

ATTACHMENT AM-2

This is the attachment marked "**AM-2**" referred to in the witness statement of Adam William Mooney dated 9 July 2015.

Table 2: financial inclusion continuum - individual wellbeing and economic

Key Phase	Crisis/ hardship	Stability	Income generation	Resilience
Individual wellbeing	Low control Dependent Isolated	Some control More included	Participation Valued included Contributor Dignity	Strong Confident Adaptable
Economic contribution	Cost intensive High welfare Many services	Fewer services Self manage	Self sustaining Paying taxes Minimal Government services	Creating wealth Net investor

