



Money Talks



2021 GLOBAL MONEY WEEK
FINANCIAL LITERACY PUBLICATION



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In 2018 I had the privilege of travelling around the world as the winner of the Premier's First State Super Financial Literacy Scholarship.

My research topic was: How do other countries celebrate Global Money Week and how can these ideas be applied in Australia?

I travelled to the Netherlands for the launch of Global Money Week, where I met Global Money Week ambassador Queen Maxima, and then on to Spain, Italy, Canada and finally the United States.

One of the many creative ideas that resonated with me was the publication of student writing in a book to the school or wider community, and therein the concept of this series of Money Talks publications was conceived.

Hunter School of the Performing Arts is a creative and innovative place for learning.

The following submissions are selected student responses discussing the statement:

The impact of the global pandemic on finance in Australia has been profound

This year's Global Money Week literacy activity was designed by HSPA teachers, in consultation with the MoneySmart Teaching team, and was promoted in schools across the country.

It celebrates the Global Money Week theme: Take care of yourself, take care of your money.

Each of the winning entries are acknowledged at the bottom of their story, please enjoy!

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Tourism Downturn

The impact of the global pandemic on finance in Australia has been profound - the pandemic affected the amount of tourism in Australia and business has been affected because no one has been flying internationally or interstate which has reduced the performance of Australian owned businesses.

In Australia, the number of domestic flights was culled because everyone was either in quarantine or in isolation. The airline industry saw a total loss of \$21.7 billion from January to June in 2020. Restrictions have been imposed on international markets.

The borders of Australia were then closed as of March 20. In total, international tourism has suffered losses of 23 billion dollars (about \$71 per person since the start of 2020 through the end of September 2020. Visitors were down 51% through Australia.

Businesses that were frequently used by tourism visitors, were put out of business because of the lack of customers and because government health restrictions forced closures. Millions of jobs were lost and countless businesses went into hibernation, with many not making it out the other side.

The interest rates were then slashed and trillion of dollars were put into the central bank balance sheets, which then caused a lot of debt for other businesses. Falls on stock markets intensified, triggering a 15-minute trading stop at Wall Street - the first since 1997. And the United States Securities and Exchange Commission mandated creation of circuit breakers to avoid a repeat of the 1987 crash.

In conclusion, the global pandemic affected the rates of tourism which then made Australia's tourism lose billions of dollars. This in turn affected many businesses to the point that many had to close.

Tessa I
YEAR 9

Financial Impact of Pandemic

The effects of COVID 19 pandemic can be seen globally. The vicious and contagious nature of the virus meant a worldwide lock down. In late 2019, Australia closed its borders to tourists and all unnecessary interactions were forbidden.

Whilst this slowed the spread of the virus, it meant performing arts classes, shows, musicals and performances were cancelled.

These events are often the main source of income for those employed within the performing arts industry. Ultimately the pandemic has negatively impacted almost every facet of our lives, although the performing arts industry has been significantly affected as the societal norms for artists were no longer attainable for many, due to social distancing, lockdown and quarantine.

Comparatively, a large number of other jobs were able to be completed using technological advances such as zoom. Whilst it should be acknowledged that other professions were severely affected, the performing arts industry became almost completely dysfunctional as the atmosphere is a key factor in the audience enjoyment of musicals and shows, hence the revenue for the industry declined significantly.

The management of finance through the pandemic saw many artists losing their livelihood, especially those who live in central city areas, as the prices for necessities such as housing significantly increased.

The combination of scarce jobs and the increase of prices led to an upwards trend in the rates of unemployment.

Ally R
YEAR 11

Government Holds Us Up

The COVID-19 is a public health issue but has major impacts on the economy and the financial systems of Australia. In an immediate response to the pandemic Australia has restricted the movement of people across the borders of the states and territories.

This has resulted in major disruptions to the economic activity across the world.

The Government has implemented countless different forms of payments and benefits to assist people in the struggle whilst COVID-19 happens. Different banks are also supporting the economy through the relaxation of different policies and rules.

The banks and government have boosted early access, government bond purchase programs and providing liquidity to the financial system. Through this the Government and the big banks have financially supported Australian citizens.

Temporary assistance measures have included job keeper, job seeker, a wage subsidy to support business and not for profits, help to manage cash flow, a wage subsidy for apprentices and trainees, a safety net for companies facing financial distress, a time-limited investment incentive and credit/loans.

Through these financial support systems, the government has supported and kept Australia afloat.

Katy C
YEAR 11

It's A Recession

The Coronavirus recession is a severe global economic crisis which has caused a recession in some nations (such as the United States) and in others a depression. The COVID-19 pandemic has led to half of the world's population being placed on lockdown to stop the spread of COVID-19. It has caused severe repercussions for economies across the world.

The impact of the global pandemic on finance in Australia has been profound. Australia has been heavily impacted by the global pandemic - but Job Keeper has softened the blow of this pandemic.

It is a payment that is a wage subsidy paid by the Government to businesses significantly impacted by the Coronavirus. This allows employers to continue paying their employees whether they can work or not.

