future2

Impact Report
2024-2025

future2foundation.org.au

Contents

Our Strategic *Partner*

HEALTHIER, LONGER, BETTER LIVES

AIA Australia is proud to support the Future2 Foundation and its commitment to improving financial wellbeing across communities. As an organisation driven by our purpose of helping Australians live Healthier, Longer, Better Lives, we recognise the vital role that financial literacy, resilience, and opportunity play in long-term wellbeing. Our partnership with Future2 reflects our belief in meaningful, community-led impact, and we are honoured to contribute to programs that create real and lasting change for Australians.

Overview of Future2

At Future2, we believe that building stronger financial futures makes a real difference.

We see it in the stories behind every grant - people who, with the right support, begin to feel more in control, more confident, and more hopeful about what's ahead. Because financial wellbeing isn't just about money. It's about having the knowledge and skills to make informed choices, feel secure, and know you can get back on your feet when life doesn't go to plan.

Since 2007, we've had the privilege of supporting grassroots organisations across Australia that walk alongside people experiencing disadvantage, hardship or exclusion. These are small, community-led programs, often without the scale or visibility of larger charities, but deeply embedded in the communities they serve. It's here that every dollar goes further, and where the impact is immediate, tangible and personal.

Through our annual *Make the Difference!* Grants Program, we provide funding of up to $15,000 to these local initiatives. No two programs are the same. Some focus on building financial literacy and everyday money skills for young Australians. Others support people recovering from domestic and family violence, or help individuals rebuild after financial or personal crisis. What they all have in common is a shared commitment to helping Australians in need shape their own future.

Future2 is proud to be the foundation of the financial services profession. When you give to Future2, you're part of something bigger than an individual contribution, you're part of a collective effort across the sector. Together, we pool resources, track our shared impact, and direct meaningful funding to where it's needed most. No one understands the power of financial wellbeing better than the financial services professional.

Just as importantly, we connect community organisations with financial services professionals, creating opportunities for knowledge sharing, mentorship and deeper, lasting impact. This has been further strengthened over the past year with the launch of our volunteer program, connecting professionals with causes and enabling pro bono support across a range of initiatives.

None of this would be possible without the generosity of the financial services community. Time and time again, we see professionals step forward, giving their time, resources and expertise to support something bigger than themselves.

We're proud of the role Future2 plays in bringing people together, bridging community need and industry support. As we look ahead, our focus remains simple: to help more Australians in need build the confidence and capability to take control of their financial future, one step at a time.

HUB24

Silver Partner Highlight

The HUB24 Group is delighted to support the Future2 Foundation, whose work strengthening financial wellbeing across Australian communities aligns closely with our purpose of *empowering better financial futures, together*. We value the important role Future2 plays in building financial literacy and are pleased to support initiatives that deliver lasting impact.

Chair's Message

It's been another year of meaningful progress for Future2 - one that reinforces the power of what we can achieve together as a profession.

As we move closer to our 20-year milestone in 2027, I'm continually struck by how far Future2 has come, from a small idea, to a national foundation delivering real, measurable impact in communities across Australia. That impact continues to grow, with $116,342 awarded in the 2024/2025 grant round to 12 outstanding community organisations, each providing practical support to Australians in need.

We've also seen strong momentum in how we partner to deepen impact. Our grant sponsorship model continues to evolve, with our strategic partner, AIA Australia, contributing an additional $7,500 to support MoneyMob Talkabout's financial literacy program to be executed in Gapuwiyak, north-eastern Arnhem Land. This initiative is delivering vital financial literacy education to First Nations communities in remote Australia.

The People's Choice Award once again demonstrated the collective voice of the profession, directing an additional $5,000 to Broken to Brilliant's Financial Superwomen program, supporting women rebuilding their lives after domestic and family violence.

Looking ahead, we are excited to see the impact of our grants program continue to grow as we welcome new partners and strengthen existing relationships into 2025-2026.

Since inception, Future2 has supported 192 community organisations and distributed more than $1.9 million in funding. These milestones are something we are proud of, but more importantly, they represent real people, real stories, and real change. This impact is only possible because of the financial services professionals who nominate programs. As organisations cannot apply directly for funding, nominations from within the profession are essential. I encourage everyone to continue championing initiatives that matter to them.

Future2's strength also lies in its governance and the dedication of those behind the scenes. Our Board, supported by the Fundraising, Grants, Partnerships, and WA Melbourne Cup Committees, remains focused on ensuring funds are raised responsibly and directed where they will have the greatest impact.

"It was amazing to hear the students analyse social issues and understand the importance of helping people in various situations"

Kids In Philanthropy

We are deeply grateful to our strategic partner, AIA Australia, for their ongoing commitment and alignment with our mission. I also extend thanks to our Silver Partners HUB24 and VBP, our Bronze Partners Spark Financial Group and Sufficient Funds, and our valued supporters Collective Resourcing and Milford. It is encouraging to see the growing support as Future2 expands its reach and impact in communities.

Finally, on behalf of the Board, thank you. To everyone who has donated, volunteered, nominated a grant, attended an event, or supported Future2 in any way - your contribution matters. Future2 is, and always will be, the profession's foundation.

