



Scenarios

Make Decisions Real
Focus on Money



Wei's uncle keeps borrowing money from Wei. Wei likes to help his uncle, but this means Wei does not have enough money to pay his rent on time.

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Jake is thinking about getting a part time job. Having a job means Jake would have some money he can spend on fun things or save up. It also means he will have less time to spend with his friends or doing activities.

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Aisha has saved up \$5,000 to buy a car. The car she wants costs \$10,000. Aisha has 2 options: Buy the \$10,000 car and get a loan from the bank to cover the other \$5,000, or look for a cheaper car that she can buy with the \$5,000 she has.

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Layla gets a phone call from a company saying she has won a big prize. The caller says Layla must pay the company \$100 and they will send her the prize but Layla cannot remember entering any competitions.

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Alfred likes to take his bank card to the casino and get cash out from an ATM for gambling. Sometimes Alfred spends too much money and this makes it hard to pay rent on time. Alfred does not want to stop going to the casino but knows he needs to spend less money there.

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Costa's support worker asks Costa if they can borrow \$50 and promises to pay Costa back 1 week later. It has now been 4 weeks and the support worker has not paid Costa back. Costa does not want to make the support worker angry by asking for his money back.

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Eleni's mobile phone has a cracked screen, but it still works fine. Eleni wants to buy a new phone for \$400. Eleni only has \$100 in her savings account, but she has another \$300 put aside for food and rent.

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Bridget has signed a contract to rent-to-buy a new TV that costs \$40 per month. Bridget cannot afford to pay this and pay rent, but she has already signed a contract to keep paying for the TV for 3 years.

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Mary gets the Disability Support Pension (DSP). Centrelink puts her DSP money into Mary's bank account every 2 weeks. When the DSP money comes in, Mary's brother Jack takes Mary's bank card and takes out all the money at once. Mary does not have any money left to buy food.

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Ricardo uses his NDIS money to see a mentor for 2 hours every Tuesday and Wednesday afternoon. Ricardo would like to see his mentor more often, but he doesn't know if he has money in his NDIS plan to see his mentor more often.

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Trang gets a phone call from someone who says they work at the bank. They ask Trang to give them her bank password so they can check her account. Normally, Trang goes to the bank face-to-face and she has never talked to the bank over the phone.

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Tom lives with his cousin Anthony. Anthony gets Carer's Payment from Centrelink for looking after Tom. Whenever Tom asks Anthony to give him a lift into the city, Anthony says no. This makes Tom sad because he spends all his time at home, instead of doing the things he likes.

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Ollie has been working at their part time job for 6 weeks. When Ollie started the job, their boss told Ollie they would make \$23 an hour, but Ollie's payslips say they are only making \$16 per hour.

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Francesca's financial guardian Marco helps Francesca make money decisions. Francesca wants to take a trip to another state to visit her family. Marco says Francesca does not have enough money to pay for the trip, and will not show or tell Francesca how much money she has.

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Noah likes learning about Hollywood actors. Noah likes talking to other people online about his favourite actors. One of Noah's internet friends Sam says that if Noah sends him \$500 he will introduce Noah to Ryan Reynolds, who is Noah's favourite actor. Noah has never met Sam face-to-face.



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Theresa uses her NDIS money to pay her NDIS supports. A staff member of a service provider Theresa does not know comes to her house to talk about her NDIS services. They say if Theresa signs papers today, she will get a free 2-week holiday in the city.

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Maria lives in a Supported Independent Living home, paid for with NDIS money. She lives with 4 other people with disabilities. Maria would like to live with only 1 other person. Maria does not know if her NDIS plan would pay for that.

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Cameron wants to buy a new TV.
The new TV is \$300. Cameron only has \$200.

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Sami wants to buy something he saw online but he does not have a bank card.

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Hadeel wants more money to go out on weekends with her friends.

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Luke wants a girlfriend. He chats regularly to a girl on a dating app. They have not met face to face. The girl messages Luke that her dog has been hit by a car, and she needs \$300 for the vet. She asks Luke to lend her the money.

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Lorna and Taylor finished school at the same time, and both found jobs. Lorna works in supported employment and earns \$6 an hour. Taylor works at a cafe and earns \$17 an hour. Lorna does not think it's fair and would like to earn more money.

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Christopher wants to buy an iPad. The shop assistant suggests Christopher uses Afterpay instead of paying now. This means Christopher pays the money over 4 payments, but he will be charged extra fees if he does not pay on time.

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