

Gifts in Wills: a gift for the future

Your legacy will change the lives of Australian children in need.



**The Smith
Family**

Learn today, change tomorrow.



The scale of poverty in Australia

At The Smith Family we believe that every child should have the opportunity to change their future.

But for children like Jenny*, financial disadvantage can put significant barriers in their way with many at risk of never reaching their potential.

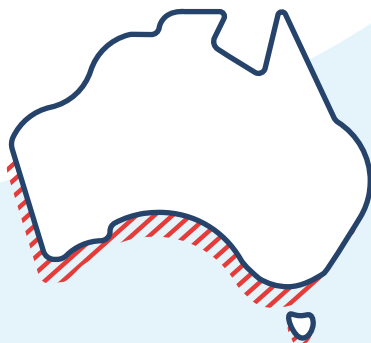
A staggering 1 in 3 children in Australia's most disadvantaged communities are developmentally vulnerable in at least one key learning area before they start school.¹

This means that they often start their education with lower level literacy and numeracy skills

than their classmates. They are behind before they even begin and find it difficult to catch up.

We know through research that supporting a disadvantaged child's education is a powerful way to make lasting change.

Last year supporters of The Smith Family provided access to proven and effective learning programs for more than 162,000 Australian children in need. But there is so much more to do.



¹ Lamb et al. (2020). Educational opportunity in Australia 2020. Centre for International Research on Education Systems, Victoria University, for the Mitchell Institute.

1.2 million children and young people in Australia live with financial disadvantage.



A gift for the future

Education is one of the most powerful change agents. By leaving a gift in your Will, you can help more Australian children in need overcome educational inequality caused by poverty.

All children need support to achieve their best at school. But poverty can mean that some don't have what they need to make the most of their education, and many are at risk of never reaching their potential. This can lead to a cycle of disadvantage.

Generous supporters can help The Smith Family change the equation. Through our proven network of practical, emotional and financial support we enable young people to harness the

power of education and go on to build their own better future.

Children like Jenny have proven that with extra reading support, homework help and a guiding hand, they can thrive. That's what our *Learning for Life* program provides.



This year's research found that 84% of the *Learning for Life* students who were in Year 12 in 2020 were in work or study 18 months after leaving school, which is a very strong result.



**Education is one of
the most powerful
agents of change.**

Helping young Australians learn today, so they can change their tomorrow.

All children need support to achieve their best at school.

But living with financial disadvantage can mean that some young Australians don't have everything they need for school. They can fall behind and will often disengage with their education. **But it doesn't have to be this way.**

With the support of targeted learning and mentoring programs Jenny's literacy and numeracy skills are improving and her confidence is growing each day.

Your legacy will ensure that future generations of Australian children have access to the support they need to get the most out of their education and break the cycle of poverty.

Whether this means completing Year 12, going onto further study or getting an apprenticeship, your support can be life changing.

A gift in your Will has the power to help future generations of young Australians overcome the educational inequality caused by poverty.

Life-changing learning

by Kimberley, *Learning for Life* Coordinator

“When I first met Jenny, it was clear she was desperate to learn and fit in. She wanted to answer the questions her teacher asked her. But it was very hard for her, no matter how hard she tried.

In class, she couldn't read very well and often she wasn't even sure if she understood what she was supposed to do. She'd sit in class silently, trying to avoid being asked questions. Jenny built a wall around herself, retreating from classmates and falling further behind at school.

Unfortunately, Jenny's story isn't unique. In Australia, 1.2 million children and young people live with disadvantage. Many start their education without the early literacy and numeracy skills of their classmates, and can be behind before they even begin.

For children like Jenny, school often just gets harder. Many feel embarrassed because they can't read well, and

they struggle to complete their homework. Disappointment turns into disillusionment and disengagement. But with access to targeted out-of-school learning and mentoring programs, children like Jenny can once again dream big.

When Jenny started in our *Learning for Life* program, I was able to give Jenny and her family the extra support they needed. Like so many of our students, she grabbed every opportunity offered to her.

With each hurdle she overcame, her confidence grew, and now she's answering questions and feeling confident in her abilities. This is where real change begins.

I now see her enjoying school and I know she will reach her full potential.”

“Working one-on-one with disadvantaged kids gives them the extra support they need.”



A family commitment

Geoff and Julie Winders speak about their parents' legacy.