Job keeper has allowed many people to keep spending money into the economy, therefore allowing more people to keep spending to allow the government to draw the economy out of recession.

Low interest rates have incentivised people to take out loans to spend their money on things like houses and renovations to stimulate the local economy by employing people and buying local resources.

Australia has been very lucky as Australia has been able to control its borders much more effectively compared to the rest of the world. Now Australia has very few cases most of the country has now reopened the economy, has come out of its recession and is recovering its lost growth.

The impact of the COVID-19 recession are clear across Australia. As the risk of the pandemic have been minimised in Australia, people have started spending more and more to recover the economy.

Lewis M
YEAR 11

Rising Cost of the Pandemic

The COVID-19 pandemic began in late 2019 and caused Australia to shut its borders to tourists in late January 2020. One of Australia's main sources of fiscal stimulus is tourism, but due to the ban on international travelers, Australia experienced a recession due to a lack of circulation of money from outside countries.

Following border closures, there was also a lack of monetary circulation internally, which negatively impacted Australia's economy even more in rural towns, and cities alike.

When COVID-19 cases spiked, many state leaders ordered mandatory lockdowns, and imposed curfews. This led to the closure of many small and family-owned businesses.

When all members of a community are unable to spend money on local businesses, the local economy crashes, and many find themselves without jobs. While people were isolating, the use of online shopping websites skyrocketed, so corporations gained money while local businesses were at a financial low, the reverse robin hood effect, if you will.

Whilst isolating families and individuals remained at home, the financial cost took its toll. 227000 people lost their jobs nation-wide, taking the unemployment rate to 7.1%. Australia.

Over 835,000 jobs have been lost in the pandemic.

Nell H
YEAR 11



Super and Covid

The Coronavirus was a challenging time for everyone especially for people who lost their jobs or have been unemployed for a long period of time and is eligible for the Jobseeker payment.

The Australian Taxation Office was the one that decided to make this application for the early access to your super.

If you allowed accessed, you could access up to \$10,000 from your super. The super payments are tax free and doesn't affect the people who are already on the JobSeeker payment.

For you to be allowed access you need to provide evidence such as bank account statements, letter confirming redundancy, payslips and Centrelink income statement for when you applied.

Sophie M
YEAR 10



The Performing Arts Badly Impacted by Covid 19

Performing Arts

The Performing Arts Industry was severely impacted through Coronavirus. Singers weren't allowed to sing, actors weren't permitted to be around people and dancers were unable to dance. Covid impacted not just the people on stage but the viewers as well. Covid stopped audiences from attending because social distancing was too difficult, they had no idea who was sick, and people were at home and forced to isolate.

Singing

When you sing you project through your diaphragm and vocal cords to produce that singing type of tone in your voice. Also, by doing that you have to breathe, causing you to let a lot of that bacteria and germs in your mouth out to the audience. Obviously due to covid, that wasn't allowed so the singing industry wasn't open for an extended amount of time. Some might say 'wear a mask'. When singers wear masks they cannot project and perform, which makes the singing seem cut off and scratchy.

Acting

For actors it is not so much about the breathing, though you can't spit in the audience's face, it's more about the collaboration. Actors, in most cases, need that person to back them up and most of the time actors need someone else to act with other than themselves to keep the production going and entertain the crowd. Covid didn't allow any of that to happen because of social distancing, isolation and financial problems as well due to lack of customers.

Dancing

Dancing, like acting, is largely about collaboration, so there was a chunk of dance taken out because social distancing made it almost impossible for dancers to collaborate. Though in solos there is no collaboration so the main worry for dancers is sweating particles and breathing/spitting on the audience. Those both could contain coronavirus and be spread to others.

Prior to all the performances you must learn the dance. The difficulty was that most studios had shut down and social distancing became an issue. So, it became very hard for dancers to even learn a dance for a possibility to present.

Theatres

Coronavirus in 2020 made all the theatres shut down, all the performers had to isolate and in addition there was no audience due to isolation as well. However since 2021 has started things have become better; theatres have started opening, most of the world got out of isolation and shows started happening again.

People still have to social distance but at least it's not as dreadful as it was before. Other locations in the world are still in isolation or are seriously impacted so Australia is fortunate for what they have.

Amber T

YEAR 7

Hold Onto Your Super!

In 2020 the Covid-19 Pandemic caused devastation everywhere. Jobs have been lost all around the world. Businesses have closed down due to lack of customers. Centrelink has been overrun by now unemployed people in need of income. The sports, tourism and performing arts industry have been shut down. Many people have been left desperate for money. This has caused many people to withdraw money from their super funds.

Superannuation is a system where people place a small percentage of their income into a fund that supports their retirement. This system is mandatory in Australia. The funds are placed into assets to help people get the best possible retirement income.

In the shadow of the pandemic many people lost most or even all of their income. This hole in their income is concerning, as food needs to be bought, the rent needs to be paid and taxes and bills pile up. There are programs like Job Keeper and Job Seeker, however there are still concerns and panic, as the demand for these programs is higher than ever. People are also worried that their super will shrink or disappear during the recession. This has caused people to withdraw money from their precious super funds.