Julie Berry CFP® GAICD
Chair, Future2 Foundation

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General Manager's Message

The 2024–2025 programs supported were truly inspiring and I am continually moved by the generosity and commitment of the financial services profession in championing these causes. Every grant begins with a nominator – a professional who puts forward a program close to their heart. This connection is what makes Future2 unique, ensuring we fund programs that are trusted, relevant and making a genuine difference on the ground.

Over the past year, we've continued to expand our reach, supporting grassroots organisations across Australia, while strengthening our network of partners and supporters. We have been particularly pleased to welcome to new community supporters, including the Institute of Public Accountants (IPA), the Institute of Financial Professionals Australia (IFPA) and Ensombl, helping us reach new parts of the profession, increase fundraising, and identify impactful programs through nominations.

Fundraising continues to build momentum, with strong engagement across events, partnerships and community initiatives. Our events calendar once again brought the profession together, with highlights including the FAAA Brisbane Melbourne Cup Lunch, FAAA Gold Coast Lunch, FAAA Melbourne AFL Grand Final Lunch, FAAA Congress, FAAA SA Golf Day, Future2 WA Melbourne Cup, BFP National Conference, the IPA Conference and the SMSF Association National Conference. These events are critical not only for raising funds, but also for strengthening connection and shared purpose across the industry.

This year also marked an important milestone with the launch of our volunteer program, creating new pathways for financial services professionals to contribute their skills and expertise directly to community organisations, extending our impact beyond funding into meaningful, hands-on support.

Looking ahead, our focus remains on deepening engagement across the profession. By continuing to grow our network of nominators, partners and supporters, we can increase both the scale and impact of our work, supporting more grassroots programs and, ultimately, more Australians in need.

Thank you for being part of the Future2 journey. Together, we are making a real difference and building stronger financial futures for communities across Australia.

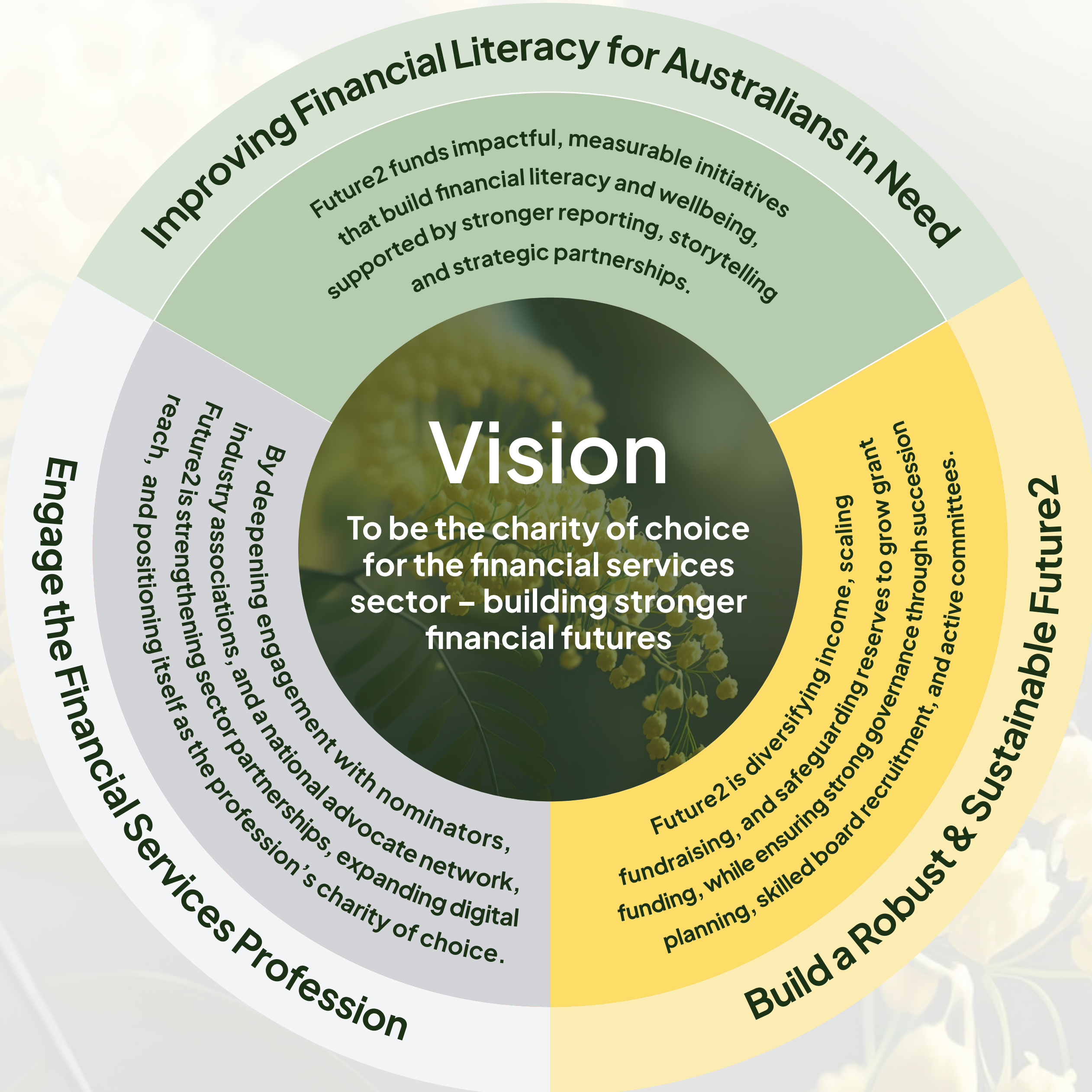
Maddie Catlin GAICD
General Manager,
Future2 Foundation