“Our mum, Joan (pictured below with our dad John), trained as a nurse at RPA (Royal Prince Alfred Hospital in Sydney) and spent much of her working life in the palliative care ward at Greenwich Hospital.

She met dad, John, on a boat to Australia in 1951 when he was emigrating as a ‘10 pound Pom’. Dad worked as an engineer and always felt that Australia provided so many opportunities for our family. They decided early on that they would like to make an ongoing contribution to The Smith Family.

When mum and dad told us, about 10 years ago, that they were including The Smith Family in their Will, it wasn't a shock at all. It actually felt good to know that they were backing up their passion for helping others. They had been donating to The Smith Family for as long as we could remember and it seemed like a natural progression of their giving. It's wonderful to think that

their legacy is living on and they are continuing to provide Australian children living with disadvantage the opportunities they need to thrive at school and into the future.

In fact, knowing that mum and dad had left a gift in their Will to charity has set a really good example for our families and we have decided that we would like to do the same.”

– Geoff and Julie





Heather and Rod Hawkins, supporters of The Smith Family

“I’m a school teacher and I’ve worked with children from all kinds of backgrounds.

When I became a teacher at our local school I started to become aware of the need for further help in education for students living with disadvantage. The need for focused attention is especially evident when you have children who’ve had setbacks and struggles in their life – whether through immigration or growing up in families where money is in short supply.

Some of these kids don’t have the confidence in their own abilities, or that they’re in the right place and that people will help them.

Coming from behind, feeling different and out of place – to feeling empowered, is a very difficult leap to make.

Having an education has enabled us to create successful lives. **All Australian kids deserve that chance.** That’s why we have left a gift in our will to The Smith Family. I’m completely confident in The Smith Family’s commitment to education.

School is where children can build their future. We want to give the next generation a go. To help those who don’t have the financial and social support to cope with the demands of education on their own.”

– Heather



The Smith Family Gifts in Wills Charter:

- 1** We realise that your family and loved ones will always come first. We are very grateful for any gift you may choose to leave The Smith Family after you have looked after them.
- 2** A gift in your Will is an important commitment. If you do leave a gift to The Smith Family, we would love to hear from you. We want to say thank you properly. That said – if you wish your decision to remain private, we will respect that and have no further contact.
- 3** We will always respect your privacy. We recognise and appreciate that your Will is completely personal to you.
- 4** We will give you, your family and loved ones the opportunity to engage with The Smith Family, and see firsthand the work made possible through Gifts in Wills.
- 5** We will use your gift carefully and cost effectively to help disadvantaged young Australians to succeed at school so they can create better futures for themselves.
- 6** We will show your family and loved ones compassion, integrity and honesty in administering your gift, and handle all Gifts in Wills with the utmost respect and gratitude.



How to leave a gift in your Will

When you consider leaving a gift to The Smith Family in your Will, you are making a decision that will help future generations of Australian children. Your gift will give them access to the support they need to get the most out of their education and reach their full potential.

Step 1: Decide what kind of gift to leave

There are different kinds of gifts you can leave in your Will, however many of our supporters choose to leave a monetary gift in the form of a residuary bequest.

Other options include a specified amount of money or an asset, for example real estate, shares, bonds or an item of value.

Step 2: Speak to family and loved ones

Let them know of your intentions to leave a gift to The Smith Family and ensure they support your decision.

Step 3: Seek professional advice

Your Will is an important legal document that must be properly prepared. Ask your solicitor, financial planner or Trustee Company about the best way to do this and the most appropriate gift for your circumstances.

Step 4: Making a Will

To include your chosen gift to The Smith Family when you write your Will, provide your solicitor with the following wording:

"I (insert name here) bequeath to The Smith Family ABN 28 000 030 179 (insert the percentage or residue of your estate, the amount of money, or the details of your property, shares, bonds or item of value).

My bequest is to be used for the general purposes of The Smith Family. I declare that the receipt of the Secretary or other proper officer shall be a complete discharge of my bequest."