Drawing money from super funds is very risky. Although there are immediate benefits, this is extremely damaging for the future. In your retirement, savings and pensions may not be enough to live a comfortable life. People should be able to relax, go on holidays and see things they've never seen before, not have to endure constant visits to the bank. Remember, super funds may not seem important in the present, but they can play a huge role in the future, it is not recommended to withdraw your super.

Government and banks have tried to assure people that their super is safe, strongly recommending not to withdraw it. There are even adverts on the television about it. People should remember that, although these times are stressful, we will get through it. We should hold our super to ensure that the pandemic's effects do not last in the decades to come.

Darwin D
YEAR 7

The Priceless Beauty of Australia

Covid-19 has changed how we live. The pandemic has been going on since January 2020 and continues to affect our daily lives. Here are some of these effects and how the pandemic has impacted our lives.

BUSINESS DOWNTURN

When the pandemic hit the government introduced lockdown laws that meant a lot of businesses couldn't operate. They were not able to sell their products and services and became reliant upon government handouts. With many businesses closing, their employees were no longer needed and ended up on government benefits. People had less money in their pockets and therefore couldn't buy things like they used to. Shops that did stay open experienced less customers, and so made less money. When businesses make less money, they don't put as much money into the tax system. This affects our community because the tax system helps build roads, hospitals, schools and any infrastructure that is needed.

PANIC BUYING

Panic set in when the community went into lockdown. People became anxious about their ability to purchase products and began to panic buy. It started with toilet paper; this became a difficult product to find. The toilet paper frenzy became such an issue that there was literally no toilet paper left for anyone. Other products became difficult to buy too, including flour, eggs, meat and chicken. With countries all around the world in lockdown, factories weren't producing enough products to ship to Australia, so supply couldn't keep up with the demand from the community.

SOCIAL IMPACTS

The impact of isolation has seen many people suffer mental health issues. People have lost employment, income, and connection to others. Families have struggled with parents/caregivers working from home and educating children who have missed large chunks of school. As with the business downturns and product shortages too, the negative effects of covid will see the community suffer for a long time to come.

Lottie P
YEAR 7

Covid Support Ending

When the Coronavirus pandemic closed Australian borders to international travellers on the 20 March 2020 it was the beginning of the largest economic crisis since the recession in 1990.

The financial impacts ricocheted through Australian homes as states and territories went into the first lock down causing an enormous amount of job losses, more than 1.6 million people who were in paid work in early March no longer were by the first week in April.

The JobKeeper payment was announced by the Australian Government on the 20th March with the aim to provide A\$130 billion of financial support to businesses so they could in turn support their full-time and part-time employees while businesses were closed and people were unable to travel or fulfil work commitments. The hardest hit employees included hospitality staff, the performing arts sector and the entire travel and tourism industry. The enormous job losses saw an estimated 1 million Australians lose their jobs in just one week alone.

JobKeeper provided employers with A\$1,500 per fortnight and in the first hour of the scheme, over 8,000 business registered to receive payments. This program is one of the largest economic packages ever implemented in modern Australian history.

From 28 September 2020 through until 28 March 2021 eligibility requirements were reassessed based on business turnover and businesses had to apply for the JobKeeper Extension. Australian unemployment is expected to rise with many moving from JobKeeper to Jobseeker in the coming weeks.

The JobKeeper scheme ended on the 28 March 2021 and it is yet to be seen how the economy will recover after undergoing such a massive adjustment from this global pandemic.

Zoe H
YEAR 7

Bouncing Back into Performing Arts

One of the best parts of being a performing artist is performing live in front of an interactive audience! But due to Covid we lost the ability to do this and were forced to cancel or postpone many performances and opportunities to do performing arts because of lockdowns and covid restrictions such as no singing (because of spit spreading), social distancing (especially indoors), and limits on touch and spacing. But these impacts can be overcome.

The performing arts industry works off of the money provided from performances, fundraisers, and the cost of the show's billing/fees. This means that they were receiving no further income from performances meaning they were struggling with finance.

Performers also had no other work or hobbies to see them through. During isolation many companies were trying to brainstorm other ways to perform.

Companies were coming up with ways to still operate, using programs such as Zoom or Google Classroom. These Zooms happened the same as if they were in person. Now, you may be wondering how they overcame the social distancing regulations? Some companies sent out scripts, and worked via email. Others taught it over online classes.

They held off meeting in real life until completely necessary, when this occurred they obeyed social distancing, wore masks, and completed things such as stage rehearsals, costume tries on, and tech rehearsals in small groups. When it came to performing some did it online, and in some cases they performed in person but with more performances and fewer people per performance. These are just some ways of how the performing arts overcome Covid.

In conclusion, COVID affected the performing arts world greatly, but they bounced back and carried on doing what they love.

Chloe M
YEAR 7

Performing Arts Hardest Hit

Covid-19 has affected Australia's industries and finance in many ways but one of the main issues is the impact on performing artists and ways this has been overcome.

Performing arts like dance, music, drama, etc have had to move onto online website like zoom so then they can still get taught.

For example, dancers have had to move onto zoom and this affected the way they learn their dance work.