VBP

Silver Partner Highlight

At VBP, our partnership with Future2 reflects a shared commitment to creating meaningful, lasting impact beyond our core business. Future2's focus on improving financial wellbeing for individuals and communities closely aligns with our belief that strong outcomes start with people. We place significant emphasis on the wellbeing, development and empowerment of our own team, knowing that when our people thrive, so do the clients and communities we support. Supporting Future2 allows us to extend this philosophy further; contributing to initiatives that build capability, confidence and opportunity for those who need it most.

Strategic Priorities



"Talking to Legacy's Youth Leaders at camp about my story made me feel safe, comfortable, and less alone. I was able to share my feelings without feeling judged, as they understood my pain."

Youth Leaders Mentor Program

Grants Overview

Overview of 2024 programs delivered in 2025

1,199+	**Number of people supported in 2025**
7	**Number programs under 25**
12	**Number of grants awarded**
5	**Number programs over 25**
$128,842	**Amount of funding distributed***

* including the People's Choice Award and Sponsor Contributions

Geographic reach

Location programs delivered in 2025

/SF/
SUFFICIENT FUNDS

Bronze Partner Highlight

At Sufficient Funds, we believe financial advice should change lives, not just balance sheets. That's why we're proud to support Future2 and the work they do to build financial literacy, confidence and opportunity for young Australians in communities that need it most. This aligns strongly with what we stand for. Everyone deserves access to the knowledge and support that allows them to feel in control of their money and their future. Through this partnership, we're backing initiatives that don't just educate, but create real, lasting impact, helping people move toward a future that feels not just sufficient, but genuinely empowering.

Summary of programs

2024 recipients (programs delivered in 2025)

Food Education Australia – Family Food Finance — NSW

Nominated by: Malika Siyali
Participants: 50
Funding: $10,000

The Family Food Finance program supported low-income households to improve food security by combining financial literacy with practical food management skills. The program equipped participants, primarily single mothers, with knowledge and tools to budget effectively, shop smarter, plan nutritious meals, and reduce food waste, helping them make the most of limited household resources.

Delivered through a blended model of short online sessions and in-person workshops, the program was designed to reduce barriers to participation and accommodate varying levels of digital access and confidence. Sessions focused on real-world application, including budgeting for food, comparing prices, and making healthy choices on a limited budget. This approach enabled participants to build confidence in managing both food and finances, supporting more sustainable household practices and improved day-to-day wellbeing.

Impact

Family Food Finance was delivered across Wollongong, Moss Vale and Narrandera, reaching 50 participants (32 online and 18 in-person).

The program established strong partnerships with frontline organisations supporting women and children affected by domestic and family violence, isolation and disadvantage. Delivery partners included Women Illawarra (Wollongong), Pop In (Moss Vale) and the Narrungdera Yulang Committee (Narrandera). These partnerships supported culturally safe trauma-informed engagement and informed program design.

Outcomes included:

- Increased knowledge of budgeting, saving and financial management
- Improved skills in smart food shopping, meal planning and reducing food waste
- Greater confidence using digital tools for budgeting and planning
- Increased awareness of community support services

Emerging longer-term outcomes include improved household financial management, more consistent food budgeting, reduced reliance on crisis supports, healthier eating habits, and strengthened community connections.

Participant feedback

Participant A is a single mother of two in regional NSW, managing her household on government support payments and supplementing food through local services. She joined the program seeking support to better manage her fortnightly budget.

Through the sessions, she learned practical budgeting techniques, meal planning strategies and ways to reduce food waste, and began using simple digital tools to track spending. She found concepts such as zero-based budgeting relevant and achievable.

She reported feeling “more in control” of her finances and more confident managing her spending. She valued the resources provided and identified a goal of saving for her children’s Christmas presents, noting she had “learned a lot.”

Next steps:

Continue delivering workshops, while sharing learning resources with participants and making the micro-online course freely available to single mothers.

Summary of programs

House of Sadaqah - Financial Literacy Program NSW

Nominated by: Rehan Ahmed
Participants: 100 (approx)
Funding: $10,000

The Financial Literacy for Young Australians program, delivered by House of Sadaqah, supported young people from disadvantaged backgrounds in Canterbury-Bankstown and Western Sydney to build foundational financial knowledge and life skills. The program focused on equipping participants aged 14–21 with practical understanding of budgeting, saving, debt management, and responsible financial decision-making, while fostering confidence and long-term financial capability.

