

**NEXTGEN**

MONEY

# FUTURE INVESTORS



**The Importance of Learning**

Budgeting

Needs vs  
Wants

Investing

# **4-Week Course: Money & Investing for Future Investors (Ages 13-17)**

Designed for parents, teachers, and youth-group leaders who want to run engaging, age-appropriate sessions in just one month.

## **Course Overview**

### **Money Mindset & Goal-Setting**

Why does money matter to me?

Vision-casting, SMART goals, needs vs. wants

Personal Money Vision Board

### **Earning, Budgeting & Managing Cashflow**

How do I control the money I make?

Budget creation, digital banking, cost/benefit analysis

30-Day Teen Budget & Savings Plan

### **Investing 101: Risk, Reward & the Power of Time**

How can my money grow while I sleep?

Compound interest, diversification, asset classes

Mock Share-Market Portfolio & Reflection Journal

### **Building Wealth: Advanced Investing & Life-Long Habits**

What does “wealth” look like for me in 10, 20, 30 years?

Superannuation, ETFs vs. stocks, ethical investing, scam awareness

Future Financial Roadmap & Presentation

# Structure per week

- **Total time:** ~2 hrs split into two 60-min sessions (or four 30-min micro-lessons)
- **Adult Prep:** 15-30 min (slides, handouts, links)
- **Teen Activities:** mix of solo reflections, group debates, and real-world challenges
- **Capstone Project:** one cumulative task finished by Week 4

# Week 1 – Money Mindset & Goal-Setting

## Learning Outcomes

1. Identify personal values and how they influence spending.
2. Distinguish between needs, wants, and dreams.
3. Write a SMART money goal for the next 12 months.

## Session 1: Why Money Matters

**Ice-breaker (10 min)** – “Cash or Crash?” Teens stand if a statement helps money grow; sit if it hurts (e.g., “invest early,” “ignore budget”).

**Mini-Talk (15 min)** – The role of money in freedom, security, and impact. Use relatable scenarios: buying a used car, saving for Schoolies, donating to a cause.

**Activity (20 min)** – Values Auction: each teen gets \$1,000 play money to bid on “value cards” (travel, tech, charity, fashion, independence). Debrief on priorities.

**Wrap-Up (5 min)** – Introduce Money Vision Board (digital Canva template or poster).

# Week 1 – Money Mindset & Goal-Setting

## Session 2: Goal-Setting for Real

**Check-in (5 min)** – Share draft vision boards.

**Workshop (25 min)** – Break SMART into teen language (Specific, Measurable, Achievable, Relevant, Time-bound). Group converts vague goals (“get rich”) into SMART ones.

**Tool Time (20 min)** – Demo a goal-tracking app (e.g., Pocketbook, YNAB) and a basic compound-interest calculator. Teens enter a \$25/week savings goal at 5% return over 5 years—watch the snowball.

**Assignment** – Finish vision boards; write one 12-month SMART goal and one 5-year “stretch” goal.

**Adult Tip:** Keep the tone future-focused, not preachy. Ask guiding questions like, “How will this goal feel when you’ve hit it?”

# WEEK 2 – Earning, Budgeting & Managing Cashflow

## Learning Outcomes

1. List at least five age-appropriate ways to earn money legally.
2. Build a zero-based or 50-30-20 style budget.

Compare traditional bank accounts vs. app-based “neo-banks”.

## Session 1: Making & Managing Money

**Discussion (10 min)** – “First Paycheck Stories” – adults share their own.

**Brainstorm (15 min)** – Side-hustle sprint: dog-walking, tutoring, graphic-design gigs, selling on Depop. Rate them on start-up cost, flexibility, earning potential.

**Micro-Lesson (15 min)** – Taxes lite: TFN, super guarantee, payslips.

**Activity (15 min)** – True Cost Calculator: teens look up the real hourly rate after tax, transport, lunch.

## Session 2: Building a Teen Budget

**Demo (15 min)** – Spreadsheet or free budgeting app. Explain “give-save-spend-invest” buckets.

**Challenge (30 min)** – Using last month’s bank statement or a fictional case study, create a 30-day budget. Include 10% “pay yourself first” savings.

**Reflection (10 min)** – What spending leaks surprised you?

**Deliverable** – Upload budgets to a shared drive for feedback.

**Adult Tip:** Encourage teens to pick one real-life bill (phone, Spotify) to start funding themselves to build responsibility.