Dance teachers, music teachers and drama teachers have all had to find another way to make more money because over zoom they will not make as much money. Music teachers have had to find another job or a new job to help make money because it would be hard to find a way to teach kids who are doing music.

People who do drama, acting or anything like this had to do online drama or acting auditions and this is just not realistic for auditions. Dance competitions were cancelled, and some end of year performances had to either be cancelled or online.

All performing arts lost the chance to perform and these affected people's love for the performing arts. It wasn't the same and people were struggling to get through the 12 weeks online and isolation.

Big music, dance and acting companies around the world had to go into isolation and this affected a lot of people's jobs. Stay safe and be careful.

Emma C

YEAR 7

Super Secret Savings

The Global pandemic has many of us worried and has caused disruptions to our daily routines, the amount of money we gain from jobs and community service, and how we have employment opportunities for our jobs. Today I will be talking about how the global pandemic has caused many performing artists to suffer and lose money. This is a huge issue with the whole world in isolation and no one supporting small artists, trying to grow.

Artists all around the world are facing terrible trouble with the rate of people staying in isolation because of the global pandemic and people are not going to support small artists. Artists not being able to perform at shows has been a huge problem, making them lose money and making them miss out on opportunities to gain skills, and collaborate with other artists. Most performing artists have found they're trending again by moving online, onto platforms such as YouTube, Spotify, and Apple Music. This has allowed people to stay in the comfort of their home, but still listen to their favourite artists from all around the world.

Large show businesses have been losing money rapidly with the case that less artists are performing. These businesses such as the super cars racing company have had to cancel performances due to the global pandemic meaning they lose money and people interested to be included. Businesses have decided to do live streams where they hire young growing artists from all around Australia to enter their song or performance piece. The business then tells the public that a performance is going to happen, informing the public when and what the performance is happening on social media. Then people can see these young artists grow their careers from the comfort of their home.

Having this pandemic has surely caused many of us to stress but it has also opened new and creative ways of doing all we did outside moving it into the comfort of our home. This has allowed many newborn artists to grow their careers, not being faced with an intimidating stage.

Evan W

YEAR 7

Impact on Businesses

Covid-19 is to blame for financial fragility across businesses. Sadly 70% of businesses have had to either cut down the hours of their staff or sack them.

This means our Australian citizens won't be making money and they then will need to use their credit card. Due to people not being able to pay this money back they will be in debt.

This has left stress on many people because if they can't work they can't support their families. Not one business has been left untouched. Covid-19 will leave a long-term impact on businesses and some have had to shut their doors.

Besides the damage that covid-19 has caused on businesses it has also done some good. Due to people not being able to leave the house they have nothing else to do but shop.

Some people have even renovated their houses themselves during lockdown. This has helped some businesses out because people are panic buying their products.

So was covid really that bad for businesses or not?

Ava D
YEAR 7

Car Repair Extra-ordinaire

Australians have been affected by Coronavirus in numerous ways, but most have been struggling with finance due to lack of jobs in isolation.

Some are eligible to receive small proceeds through government services if their job is not classified as an emergency worker therefore have been inactive in a workspace during the pandemic. Stores not owned by corporate businesses have had exceeding troubles in the past few years, most having to close due to the lack of customers and many filing for bankruptcy.

Although Families are struggling with providing for their children leading to lack of food, short finances, and a low budget for out of school activities yet they are not offered an additional amount from the government. While some can continue to work throughout the pandemic musicians and singers are unable to continue in their work area leaving them mostly unemployed and relying on the scarce government's funds compared to an annual weekly income.

Although Australia's government has handled Covid-19 exceedingly well compared to many countries and regions there are still large areas for improvement, lower class citizens have struggled of late due to the unfortunate lack of support from government, companies, and local funding.

Throughout the pandemic struggles were high and the government were unreliable while public health was dwindling. Numbers of Covid cases were rising to a drastic number and too many people were not taking appropriate precautions for the virus.

Yet somehow, we managed to alter, arrange, and adapt to change the way we manoeuvre in life to accommodate the global effects of Coronavirus.

Blossom F
YEAR 7

The Effects of Covid 19 are Still Happening

The Covid-19 pandemic has been a very hard time for all people, all over the world. Covid19 has disrupted many people and their family's everyday routines in so many ways, even the families unaffected by the actual virus, have been affected by the impact Covid-19 has had on the world.

There are many things that have changed through this rough time from how we shop to how we share spaces in community right through to how we behave daily in public spaces.

One of the main things that has changed is the money loss and financial issues, this issue has been a major problem for individuals, families and communities since this pandemic has started in early 2020. Individuals and families have lost so much money because of the loss of jobs.

Almost all industries were affected by loss of jobs. Musicians, office workers and chefs and people who work in restaurants just to name a few have lost their jobs through the pandemic. Some businesses have had to close down. Which comes down to loss of income, and money is crucial for us to live day to day.

Many people have had a big drop in income which means a loss in food portions, loss of extra-curricular and for some performers, no chance to play or perform, not only did this mean not being able to earn money, but they couldn't do what keeps them happy and healthy.