Initially delivered through standalone Saturday workshops, the program was later redesigned into a structured, ongoing weekly youth program in response to participant feedback and engagement levels. Financial literacy was embedded as a core component within a broader youth development model that also included mentorship and life skills. This blended, relationship-based approach created a more supportive environment for learning, enabling participants to engage more consistently and apply financial concepts in real-life contexts.

Impact

The program engaged approximately 100 young participants. The initial workshop series reached under 30 participants across approximately 6–8 sessions, while the Ansar Youth Program established a structured cohort model with a capacity of 20 students per intake, delivered through weekly sessions.

Outcomes included:

- Increased knowledge of budgeting, saving, debt management, and financial planning
- Improved practical financial skills through applied, scenario-based learning
- Greater confidence discussing and managing personal finances
- Increased engagement through peer learning and mentorship-based delivery

Emerging longer-term outcomes include improved financial habits among participants, increased savings behaviour, stronger financial decision-making, and reduced risk of future financial stress, contributing to greater financial resilience over time.

Participant feedback:

Participant Ahmed (name changed) is a 17-year-old from Bankstown who joined the program through House of Sadaqah's community networks. Prior to joining, he had limited understanding of budgeting and tended to spend his casual income soon after receiving it, with little to no savings or financial planning.

Through the program, Ahmed was introduced to practical budgeting concepts, including the 50/30/20 framework. The weekly group environment allowed him to discuss and apply these concepts alongside his peers, which helped reinforce his understanding and made the learning feel relevant to his daily life.

Over time, Ahmed began applying what he had learned by setting up a separate savings account and consistently allocating a portion of his income to savings each fortnight. His confidence in managing money increased, and he became more intentional in his spending decisions.

Next steps:

The program will continue as an ongoing initiative, with financial literacy embedded as a core component. House of Sadaqah plans to expand cohort capacity, formalise the curriculum with structured learning outcomes and resources, and develop additional program streams, including a female-equivalent offering.

Summary of programs

Broken to Brilliant – Financial Superwomen Online Workshops QLD (Online delivery)

WINNER

People's Choice Award 2024

Prize $5,000

Nominated by: Tiffany Thorogood
Participants:
319 registered to attend sessions & 155 participated in live workshops
Funding: $7,200

The Financial Superwomen Online Workshops support female survivors of domestic and family violence to build financial skills, confidence, and independence in a safe, accessible online environment. Launched in March 2024, the program delivers fortnightly live sessions through a secure, anonymous platform, with recordings available to extend access beyond the live cohort.

Sessions cover a broad range of practical and wellbeing-focused topics, including banking, budgeting, navigating financial hardship, housing, legal matters, employment rights, career guidance, and financial planning. The program is designed to educate and empower participants to achieve greater financial security and stability, while also supporting their overall wellbeing and long-term independence.

Impact

Funding enabled targeted digital outreach through a social media campaign designed to reach women experiencing or recovering from domestic and family violence.

Across the campaign, the program reached and engaged 624 women. Of these, 319 registered to attend sessions and 155 participated in live workshops, with additional participants progressing through onboarding and awaiting access following welcome calls.

In addition to live delivery, recorded sessions were made available through the platform, allowing participants to engage at their own pace and revisit content as needed, further extending the program's reach and accessibility.

Participant feedback

Participants consistently reported increased confidence in managing their finances, with many highlighting the relevance and practicality of the sessions. Feedback reflected appreciation for both the technical content and the supportive, non-judgemental environment, with participants noting that the workshops provided reassurance during challenging personal circumstances.

One participant, following a session delivered by a family lawyer, sought additional support and achieved a positive outcome in her legal matter. This example illustrates the program's ability to connect participants not only with financial knowledge, but also with relevant support pathways that contribute to broader life outcomes.

Next steps:

The Financial Superwomen Online Workshops will continue as an ongoing program. Future priorities include maintaining and strengthening the digital advertising strategy to sustain participant reach, continuing fortnightly session delivery, and ensuring the platform remains accessible and well-supported. The program will also continue to expand its library of recorded sessions and explore opportunities to further enhance engagement, support pathways, and long-term participant impact.

Summary of programs

Wisegirls Money Academy – Financial Freedom Program | QLD (Online delivery)

Nominated by: Sarah Nulty
Participants: 34
Funding: $10,000

The Wisegirls Money Academy Financial Freedom Program supported women to build financial literacy, confidence, and independence through a structured online learning and coaching model. The program was designed to educate women on core financial concepts while helping them apply practical skills to their personal circumstances, enabling more informed financial decision-making.

Delivered over six weeks, the program combined weekly live Zoom coaching sessions with structured learning modules delivered via email. Topics included budgeting, financial terminology, superannuation, asset protection, estate planning, insurance, and investment fundamentals. The program also placed emphasis on women's physical, mental, and emotional wellbeing, recognising the role this plays in financial confidence and decision-making.

Impact

The program delivered three cohorts, reaching a total of 34 women across the 2025 delivery period. Sessions were scheduled across multiple weekly time slots, with each cohort running over six weeks.

