Literacy link, adult literacy, ACCI, New Zealand, activities, Adult Learners, government, learners, Living project, outcomes, human capital, adult literacy and numeracy, UN, primary school, social capital, language skills, ACAL, research evidence, professional development, Queensland, Dr Jo Balatti, financial literacy, Human Rights Act, Learning Activities, Robyn Quarmby Financial Literacy Foundation, social networks, literacy and numeracy, Stephen Black, Conference, Live Session, teaching adults, development, volunteer tutors, tertiary education, South Australia, Robyn Quarmby, adult learning, adult education sectors, Queensland Government, Human Rights, Northern Territory Board of Inquiry, Pat Anderson, SACAL, Jara Musik, internet skills, learning providers, State Library of Queensland, financial literacy skills, Australia, adult workshops, Adult and Community Education sector