Families have not been able to go out of their houses because of this pandemic, it has caused so many downfalls in humans lives bringing up problems for many people, individuals, families, communities, towns and countries all around the globe.

There has of course been a loss in jobs but for some a loss in a whole profession. The entertainment industry was impacted in a big way, because for every 1 in 5 individuals their money came from performances and shows, which has not carried on through the time of Covid-19.

Data shows there was 7.8 million Australians attending live performances (musicians), 1.5 million opera attendees and contemporary music reaching 6.3 people in Australia in 2013 and so on throughout the years ahead.

If these were the figures in the year 2013, then imagine what they would have been in 2020. There would have been millions and millions of Australian performers losing money every day during the pandemic, which adds up to a huge loss of income.

And even though Australia is getting clear with only a few cases currently, globally we are still not nearing the end of Covid-19. Lives and economies all around the world have been forever changed by this horrible Pandemic, Covid-19.

Coco P

YEAR 7

Social Costs of Isolating

You may think that when you are isolating your not losing money, well you may not be but small business owners, flight attendants and many more people have lost their job or have had to close down their business.

This is because they are not getting any customers because everyone has had to stay at home to be safe. This would have affected them and their family's life because they would be losing so much money which could have helped them through the pandemic.

The small business owners are not only losing money because of no customers they are also losing money from tax. The government would be losing money because so many people would not be spending as much at the shops or going out to restaurants.

The economy was losing a ton of money through the loss of tourism. We used to have a lot of people coming to Australia to look at the beautiful phenomenon it is.

Without all the money from tourism people who were working in that industry would also be getting paid less and potentially losing their job.

The Corona Virus affected us in so many more ways, I hope they have helped you understand what has happened more clearly.

Rani S

YEAR 7

Vaccinations Scams

There are thousands of imposters getting ready to exploit the COVID 19 vaccine program.

Experts are warning Australia that the scams will look real and the people behind them may even know your name, your phone number or even your email. Scanner's consultant Gavin Levinsohn said scammers were preparing to launch the same trick they already have done overseas.

These are 3 ways to try are avoided fake COVID 19 vaccines.

You cannot pay to your name on a list to get the vaccine.

You can't pay to get early access to the vaccine.

Nobody legit will call about the vaccine and ask for your Social Security, bank account, or credit card number.

Fake COVID 19 vaccines have been all over Australia and even the world since the idea of a COVID vaccine happened. People make vaccines because they think that they will make a lot of money, making vaccines.

Making vaccines can very very dangerous and can possibly kill or at least make someone ridiculously sick. So, people need to be a lot more careful when they are on the internet, and not will just COVID vaccines with everything.

When you are on the internet you need too not say yes to any COVID vaccine offers because you can risk your life if you say yes.

Emily S

YEAR 7

Warning - Vaccine Scams

People are getting scammed every day.

You could be next!

During this pandemic, many people are getting scams from being lied to about getting the covid vaccine mailed to them.

By clicking a link from an unknown caller/message could leak your private information to many people that may use your information for the wrong reasons.

To get the covid vaccine you do not have to pay, the scammers make you think you must pay.

If you pay, you're paying for water.

This causes a huge finance problem for Australia. For online payment you usually pay by your credit card, this could lead to going into debt.

Paying a scammer by credit is allowing them to see you credit card details and they could further manipulate and deceive you.

To avoid being scammed, do not pay for early access to get the vaccine, do not click on links on unknown email or callers or anything you do not know about and do not give out your information to a caller unless you know them or the company.

You may think you need a prescription from you GP to get the vaccine, this is false the vaccine is free from bills and certificates from the economy.

Erin T
YEAR 7

Locals Worried about Vaccine

A recent study from the Centre for Disease Control says roughly 70% of people have experienced some form of pain within a week of their vaccination.

Locals are still hesitant that the vaccine are not at all what the government says it is and that they are trying to cut of the human population.

Many people have had suspicions about that government, and many say they may be trying to turn us into aliens they already have the top military team ready to fight off the aliens we have yet turned into.

Around 60% percent of people have experienced weird symptoms like green skin, mumbling words and enlargement of the head.

The government has apparently had some alien life form living in area 51 and there studying us in our alien forms. People have informed us that they have seen some suspicious activity in local areas including near you.

Everyone should run while they can before the government turns all of us into aliens RUN
RUUUUUUUUUUN!!!

This is all probably not true, so you know, just go on with your everyday life thank you bye..

Ashlyn L
YEAR 8

Covid Impact on Performing Artists

The Covid-19 pandemic impacted many businesses around the world and created a lot of issues with money among the community. Many people were living on a tight budget for a decent length of time.

Specifically, performing artists and people working in the performance community, such as dancers, actors, singers, lighting and stage crew as well as directors and some film crews.

Due to the relentless lockdown and social distancing rules, majority of performances weren't allowed to go ahead as they didn't meet the requirements of safe spacing, or people weren't able to attend.

This meant that many shows were cancelled, so performers had no jobs to do. This led to losing their income and living off a tight budget. Many stage hands and directors also suffered as their job was purely based on structuring and producing performances, which was clearly unable to happen anymore.