Participants included a diverse mix of women, including migrant women in regional Western Australia and women navigating separation or divorce. The program provided an accessible and supportive environment for participants to build financial knowledge while addressing their individual circumstances.

Outcomes included:

- Increased understanding of financial concepts, including budgeting, superannuation, debt, insurance, and investments
- Improved ability to navigate the Australian financial system
- Greater confidence in making independent financial decisions
- Improved emotional confidence in managing financial transitions through hardship and rebuilding financial independence

Participants also benefited from the integration of financial education with wellbeing considerations, supporting more balanced and informed decision-making.

Participant Feedback:

Participants consistently reported that the program provided both practical knowledge and a supportive environment in which to learn and ask questions. Many noted that the structured modules, combined with live coaching sessions, helped them better understand financial concepts and apply them to their own situations.

Feedback highlighted increased confidence in managing money, greater clarity around superannuation and long-term planning, and improved understanding of how to navigate financial decisions during major life transitions such as separation or migration. Participants also valued the opportunity to engage with others in similar situations, sharing experiences and perspectives in a collaborative learning environment.

Next steps:

The Wisegirls Money Academy Financial Freedom Program was planned to continue into 2026, with ongoing interest from new participants. Future plans included developing a shorter foundational course to improve accessibility, as well as exploring alternative delivery options such as standalone coaching to complement the core program.

Summary of programs

Athenie's Angels – Understanding & Managing your Financial Health — VIC

Nominated by: Suzanne McMaster
Participants: 126
Funding: $9,500

The Understanding & Managing Your Financial Health program supported individuals by building confidence, reducing financial stress, and strengthening practical money skills and awareness.

Recognising that financial stress was one of the leading contributors to anxiety, the program took a holistic approach to financial wellbeing, addressing both the emotional and practical aspects of managing money. It covered key topics such as budgeting, debt management, financial resilience, and future planning in a realistic and relatable way. Delivered through interactive discussions and real-life scenarios, it created a safe and engaging space for participants to learn, reflect, and take meaningful action.

Impact

The program engaged 126 participants over the delivery period, with strong retention and completion rates. Participants explored their personal financial circumstances while building confidence, improving financial literacy, and reducing stress.

The integration of emotional intelligence enhanced self-awareness, enabling participants to recognise money-related triggers and make more informed decisions. Additional benefits included strengthened peer connections, a strong appreciation for the safe, non-judgemental environment, and improved communication about money within families.

Outcomes included:

- Increased understanding of budgeting, debt management, savings, and future planning
- Improved ability to apply financial strategies in real-life situations
- Greater confidence in managing finances and reducing financial stress
- Enhanced emotional awareness, supporting healthier financial behaviours

Participant Feedback:

Participants consistently described the program as practical, supportive, and empowering, valuing the combination of financial education and emotional awareness to build confidence and reduce anxiety around money.

The safe, non-judgemental environment enabled open discussion and peer support, with many reporting immediate improvements in their sense of control and wellbeing.

This was reflected in the experience of "Sophie", who joined the program feeling overwhelmed by debt and financial stress. Through practical tools, reflection, and peer support, she developed a budget, began managing her debt, and gained greater awareness of her financial behaviours. By the end of the program, she felt more in control, less anxious, and more confident in making financial decisions.

Next steps:

The next phase of the program will focus on expanding reach, enhancing content, and providing ongoing support. This includes targeting diverse groups, introducing more advanced financial modules, offering follow-up and peer-support resources.

Summary of programs

Real Life by Mandy Money — VIC

mandy money

Nominated by: Rob Pizzichetta
Program WIP – Anticipated Delivery mid–2026
Funding: $10,000

The Real Life Program by Mandy Money is a digital education program designed to help young Australians aged 12–25 build confidence and practical financial skills to navigate real-world money decisions. Delivered through short, interactive "just-in-time" milestones, the program uses videos, step-by-step guidance, activities, and quizzes to make learning accessible, engaging, and easy to apply across mobile and desktop.

Each milestone is a practical digital module designed around real-life scenarios such as renting, managing money, or major purchases. Delivering timely, relevant financial education when young people need it most.

Impact

As the program is still in development, impact will be measured following launch through signups, milestone completion rates, engagement, and learner feedback. Early development has demonstrated that tailoring milestones to specific age groups enhances relevance, engagement, and the potential for meaningful behaviour change. The program is designed to strengthen financial knowledge, confidence, and decision-making capability among young people aged 12–25.

Participant Feedback:

Participant feedback will be collected and reported following the official launch, including metrics such as signups, milestone completion, engagement, and learner feedback.

Next steps:

Over the next four months, development will be completed, including finalising milestone content, refining the platform, and undertaking final testing to ensure a smooth user experience. The program will then launch, with a focus on onboarding users, expanding reach, gathering feedback, and continuously refining delivery to maximise impact for young Australians.

Spark Financial Group

Bronze Partner Highlight

Spark Financial Group is a purpose-driven financial services business that supports advisers to deliver quality advice to clients, while reinvesting its licensing profits into charities improving financial literacy, mental health and wellbeing across Australia.

