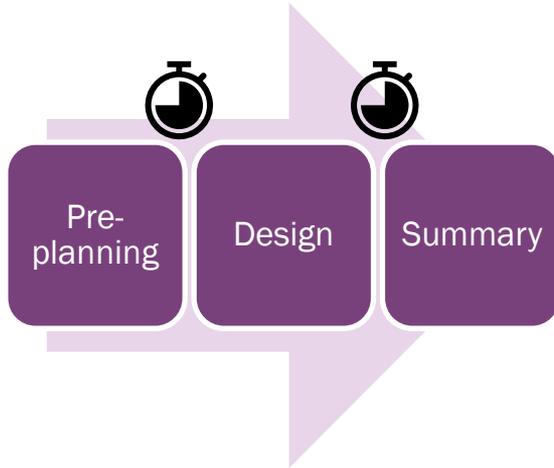
- Financial Wellbeing Program Manager



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Co-design findings – Cycles 1-3



Findings across Cycles 1-3 were very consistent in highlighting co-design success factors identified in Year 1:

- Excellent foundational content
- Incorporating lived experience
- Quality of facilitation, and
- Adequate time

Further success factors identified in Years 2 and 3 included:

- Making participants feel important
- Starting with sharing stories and activities
- A non-judgmental environment
- Takeaway notes and materials to draw on
- Sufficient breaks (Year 2 only)
- The value of face-to-face delivery (Year 3 only), and
- A smaller group size of known peers (Year 3 only).

Program delivery findings – Cycles 1-3



SE effects findings – Cycles 1-3

Findings on PSE effects were again very consistent across Cycles 1-3.

Core effects included:

- Integration with broader training frameworks
- Clarity, readiness and confidence to deliver the program (and evidence of this occurring)
- Enabling increased awareness of, and support for employees with financial issues
- Increased commitment to including employees with lived experience in broader program design and implementation within the social enterprise.

New findings in Year 3 included:

- **PSE knowledge gains (in financial knowledge, or program delivery knowledge)**
 - For PSE staff, and between enterprises who did parts of the program together.
- **PSE efficiency gains**
 - The program efficiently addresses common employee financial questions.

Individual effects findings – Cycles 1-3

Overall, survey respondents rated the Financial Wellbeing Training consistently highly across all three years on **usefulness, understandability, enabling new learning, and providing clear and relevant examples.**

Survey scores were also consistently high overall for the proportion of participants experiencing **improvements in specific financial knowledge and skill areas** targeted by the Financial Wellbeing Program. These included learning that can contribute to both:

- **Financial risk-reduction** - such as avoiding scams, managing debt, understanding tax and bills and knowing where to go for help with financial troubles, and
- **Financial protective factors** - such as understanding bank accounts, superannuation and saving strategies, as well as building on everyday money management skills.

Effects findings – Cycles 1-3 program data

Survey topic	Year 1	Year 2	Year 3	Average across the program
Understandability	83%	100%	100%	94%
Usefulness	83%	100%	93.5%	92%
Learning new things	83%	96%	95%	91%
Clear and relevant examples	83%	96%	93%	91%

Effects findings – Cycles 1-3 effects data

Percentage reporting improvements in understanding or confidence with finances	Year 1	Year 2	Year 3	Average across the program
Knowing how to manage my money so I can pay bills and buy things I need	83%	96%	89%	89%
Knowing where to get help if I get into money trouble	83%	88%	91%	87%
Understanding my payslip, my wages and tax	83%	85%	89%	86%
Knowing how to save money	83%	88%	86%	86%
Being confident I can manage my money well	-	-	86%	86%
Understanding about superannuation	83%	85%	86%	85%
Understanding about debt (like owing money to other people or credit cards)	83%	81%	82%	82%
Knowing how to avoid scams	83%	76%	84%	81%
Understanding what bills say	83%	77%	75%	78%
Understanding about using bank accounts	83%	64%	84%	77%
Understanding how my wages affect my Centrelink money	-	-	77%	77%

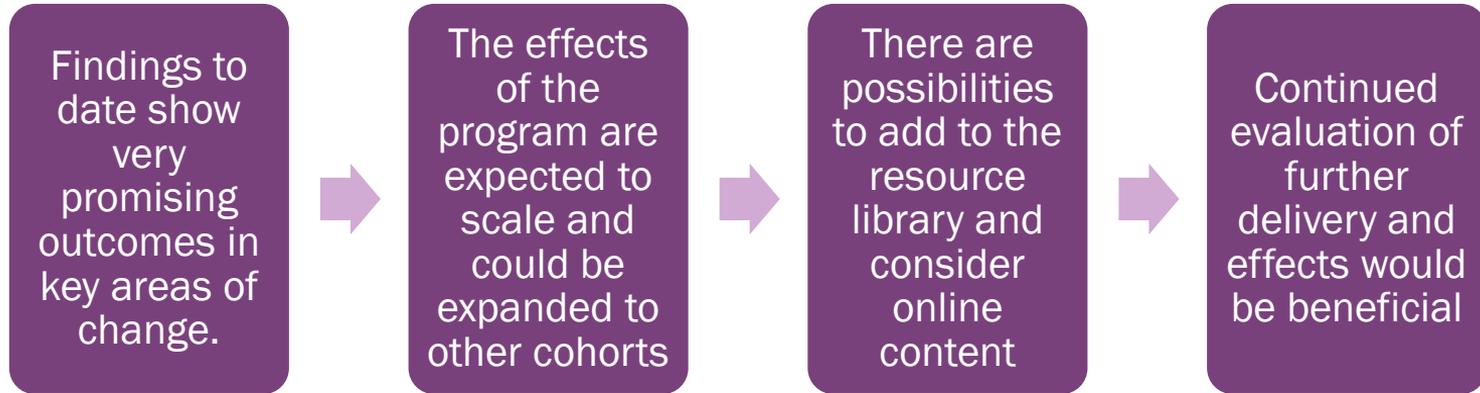
Overall program reflections

Looking back over the Financial Wellbeing Program that White Box Enterprises has delivered from 2023-2025, it is clear the program has met its articulated aim of learning **‘How might WBE embed financial wellbeing programs into jobs-focused social enterprise’**, so that:

- **‘Organisational support models, including staff, are equipped to embed financial wellbeing education practices and processes; and**
- **Diverse cohorts of employees increase their confidence, skills, attitudes and behaviours in relation to money matters.’**

The evidence presented in this, and previous evaluation cycle reports, consistently demonstrates the effectiveness of the program, both in its process of building strong relationships and engaging with participating social enterprises, and in terms of the effects attained within participating social enterprises and for individual employees.

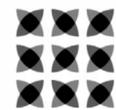
Program learnings and conclusion



References

[CSI \(2024\)](#), White Box Enterprises' Financial Wellbeing Program for Jobs-Focused Social Enterprises: Cycle 1 Evaluation Report, Melbourne.

[CSI \(2025\)](#), White Box Enterprises' Financial Wellbeing Program for Jobs-Focused Social Enterprises: Cycle 2 Evaluation Report, Melbourne.



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