Due to the lack of performances, large industries and companies started losing money and cutting workers so they had enough money to maintain their business. However many companies had to completely shut down as they just didn't have enough money.

On top of all this many more people were losing their income entirely due to companies cutting them or their pay, and having to turn to other alternatives of making money or at least keeping their families afloat.

Some methods included assessing their superannuation early or receiving a special payment from the government called job-keeper or job-seeker.

But some people did not apply for these payments, which led to the poverty rates increasing by and estimated 88 million people.

Not only large performing arts industries were affected, but also smaller companies such as dance schools, music studios and drama groups. With students having to use online lessons to continue performing and studio owners struggling to survive.

This also created many social issues amongst students as they weren't able to socialise with others that didn't live with them, and for some people, it deprived them of their physical activity.

Through all of this, you would have thought it would be impossible to keep going, however many companies that had just enough money left turned to digital platforms such as Zoom, Skype, YouTube and many more to present online performances and classes, and some companies made the worst situation as good as they could.

Overall, the performing arts industry was majorly impacted by the COVID-19 pandemic in jobs and income. However I believe that the positive attitudes displayed by people, is a sign of how resilient and amazing the arts community is.

Bridgitte C

YEAR 9

Super & Covid

The Coronavirus was a challenging time for everyone especially for people who lost their jobs or have been unemployed for a long period of time and is eligible for the Jobseeker payment. The Australian Taxation Office was the one that decided to make this application for the early access to your super. If you allowed accessed, you could access up to \$10,000 from your super. The super payments are tax free and doesn't affect the people who are already on the JobSeeker payment. For you to be allowed access you need to provide evidence such as bank account statements, letter confirming redundancy, payslips and Centrelink income statement for when you applied.

Sophie M
YEAR 10

No Toilet Paper - Bidet Sales Rise!!

The world economy collapses as the toilet paper factories can't keep the stock high, too much demand for toilet paper.

Studies have shown bidets are actually raising in prices and are good for the environment.

People aren't using public toilets because the skid marks are at an all-time high and really smell, that's why we advise a bidet!!! You can buy one for only \$1200!

THAT'S A BARGIN, BUY YOUR BIDET TODAY!!

Dylan L
YEAR 8

Great Depression - The Sequel

Australian Treasurer, Josh Frydenberg, delivered to the nation today that 2020 will be known as the next Great Depression.

During the Great Depression, 32% of Australia's unemployment rate rose in mid-1932, and 10% of the economic health fell in 1930-31. This was caused due to the end of WWII, all the men returning home and to their day to day lives, which also meant their jobs.

The women didn't like the idea of their hard work not paying off, so they demanded their jobs back, which meant the more people for the one job, the less money they were able to receive.

Because of the events that occurred during the 1930s, the people of today are worried about what will happen during the Covid 19 pandemic.

The 2020 unemployment rate during lockdown rose to 13.3%, and the economic health fell once again. This has affected low-income earners, rich people, and everyone in between.

People who have lost their jobs had to go on job keeper, which ended on the 28 March 2021.

The people in the great depression never got the opportunity to do job experience or job keeper.

Amber W
YEAR 8

Let Us Out

Going into isolation for anyone isn't a great thing because they get forced to stay at home and inside when they should be outside having the time of their lives at the beach or something like that.

Covid-19 had stopped us from having that fun for almost a full year all because the beaches were closed and we were told not to leave our homes. This caused some people to go insane and never be able to return to the real world because being trapped inside for months straight can affect your mental state and turn you into someone you don't want to be.

The pandemic stopped most people from being healthy and active for the time we were in lockdown, so when we went back to semi-normal people were less active and more lazy and wanted to stay at home.

But people also wanted to get out of the house and go to the beach or go for a vacation but most of those things weren't allowed because Covid is still around and is very harmful for everyone, so the government is trying to keep us all safe but it's ends up harming specific people because of their mental health.

We can all agree that Covid-19 has had a massive impact on our lives and we hope that nothing else like this happens in our world just so that we all stay safe and protected away from a virus that can kill us or very badly harm us in ways nothing else can.

Courtney A

YEAR 10

Pandemic impact on finance & super

When covid 19 hit Australia with its first confirmed case on the 25 January 2020, Australia immediately saw people hit with financial situations.

Small businesses and companies began to shut, seeing many Australian citizens jobless and beginning to struggles with living on their previous savings, depending on if they had them or not.

The government started job seeker which is where the government pays you money so you can continue getting your income so you could support yourself if you had lost your job due to covid or many other various reasons. But only some people were eligible for this, as it had a checklist that you had to tick before you could receive these payments.

People who were not eligible for job seeker struggled a lot. At home, alone with no income would have been horrible, continually thinking about how you are going to provide food for your family each day, while trying to also keep a roof over your head, would have caused a lot of worry and stress.

When almost all hope was lost the government gave the Australian citizens an option of accessing their super early, so you would be able to financially support your self and your family through this tough time. Super is a way of saving for retirement.

Your employer must pay a percentage of your earnings into your super account, and your super fund invests the money until you retire. After you retire this is the money that supports you for the rest of your life. By giving people the option of using part of their super to get through this hard time by helping the people struggling out there.