Summary of programs

Variety the Children's Charity – Variety Future Leaders Program VIC

Nominated by: Jacqueline Tan
Participants: 25
Funding: $10,000

The Variety Future Leaders Program empowered disadvantaged young Victorians with the confidence, skills, and practical tools to thrive as future leaders. Delivered as a two-day intensive initiative, the program addressed critical gaps in leadership development and life skills for young people who may not otherwise have access to these opportunities.

Through a combination of inspirational storytelling, interactive workshops, and networking, participants built resilience, self-awareness, and advocacy skills. They gained practical capabilities in financial literacy, career readiness, and goal setting, while connecting with role models who demonstrated perseverance and community contribution.

Impact

In 2025, Variety delivered two in-person programs (May: 15 participants; October: 10 participants), creating a safe and supportive environment for personal growth. Across both cohorts, participants demonstrated clear progression in confidence, communication, and collaboration.

Participants who initially presented as shy or disengaged formed meaningful peer connections, took initiative in group activities, and successfully planned and delivered a final showcase presentation. Feedback indicated high levels of engagement, with sessions consistently rated as relevant and inspiring.

The shift to fully in-person delivery strengthened peer relationships, reduced feelings of isolation, and maximised the impact of interactive learning. Notably, 100% of participants completed the program and presented to an audience, demonstrating tangible growth in confidence and leadership capability.

Several participants expressed interest in returning as mentors, indicating strong potential for sustained impact.

Outcomes included:

- Increased confidence, self-awareness, and ability to communicate effectively
- Demonstrated growth in public speaking, with all participants presenting at the final showcase
- Improved collaboration, teamwork, and peer connection
- Strengthened sense of belonging and reduced social isolation
- Strengthened Financial Literacy Skills
- Emerging leadership pathways, with participants expressing interest in future mentoring roles

Participant Feedback:

A 16-year-old participant, "B", joined the program with a strong drive to succeed but a significant fear of public speaking. Coming from a challenging background, he had developed resilience through sport but lacked confidence in communicating his story.

Throughout the program, B consistently stepped outside his comfort zone. The defining moment came at the final Awards Presentation, where he delivered a speech in front of peers, mentors, and guests - an achievement he described as a personal breakthrough.

By the program's conclusion, B demonstrated a marked shift in confidence, self-expression, and leadership presence. He not only developed practical communication skills but also a stronger sense of identity and belief in his ability to lead and inspire others. He reflected: "Before the Future Leaders Program, I was winging it. Now I know how to do a good speech."

Next steps:

Variety Victoria plans to embed the Future Leaders Program as a core annual initiative.

Summary of programs

Pitch for Change: Building Financial Literacy through Philanthropy — VIC

KiP KIDS IN PHILANTHROPY

Nominated by: Greg Dunstan
Participants: 262
Funding: $10,000

Pitch for Change is an engaging, hands-on program that builds financial literacy in young Australians (ages 5–12) through a philanthropy lens. Delivered across three Melbourne schools, the program equips students with foundational skills in earning, saving, budgeting, and donating, while fostering empathy, social responsibility, and community awareness.

Through interactive workshops, including activities such as the "Issue Bus," and hands-on volunteering experiences, students apply financial decision-making in real-world contexts. The program culminates in a Pitch for Change event, where students take on the role of philanthropists, allocating funds they have raised to support individuals and charities in need, reinforcing both financial capability and purpose-driven giving.

Impact

In 2025, the program engaged 262 students across three schools in Dandenong and Narre Warren, supporting four charities and reaching 2,207 individuals in need. All cohorts successfully designed and delivered fundraising initiatives, applying budgeting, teamwork, and communication skills in practical settings.

Evaluation through surveys and educator feedback demonstrated strong outcomes. Students showed increased confidence in financial decision-making and a deeper understanding of budgeting and giving. The Pitch for Change events provided a powerful culmination, enabling students to articulate their learning, reflect on impact, and make collective decisions on fund allocation.

Teachers reported increased empathy, social awareness, and engagement, noting the program's ability to connect financial literacy with real-life community impact. The program reinforced that when students are given responsibility and meaningful choices, they actively engage and rise to the challenge.

Outcomes included:

- Increased understanding of financial concepts, including budgeting, saving, and responsible giving
- 75% of students improved understanding of how donating supports people in need
- 47% reported increased confidence in making decisions about money
- 48% demonstrated improved understanding of budgeting
- 70% expressed a desire to continue helping others
- Strengthened teamwork, communication, and problem-solving through fundraising activities
- Increased empathy, compassion, and connection to community

Participant Feedback:

Jeremy (10) shared that his family had previously received support from one of the charities involved in the program. Through Pitch for Change, he was able to give back to that same organisation, an experience that was both meaningful and empowering.

This moment highlighted the program's impact in building not only financial capability, but also a strong sense of empathy, gratitude, and social responsibility. Students like Jeremy developed a deeper understanding of community support systems and their role in contributing to them.

Participants also reflected increased confidence and learning, with one student noting: "I learnt the difference between needs and wants, and that it's really important to donate to charity."

Next steps:

Kids in Philanthropy will continue to deliver the program engaging wider number of schools.

