SIX WAYS IN

Openers for the subject most families never raise out loud. **You do not have to be good with money to start this conversation.** What shaped both guests was simply that money got discussed at home at all.

1 "Can I tell you about a money mistake I've made?"

GO FIRST - expertise is not the entry fee

Neither founder credits a financially fluent household. What they credit is that money was spoken about at all: a comment at the shops, "money doesn't grow on trees," a parent who sat down and explained a payslip. Silence does the damage, not your own uncertainty.

2 "Want to check what your savings account is actually paying?"

MAKE IT A TASK - not a lecture

Ten minutes, side by side. Check the rate, then check the conditions — some accounts pay the headline rate only if money goes in every month. The skill you're handing over is shopping around, not the number you land on.

3 "Shall we work out what you spend in a year?"

cURIOSITY, NOT AUDIT - this fails the moment it becomes a trap

Finverity's calculation with Year 9s and 10s lands near $15,000 a year. They describe students being visibly stunned, because nobody had framed it that way before. The number does the teaching — you don't have to.

4 "What if I matched whatever you put away?"

BUILD THE LESSON IN TO THE DEAL- structure beats lecturing.

Emily's father offered her an iPod if she could cut the household power bill by $100. She never managed it, and it worked anyway — she learned that things get earned in small efforts over time. The deal was the lesson, not the result.

5 05 "Do you know what PAYG tax and super is, and whether you've got a tax file number?"

BEFORE THE FIRST PAYSLIP - that's the moment, and it's coming

Maya's first payslip arrived full of PAYG, super and a tax file number, with none of it in the school curriculum. That payslip is where most young people meet the system, and it is the easiest moment to get in front of.

6 "What do you want money to let you do?"

ASK IT ONCE- then listen without correcting

Both founders keep returning to freedom rather than restriction, and they're explicit that you earn money in order to spend it. A conversation that only ever subtracts will not survive contact with a seventeen-year-old.

THE NUMBERS THEY PUT IN FRONT OF STUDENTS

Finverity's figures as given on the episode – illustrations rather than promises, and the assumptions behind them vary

- $27 a day is roughly $10,000 a year
- Their Year 9–10 workshops land near $15,000 a year in student spending
- $10 a week invested from age 15, over 45 years: around $700,000
- The same $10 a week merely saved: around $45,000
- $20 a week invested: around $1.4 million by 60
- You can start investing with as little as 50 cents
- Savings accounts were paying about 4–5% at the time of recording — rates move
- Keep roughly two of your worst weeks in savings; the rest can be invested

litHERacy
litheracy.com