# WEEK 3 – Investing 101: Risk, Reward & the Power of Time

## Learning Outcomes

1. **Explain** compound interest with real numbers.
2. **Differentiate** major asset classes (cash, bonds, shares, property, crypto, collectibles).
3. **Evaluate** risk tolerance using a simple quiz.

## Session 1: Investing Essentials

**Hook (5 min)** – Show two charts: \$2,000 invested at 15 vs. at 25 (7% return). Ask which is larger at 65.

**Interactive Lecture (20 min)** – Risk ladder: savings account → term deposit → bond ETF → diversified ETF → single shares → cryptocurrency → meme stocks.

**Demo (15 min)** – Open a free ASX game account or U.S. stock simulator; walk through buying one share of a well-known company.

**Activity (15 min)** – Teens take a Risk Personality Quiz; map results to allocation suggestions.

# Week 3 – Investing 101 & Risk-vs-Reward

## Session 2: Mock Portfolio & Journaling

**Workshop (30 min)** – Teens build a \$10,000 pretend portfolio (max five holdings). Must justify each choice in terms of growth, income, or diversification.

**Journaling (15 min)** – Write initial investment thesis: “I bought Company X because...”

**Homework** – Track portfolio daily for the rest of the course; log emotions when prices swing.

**Adult Tip:** Let mistakes happen in the simulation—losses are teaching gold. Debrief feelings of loss vs. gain.



# WEEK 4 – Building Wealth: Advanced Investing & Life-Long Habits

## Learning Outcomes

1. **Describe** how superannuation works in Australia (or 401(k)/RRSP, etc.).
2. **Compare** ETFs vs. managed funds vs. single stocks.
3. **Recognise** red flags of scams and too-good-to-be-true schemes.
4. **Craft** a personal 10-year financial roadmap.

## Session 1: Long-Term & Ethical Investing

**Mini-Talk (15 min)** – Super fund basics: employer contributions, choice, fees.

**Debate (20 min)** – “Is cryptocurrency an investment or speculation?” Teams argue pros/cons.

**Spot the Scam (15 min)** – Review screenshots of real phishing texts and “guaranteed 20% returns” posts; teens vote scam/not-scam.

**Activity (10 min)** – ESG filter: pick a favourite brand and research its sustainability rating.

# Week 4 – Mini-Investor Challenge & Reflection

## Session 2: Future Financial Roadmap

**Portfolio Recap (10 min)** – Who’s up? Who’s learned the most?

### **Road-Mapping Workshop (30 min)**

1. Milestone Graph – plot major life events (uni, gap year, first home, retirement).
2. Assign money targets & preferred vehicles (e.g., ETF DCA for home deposit, super salary-sacrifice).

**Presentation Carousel (15 min)** – Teens share one highlight & one challenge discovered.

**Course Wrap-Up (5 min)** – Certificate of completion + invite to ongoing monthly “Investor Club”.

**Adult Tip:** Keep “next steps” tangible—set a calendar reminder to review goals every quarter.

# Materials & Resources

## Slides

Pre-built Canva decks (edit text & branding).

## Handouts

SMART goal worksheet, teen budget template (Google Sheets & printable PDF).

## Interactive Tools

Compound-interest calculator links, ASX/NYSE stock simulators, Risk quiz (Google Forms).

## Videos

2-min explainer on “What is an ETF?”, TED-Ed clip on compound interest.

## Apps

Barefoot Investor “Splurge” buckets, Australian Tax “myTax” demo, CommBank Youth app or Spriggy for practice.

# Assessment & Celebration

- **Weekly Checkpoints** – Quick Kahoot! quiz (5 questions) to reinforce key terms.
- **Capstone Portfolio & Roadmap** – Graded on clarity, realism, and diversification thinking rather than returns.
- **Family Finance Night** – Teens present their roadmaps to parents/guardians; adults commit to at least one co-learning goal (e.g., reviewing family phone plan, starting a micro-investing account).
- **Certificates & Badges** – Gamify progress; award digital badges (“Budget Boss”, “Risk Wrangler”, “ETF Explorer”).

# Extension paths

- **Monthly Investor Club** – Continue tracking mock (or real) portfolios; add news discussions and guest speakers.
- **Entrepreneur Challenge** – 4-week follow-on where teens launch a \$100 start-up and track profits.
- **Community Impact Fund** – Teens pool \$50 each into a micro-grant for local social enterprises; vote on allocation criteria.

## Final Thought for Facilitators

Remember, teens learn best when they see, do, and teach.

Encourage them to explain concepts back to you, celebrate small wins, and—above all—keep the conversation about money open, judgement-free, and fun.

Your role is to light the spark that turns curiosity into lifelong financial confidence.