Although Australia's economy did take a hit we are very lucky to have a great country that tried its best to help everyone through this terrifying pandemic.

Keira C

YEAR 10

Teenage Dream a Teenage Nightmare

The arts industry in Australia contributes over \$111 billion a year to the economy and employs around 600,000 people – more than mining and aviation combined. But in recent years, support for the sector has declined as the Government decreased spending to the arts. Plus, at the end of 2019, the Federal Government eliminated the Department of Communications and the Arts.

It was incorporated into the Department of Infrastructure, Transport, Regional Development, and Communications. Add this to more recent events and the fallout has been devastating. With so many artists and creatives working in fields requiring large audiences, the impact of restrictions has been immediate and resounding.

As Katherine Connor, executive director of Performing Arts Connections (PAC) Australia noted, it was “the first industry to be shut down and likely the last to start again”. Three main barriers need overcoming, namely, “social distancing, economic impacts, and consumer confidence”.

Read on to find out how the Australian arts industry is faring under COVID-19. According to the June 2020 PAC Australia Update about the impact of COVID-19 on performing arts centres, dismissals occurred for 74.5 percent of the casual workforce. Katherine Connor acknowledged, too, that “casual staff generally have more than one job. Their fall-back is often hospitality”.

With this industry hit so hard, too, these workers likely had most of their work dry up immediately. Furthermore, at the time of the study, 55.3 percent of full-time/part-time staff were working at significantly reduced hours. According to the report, in 2018/19, metropolitan and regional performing arts centres delivered more than 64,000 performances, with over 12 million attendances.

This activity provided \$313 million in direct employment to local economies, which doesn't even include those who earned income from related activities, such as local supplier contracts. With all of the recent centre-related impacts, not to mention the independent, individual performances that occur annually, that leaves many workers facing financial hardship.

Isla W
YEAR 8

Covid effects on the Environment

During the beginning of coronavirus everyone was panicking buying supplies like toilet paper and as you might now there was quite a dilemma with that; toilet paper being sold out for about a month or two but then there was a global lockdown which caused even more crises school life got harder, people lost jobs and were at a loss of money.

But there were a few bonuses to the lockdown apart from sparing ourselves from the virus, the environment started to improve a lot from the atmosphere getting so much more cleaner to the ground being less polluted since people couldn't leave their houses people who litter did not have the opportunity to leave their stuff lying around, same as the people who smoke/use aerosol etc; they couldn't let the fumes and toxic chemicals to hurt the ozone layer. Another reason the earth got cleaner is because the lack of cars and over vehicles being used on the roads.

As you can see in the photo above, there is a drastic difference between what we would do on an everyday basis compared to when we weren't allowed to leave. The difference is astonishing.

Murphie Lridget YEAR 9



Covid impacts performing artists and ways to overcome it!

The Covid-19 pandemic meant that theatres, live music venues and other performance venues had to quickly and abruptly shut down.

This put thousands of actors, musicians and everything in between out of work, causing quite an extreme impact on their incomes.

This caused stress and discomfort for many people around the country, who were wondering how they'd be able to financially support themselves without being able to go to physically work for an indefinite amount of time.

Socially isolating had quite the impact, as not only could performers not go to work, but they couldn't go and visit their families for support. Thankfully, performers could adapt with online performances and financial help from the government.

The first way this was overcome was with online performances. People could purchase tickets to watch livestreamed performances on platforms like "Zoom". For example, Prague Shakespeare Company put on a full-length performance of "A Midsummer Night's Dream" for an hour and 15 minutes, with audience members tuning into the stream.

A performance was even livestreamed here at HSPA, with last year's primary production of Shrek Jr being adapted so it could be performed online.

This way, parents could pay to watch and tune in from home via Zoom. There is no doubt that performers would have made much less financially during this pandemic, even with online performances.



Thankfully, the Australian Government rolled out "Jobseeker" payments for those who were out of work due to the COVID-19 lockdown.

In order to qualify for the payment, some criteria need to be met. These include:

- being aged between 22 and age pension age
- must meet the income and assets tests
- must meet the residence rules

Everybody can agree that nothing beats being able to go to a live performance. During the pandemic, the way performers adapted their craft so it could still be appreciated in a safe and socially distanced manner is very impressive.

Thankfully, with Australia's cases rapidly decreasing, we can begin to appreciate live performances again.

Maya O

YEAR 10

Effects of Covid on the Environment

During the beginning of coronavirus everyone was panicking buying supplies like toilet paper and as you might now there was quite a dilemma with that; toilet paper being sold out for about a month or two but then there was a global lockdown which caused even more crises school life got harder, people lost jobs and were at a loss of money.

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Anna S

YEAR 10

Vaccinations Scams - Don't Be Fooled

Covid vaccine scams have been going around Australia for months and while some seem legitimate the reality is, they're a scam. Reliable websites like Scam Watch have been warning Australia about these Covid vaccine scams as people overseas may attempt to gain your personal information and bank details. All just leading to a big financial loss.