Summary of programs

Dyslexia SPELD Foundation – Improving Student Confidence in Maths Program WA

Dyslexia - SPELD Foundation

Nominated by: Ciara Brennan
10 Sessions
Funding: $10,000

The Dyslexia SPELD Foundation's Improving Student Confidence in Maths Program is an early intervention initiative designed to address both foundational maths skill gaps and the emotional barriers that impact learning. Targeting Year 2 students identified with low confidence, reduced engagement, and early signs of maths anxiety, the program integrates explicit mathematics instruction with structured confidence-building strategies.

Delivered across three phases in 2025, Term 1 focused on research and development, creating an evidence-informed framework and bespoke tools for confidence tracking, progress monitoring, and family engagement. In Term 2, a 10–session small-group intervention was piloted at the DSF Family Hub and Clinic, combining targeted instruction with strategies to build resilience, persistence, and positive mathematical self-beliefs. From July 2025 to January 2026, the program expanded to include tutor training and refinement, supporting scalability across different age groups and settings.

The program addresses a critical gap by explicitly targeting the emotional and motivational dimensions of mathematics learning alongside skill development.

Impact

The program demonstrated clear improvements in student confidence, engagement, and emotional responses to mathematics. Evaluation through pre- and post-intervention questionnaires, tutor observations, and family feedback showed that students became more willing to attempt tasks, persisted longer when faced with challenges, and increasingly used positive self-talk.

Tutors reported reduced avoidance behaviours and increased participation, while families observed decreased resistance to maths-related activities at home and improved emotional regulation. All students completed the program with strong engagement, and families expressed interest in continued participation.

The pilot also confirmed the program's feasibility and acceptability within a clinic-based setting, with strong demand from tutors for approaches that address the affective dimensions of learning. An unanticipated outcome was the level of interest in adapting the program for older students, highlighting broader applicability.

Outcomes included:

- Increased student confidence, self-efficacy, and positive attitudes toward mathematics
- Greater willingness to attempt tasks and persist following errors
- Reduced avoidance behaviours and emotional distress during maths activities
- Increased use of positive self-talk and improved engagement in learning
- Improved emotional regulation and reduced resistance to maths at home
- Strong family engagement, with practical strategies adopted to support learning

Participant Feedback:

Student A, a Year 2 learner, entered the program with low confidence, frequent distress during maths tasks, and a strong tendency to avoid participation. Early sessions required significant reassurance, with the student often expressing that they were "bad at maths."

Through structured confidence-building strategies—such as normalising mistakes, modelling positive self-talk, and reinforcing effort—Student A gradually became more willing to engage. Over time, they demonstrated increased persistence, remained on task for longer periods, and began actively participating in group activities.

By the end of the program, Student A showed a clear shift in confidence and mindset.

Summary of programs

Lovewell Foundation (2023 grant implemented in 2025) – Better Futures Program QLD

Lovewell foundation

Nominated by: Alan Baker
Participants: 31
Funding: $10,000

The Better Futures Program at Lovewell Foundation empowers women from vulnerable backgrounds to rebuild confidence, rediscover self-worth, and pursue their goals. Participants come from diverse experiences, including domestic violence, addiction, trafficking, homelessness, mental health challenges, unemployment, childhood trauma, poverty, and disability.

The program guides women through a journey of growth and transformation, helping them uncover their potential and create meaningful opportunities through skills training, employment pathways, and personal development workshops.

Impact

The program evolved in 2024–25 to respond to participant needs. Women balancing job searches, casual work, and Centrelink obligations found it challenging to commit to the original 6–8 week, two-day-per-week format, prompting adjustments to session scheduling and content. Workshop offerings expanded to cover a broader range of needs, and community interest in participation increased. Real-time evaluation of each session, combined with cumulative review, ensured workshops met participant needs, supported engagement, and maximised impact.

Outcomes included:

- Increased confidence, self-worth and personal empowerment among participants
- Improved practical skills, including resilience, personal development and job readiness
- Greater access to training, employment and entrepreneurship pathways
- Sustained progress through ongoing mentoring, support and accountability
- Strengthened community connections, belonging and peer support

Participant Feedback:

Participants reported reconnecting with personal values, building confidence, and feeling supported in a safe, non-judgmental environment. One participant reflected, "I didn't realise before that so much of my life I didn't live by my values, and this got me into so much trouble." Others described how the program helped them define and live by their values rather than changing to fit others. Many highlighted the strong sense of community at Lovewell as central to their progress and motivation.

Next steps:

Lovewell Foundation will continue implementing the program and complete the evaluation process. Workshops will be offered in a rotating cycle based on participant needs, enabling ongoing personal development and tailored support for women as they progress through the program.