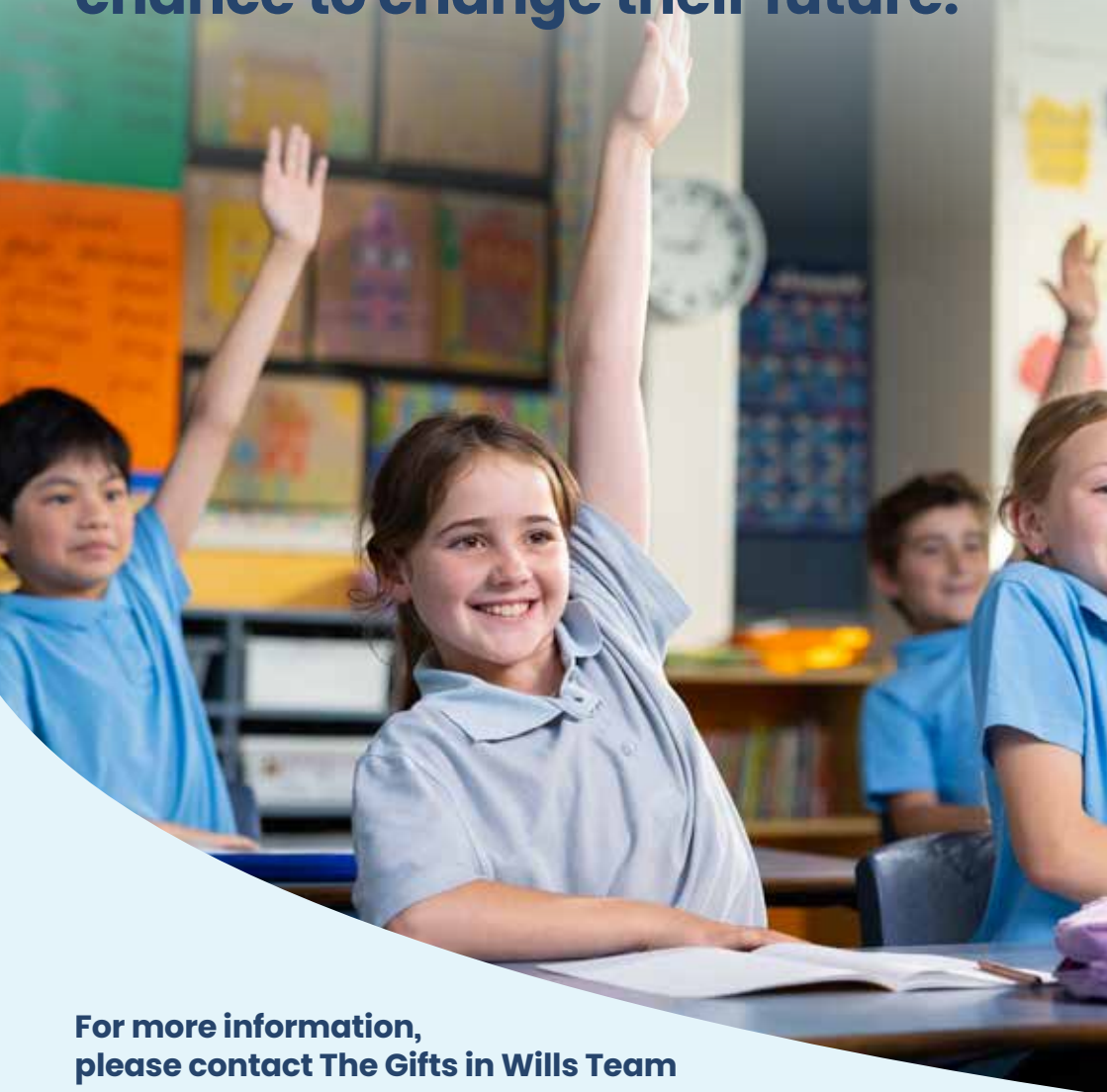
Step 5: Amending a Will

If you have already written your Will, the easiest way to make a gift to The Smith Family is by adding a codicil – a short legal amendment – to your Will. This can be organised with a phone call or email to your solicitor, followed by a visit to their office to sign the amendment and complete the codicil.

Planning ahead

If you would like to leave a gift in your Will, but need more information, we're here to help. Please call our Gifts in Wills team on 02 9085 7118 or toll free 1800 024 069, alternatively you can email gifts-in-wills@thesmithfamily.com.au for any questions you might have.

Together we can ensure more Australian children have the chance to change their future.



**For more information,
please contact The Gifts in Wills Team**

**02 9085 7118 or toll free 1800 024 069
or visit thesmithfamily.com.au**

**Or send us an email to
gifts-in-wills@thesmithfamily.com.au**



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