If you have been getting unexpected messages or someone claiming to provide covid vaccines it is a huge scam tactic, some of these scammers have even gone far enough to impersonate emails that look like they are from the government. Some emails may also come across a little too nice saying you don't have to go ahead with the vaccines and you can ignore this email.

In truth every Australian will be highly supported to get the immunization, even if you have or haven't had the virus or aren't in a highly covid impacted area. As scary as these scams are there are plenty ways to avoid these scams: don't give your personal details; don't pay for a vaccine, it is totally free for all Australian, don't click links from unknown contacts or online advertisements.

Make sure at all times you try your best to ignore unreliable websites, the only websites that would be reliable is the department of health website, or qualified medical professionals. The actual official Covid-19 vaccines will be delivered through vaccination clinics run by states and territories. If someone offers to mail or send you a vaccine it is a scam. For more information about Covid-19 scams visit Scam Watch at this tiny url: <https://tinyurl.com/m7bwj58f>

We encourage you all to stay as safe as possible and be wary about the covid vaccine scam adds and emails going around. Try to ignore them the best you can and stay away from unreliable links and websites, save your money and stay safe.

Mia G

YEAR 9

The Effects of Covid 19 are Still Happening

Whether it be toilet paper hoarding, home schooling, isolation or losing jobs – Australia has done it all!

Toilet paper sales doubled, as did flour, rice and pasta! Food sales are up 23.5%, which is about 2.7 billion dollars! Local supermarkets, once stocked with enough toilet paper for everyone, lost all their toilet paper due to greedy customers expecting an emergency. Sources also say that they have seen multiple packages of toilet paper, stacked in trolleys, all just for one person.

Families and schools around Australia were forced to isolate, including public schools, who were educating their students from home over Zoom! Got to love those background filters! Some people may have had negative experiences with home-schooling, while others loved the "holiday" at home! "I like the fact that I didn't have to interact with people, socialising is a very difficult thing for me," says Liliana B, a Y9 student at Hunter School of the Performing Arts.

Some people love the fact that they could stay home, by themselves, and do schoolwork in the comfort of their home, which is fair enough. While others, just enjoyed listening to the teacher babble on and on about work and they didn't do anything! Some people, however, had negative experience with this.

While students were at home, older siblings, and some parents lost their jobs and had to rely on the government to survive. Health care workers had to social distance, wash their hands thoroughly, wear masks and avoid physical contact, all while trying to save lives!

Frontline workers could not be thanked enough for the hard work they did, the time they took, and everything they sacrificed to save the lives of people suffering from a disease that killed many.

Isolation ruled all the nation in 2020. People couldn't go out in public without isolating for 14 days and social distancing and wearing masks. Some masks were floral, some were plain, and some spotty, but all of them covered a sad and anxious smile underneath the overused fabric.

By 2021, it has been proven that ears of adults aged 25-60 have become longer and pointier, due to bearing a mask around them for all that time.

What a great time to save up for a pet! Dogs and pets have become a big part of COVID, as more people have felt the need to have a furry little companion alongside them during isolation.

Cavoodles, for example, are a breed of Poodle, mixed with King Charles Cavalier that have skyrocketed in prices since the early 2000s.

In fact, the cheapest you can find a Cavoodle puppy now is about \$3500, but they are totally worth it! Not only do they not lose fur, but they are also very happy and playful, even in old age, and are very easily trained. People all around Australia are posting new ads daily for these furry little bundles of joy and luckily, the price is slowly decreasing.

But it's not over! Pets and animals can get a type of COVID too! Suffering from diarrhea, vomiting, fatigue and lots of wee, COVID had an impact on dogs and pets alike.

But I'm sure they loved all of the attention from their owners being at home all the time, due to isolation.

Bridget P

YEAR 10

21-27 March 2022

GMW is an annual global awareness-raising campaign on the importance of ensuring that young people, from an early age, are financially aware, and are gradually acquiring the knowledge, skills, attitudes and behaviours necessary to make sound financial decisions and ultimately achieve financial well-being and financial resilience.

The next GMW will take place 21-27 March 2022.

[Learn more](#)

GLOBAL MONEY WEEK



175 countries & overseas territories



40,200,000 children & youth



465,000 activities & events



63,000 organisations

Throughout 8 editions, starting in 2012, the Campaign has reached over 40 million children and youth in 175 countries worldwide.



GMW2021 Theme! Take care of yourself, take care of your money

This theme highlights the importance of building financial resilience and staying healthy in these challenging times. GMW's slogan 'Learn.Save.Earn.' may also continue to be used.

[Learn more](#)

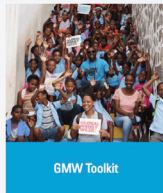
NEW! GMW2021 Highlights

Congratulations to All Participants – It was an incredible Global Money Week 2021! Explore GMW2021 celebrations, news from the countries, and beyond!

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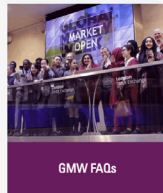
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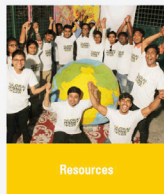
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take

care of

yourself

and take

care of

your

money