FINANCIAL LITERACY, BANKING AND IDENTITY CONFERENCE
STOREY HALL, RMIT UNIVERSITY
MELBOURNE  25-26 OCTOBER 2006

WEDNESDAY 25 OCTOBER 2006
Chair: Professor Margaret Jackson

8:00 am – 8:45 am  Registration

9:00 am – 9:05 am  Traditional Landowners’ Welcome
     Stuart McFarlane, ATSI Manager, RMIT University

9:05 am – 9:10 am  Official Welcome
     Professor Sinclair Davidson, Dean (Research & Innovation), RMIT University

9:10 am – 9:40 am  KEYNOTE ADDRESS
     Financial Literacy and Inclusion: The State of Play in Research and Practice
     Guy Mendelson, Head of Personal Loans, ANZ Consumer Finance

9:40 am – 10:05 am  Saver Plus: Encouraging Savings and Increasing Financial Capabilities Among
     Low-Income Families
     Roslyn Russell*, Sandra Mihajilo**, Aruna Nair* and Robert Brooks***
     Research Development Unit, RMIT University*; School of Economics, Finance
     and Marketing, RMIT University**; and the Department of Econometrics and
     Business Statistics, Monash University***

10:05 am – 10:15 am  Break

10:15 am – 10:40 am  Can Financial Counsellors add Value to Financial Literacy Initiatives?
     Jan Pentland, Australian Financial Counselling and Credit Reform Association

10:40 am – 11:05 am  Consumers Online: Privacy, Security and Identity
     Marita Shelly and Margaret Jackson, School of Accounting and Law, RMIT
     University/Smart Internet Technology CRC

11:05 am – 11:20 am  Morning Tea

11:20 am – 11:45 am  They Want to Take our House: An Investigation into Actions for House
     Repossessions in the ACT Supreme Court
     Amy Kilpatrick, Consumer Law Centre of the ACT

11:45 am – 12:10 am  Women, Money and the Bank
     Supriya Singh and Anuja Cabraal, Research Development Unit, RMIT
     University/Smart Internet Technology CRC

12:10 pm – 12:20 pm  Break

12:20 pm – 12:45 pm  Financial Abuse: An Insidious and Damaging Strategy of Domestic Violence
     Robyn Brookes, Centre for Women’s Health, The Benevolent Society

12:45 pm – 1:10 pm  Beyond Budgeting to Financial Literacy: An Evaluation of The Smith Family’s
     Use of the MoneyMinded Resource
     Gregory Mowle and Thomas Feeny, The Smith Family

1:10 pm – 2:00 pm  Lunch Break
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WEDNESDAY 25 OCTOBER 2006
Chair – Dr Roslyn Russell

2:00 pm – 2:45 pm  KEYNOTE ADDRESS
Some Observations on Financial Services after 10 years as Ombudsman
Colin Neave
Banking and Financial Services Ombudsman

2:45 pm – 3:10 pm  The Internet: Increasing the Complexity of the Banking Customer-Technology Relationship
Greg Adamson, Chair of IEEE Society on Social Implications of Technology, Australia

3:10 pm – 3:25 pm  Afternoon Tea

3:25 pm – 3:50 pm  Evaluating a Financial Literacy Program: The Case of the Australian MoneyMinded Program
Roslyn Russell*, Robert Brooks** and Aruna Nair*, Research Development Unit, RMIT University* and the Department of Econometrics and Business Statistics, Monash University**

3:50 pm – 4:15 pm  Putting the Horse before the Cart: Factors that Influence Financial Capability and Effectiveness
Victoria Vyvyan and Mark Brimble, Department of Accounting, Finance & Economics, Griffith University

4:15 pm – 4:25 pm  Break

4:25 pm – 4:50 pm  Understanding the Risks and Realities of Access to General Insurance for People on Low Incomes
Genevieve Sheehan, Microfinance Manager, Brotherhood of St Lawrence

4:50 pm – 5:15 pm  Critical Financial Capability
Kathy Landvogt, Social Policy and Research Unit, Good Shepherd Youth and Family Service

5:15 pm – 7:00 pm  Cocktail Reception
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THURSDAY 26 OCTOBER 2006
Chair – Professor Supriya Singh

8:00 am – 8:50 am  Continental Breakfast

8:50 am – 9:15 am  The Health and Social Services Access Card: What will it mean for Australians?
Margaret Jackson and Julian Ligertwood, School of Accounting and Law, RMIT
University/Smart Internet Technology CRC

9:15 am – 9:40 am  Including All Consumers’ – Communicating and Transacting with People with a
Print Disability
Tricia Cooney, Business Manager, Print Accessibility and Tony Clark, 
Manager, Strategic Projects, Vision Australia

9:40 am – 9:50 am  Break

9:50 am – 10:15 am  Taking it to the Streets: The Role of Universities in Building Financial Capability
in the Community
Mark Brimble and Victoria Vyvyan
Department of Accounting, Finance & Economics, Griffith University

10:15 am – 10:40 am  Microfinance: Development as Freedom
Anuja Cabraal*, Roslyn Russell and Supriya Singh*, Research Development Unit, 
RMIT/Smart Internet Technology CRC* & Research Development Unit, RMIT

10:40 am – 11:00 am  Morning Tea

11:00 am – 11:45 am  KEYNOTE ADDRESS
Financial Literacy Foundation: The Way Forward
Peter McCray
General Manager, Financial Literacy Foundation, The Treasury

11:45 am – 12:10 pm  From Money Boxes to e-Learning: The Quest for Modern Financial Literacy
Michelle Gapes, Commonwealth Bank Foundation

12:10 pm – 12:15 pm  Break

12:15 pm – 12:40 pm  Please Can I Have Some Money Honey? The Use of Finances as a Medium of
Control in Intimate Partner Relationships
Liz Branigan, Coburg-Brunswick Community Legal and Financial Counselling 
Centre/centre for Applied Social Research, RMIT University

12:40 pm – 1:05 pm  Cultural Identity and Financial Literacy: Australian Aboriginal Experiences of
Money and Money Management
Catherine Demosthenous*, Boni Robertson*, Anuja Cabraal and Supriya Singh
Griffith University and Smart Internet Technology CRC*, Research
Development Unit, RMIT University/Smart Internet Technology CRC

1:05 pm – 1:10 pm  Closing