"I have felt safe for the first time in years, when I come to Lovewell – I don't know how to explain it, you just feel safe, like the other women and all the workers have your back – they say "we've got you and that means everything"

Lovewell Foundation

Summary of programs

Ruby Tuesday Foundation – Values Based Learning and Activity Program — SA

Nominated by: Dave Slovinec
Participants: 235
Funding: $9,642

The Ruby Tuesday Values Based Learning and Activity Program supports Year 5 students in low socio-economic South Australian schools through classroom lessons and fully funded extracurricular activities. Each of the four modules runs across the school year, with lessons linked to "wow moment" experiences fully funded by the Foundation to ensure all students can participate regardless of personal or family circumstances. The program focuses on the core values of inclusion, kindness, respect, and gratitude, building confidence, skills, wellbeing, and engagement while also supporting teachers and involving families.

Impact

The 2025 program successfully reached 235 students across four schools and ten classes. Pre- and post-module surveys, alongside teacher feedback, highlighted growth in student mindsets, engagement, and enjoyment. Participation in extracurricular activities supported aspiration development and strengthened students' connection to school and peers. A particularly valued outcome was the connection students formed with the Ruby Tuesday character, whose quirky and caring personality helped students—especially those with unique perspectives—feel included, appreciated, and confident in being themselves. Iterative improvements, including pre- and post-assessment measures, strengthened program evaluation and guided ongoing refinement.

Outcomes included:

- Increased student self-awareness, engagement, and enjoyment of learning
- Greater participation in school and extracurricular activities
- Students felt included, valued, and confident in expressing their individuality
- Positive influence of the Ruby Tuesday character on students' confidence and mindset

Participant Feedback:

A Year 5 student created a large canvas artwork during the two-part gratitude module with Little Picassos. His mother, a single parent facing financial and personal challenges, shared that the program allowed her son to explore his artistic interests, apply the program's values, and gain confidence. The artwork now proudly hangs at home, and the student continues to pursue art and design as he progresses into high school. The family expressed gratitude for the program's inclusive approach and support for individual growth.

Next steps:

In 2026, the program will expand to include an additional 100 students. Growth will be strategically managed to ensure new schools have a minimum of three years of funding. The program website will also be upgraded with a school and teacher portal to streamline resource distribution, coordination, and management.

Summary of programs

MoneyMob Talkabout – Financial Literacy Training for Remote Communities NT

Nominated by: Zachary Fitzgibbon
Participants: 17
Funding: $10,000 + $7,500 contributed by AIA Australia

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The MMT Financial Literacy Training for Remote Communities program delivers practical, culturally tailored financial literacy training to First Nations people in remote and regional communities. The program equips participants with skills in budgeting, saving, and managing money, targeting those with limited literacy or numeracy skills, and addressing knowledge gaps often not covered in school or through family networks.

Significantly, $7,500 of the funding from AIA Australia enabled the program to be delivered in Gapuwiyak, East Arnhem Land, where it otherwise would not have been possible, providing directors of Milindji Aboriginal Corporation with essential financial skills to support a new tourism enterprise. The program also supported Saltbush Social Enterprises in Darwin to provide training to jobseekers.

Impact

Participants and organisations reported high satisfaction, with most rating the training as excellent. Both organisations requested additional sessions; Milindji successfully secured funding for a follow-up visit in November 2025. A key learning was that participants in remote communities preferred verbal feedback over visual rating sheets, guiding improvements to make evaluation more accessible and meaningful.

Outcomes included:

- Increased awareness and understanding of financial topics, including scams and financial abuse
- Participants actively contributed knowledge in local language, enhancing relevance and credibility
- High engagement in culturally tailored, face-to-face training sessions
- Strengthened financial literacy

Participant Feedback:

A Gapuwiyak participant said that during the scams module, the group had lively discussions and learned how to spot scam emails. One young leader shared knowledge in Djambarrpuyngu, making the session more relevant. A video from a local elder who had been scammed reinforced the learning, helping participants understand practical steps to protect themselves.

At Milindji Aboriginal Corporation, directors developing a tourism business gained vital financial skills. One participant shared:

"Everything went well. It is really helping us and keeping our community strong without humbug."

Next steps:

The program will continue to evolve based on participant feedback, with modules mapped to the Australian Curriculum to support pre-vocational training. Ongoing support includes assisting organisations without training budgets through grant applications. Expansion is guided by the program's business plan, with strong demand continuing to be monitored, with funding availability remaining the main consideration.

Income & expenditure overview

FY25 Total Income

$465,940

Total Fundraising Income
$178,041

Total Investments
$190,302

Total Goods/Services
$97,596

FY25 Total Expenses

$363,804

Grants & donations to community
$128,842

Other expenses
(including event expenses)
$234,962

Our Partners

Future2 is proud to be supported by a generous network of corporate partners, and community supporters. We are especially grateful to AIA Australia, HUB24, VBP, Spark Financial Group, Sufficient Funds, Collective Resourcing and Milford for their commitment to building stronger financial futures.

We also thank our community supporters - the Financial Advice Association Australia (FAAA), Self Managed Super Fund Association (SMSFA), Institute of Public Accountants (IPA), Institute of Financial Professionals Australia (IFPA), Financial Services Council (FSC), Boutique Financial Planning Principals Association (BFP) and Ensombl - for their valued support in helping us connect with the financial services community.

With this support, Future2 can continue empowering grassroots programs across Australia and create lasting impact in communities nationwide.

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