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| A suite of national curriculum mapping documents for Years 5–10 have been created for teachers, to help them identify how they are able to incorporate a selected number of consumer and financial literacy materials into their curriculum programs.The information in these documents is taken directly from the Australian Curriculum. The alignment between the materials and expected learning is identified with the use of highlighted text in the achievement standards. The documents map against either one year level or two-year band achievement standards, depending on which is relevant for each learning area or subject. When two-year band achievement standards are used, this in indicated in the documents. The achievement standards also include hyperlinks for teachers to quickly access the national curriculum glossary for guidance on the terms. |

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# **COMMERCE (CONSUMER AFFAIRS VICTORIA)**

## Unit 1: What type of consumer am I?

| **Unit 1: What type of consumer am I?** |
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| **Content descriptions** |
| **Economics and Business**  | **English** | **Design and Technologies** |
| By the end of Year 9, students will be taught to: | By the end of Year 10, students will be taught to: |
| Why and how participants in the global economy are dependent on each other (ACHEK039) | Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811) | Evaluate design ideas, processes and solutions against comprehensive criteria for success recognising the need for sustainability (ACTDEP051) |
| Gather relevant data and information from a range of digital, online and print sources (ACHES044)  | Create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746) | Develop project plans using digital technologies to plan and manage projects individually and collaboratively taking into consideration time, cost, risk and production processes (ACTDEP052) |
| Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045) |  |  |
| Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047) |  |  |
| Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048) |  |  |

| **Unit 1: What type of consumer am I?** |
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| **Achievement standards** |
| **Economics and Business**  | **English** | **Design and Technologies** |
| By the end of Year 9, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the role of the Australian economy in allocating and distributing resources, and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the interdependence of participants in the global economy. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of managing financial risks and rewards and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the different strategies that may be used. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why businesses seek to create a competitive advantage, including through innovation, and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the strategies that may be used. Students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the roles and responsibilities of participants in the workplace.When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and simple hypotheses to frame an investigation of an economic or business issue. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) relevant data and information from different sources to answer questions, [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships. Students generate alternative responses to an issue and use cost-benefit analysis and appropriate criteria to propose a course of action. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar, unfamiliar and hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments using appropriate texts, subject-specific language and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the effects of economic and business decisions and the potential consequences of alternative actions.. | By the end of Year 9, students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the ways that text structures can be manipulated for effect. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how images, vocabulary choices and language features [distinguish](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Distinguish) the work of individual authors. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) and integrate ideas and information from texts to form their own interpretations. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) evidence from texts to [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how language choices and conventions are used to influence an audience. They listen for ways texts position an audience.Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to use a variety of language features to create different levels of meaning. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how interpretations can vary by comparing their responses to texts to the responses of others. In creating texts, students [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) how manipulating language features and images can create innovative texts. Students create texts that [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to issues, interpreting and integrating ideas from other texts. They make presentations and contribute actively to class and group discussions, comparing and evaluating responses to ideas and issues. They edit for effect, selecting vocabulary and grammar that contribute to the precision and persuasiveness of texts and using accurate spelling and punctuation. | By the end of Year 10, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how people working in [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) and technologies occupations consider factors that impact on [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) decisions and the technologies used to produce products, services and environments. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the changes necessary to designed solutions to realise preferred futures they have described. When producing designed solutions for identified needs or opportunities, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the features of technologies and their appropriateness for purpose for one or more of the technologies contexts.Students create designed solutions for one or more of the technologies contexts based on a critical evaluation of needs or opportunities. They establish detailed criteria for success, including sustainability considerations, and use these to [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) their ideas and designed solutions and processes. They create and connect [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) ideas and processes of increasing complexity and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) decisions. Students communicate and document projects, including marketing for a range of audiences. They independently and collaboratively [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) sequenced production and management plans when producing designed solutions, making adjustments to plans when necessary. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) and use appropriate technologies skilfully and safely to produce high-quality designed solutions suitable for the intended purpose. |

| **Unit 1: What type of consumer am I?** |
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| **General capabilities** |
| **Literacy** | **Information and communication technology**  | **Critical and creative thinking** |
| Level 6: Typically, by the end of Year 10, students: |
| * navigate, read and view a wide range of more demanding subject- specific texts with an extensive range of graphic representations
 | * use advanced search tools and techniques or simulations and digital models to locate or generate precise data and information that supports the development of new understandings
 | * critically analyse independently sourced information to determine bias and reliability
 |
| * interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies
 |  | * speculate on creative options to modify ideas when circumstances change
 |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
 |  |  |

| **Unit 1: What type of consumer am I?** |
| --- |
| **Consumer and Financial Literacy National Framework** |
| **Knowledge and understanding** | **Responsibility and enterprise** |
| By the end of Year 10, students can: |
| * analyse and explain the range of factors affecting consumer choices
 | * research and identify the ethical and moral dimensions of consumer choices in specific circumstances and the consequences for themselves, their families, the broader community and/or the environment
 |
|  | * apply consumer and financial knowledge and skills in relevant class and/or school activities such as student investigations, charity fundraising, product design and development, business ventures and special events
 |

## Unit 2: Consumers and the marketplace

| **Unit 2: Consumers and the marketplace**  |
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| **Content descriptions** |
| **Economics and Business**  | **English** |
| Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045) | Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811) |
| Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047) | Plan, rehearse and deliver presentations, selecting and sequencing appropriate content and multimodal elements for aesthetic and playful purposes (ACELY1741) |
|  | Create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746) |
|  | Use a range of software, including word processing programs, flexibly and imaginatively to publish texts (ACELY1748) |

| **Unit 2: Consumers and the marketplace**  |
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| **Achievement standards** |
| **Economics and Business**  | **English** |
| By the end of Year 9, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the role of the Australian economy in allocating and distributing resources, and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the interdependence of participants in the global economy. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of managing financial risks and rewards and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the different strategies that may be used. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why businesses seek to create a competitive advantage, including through innovation, and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the strategies that may be used. Students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the roles and responsibilities of participants in the workplace.When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and simple hypotheses to frame an investigation of an economic or business issue. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) relevant data and information from different sources to answer questions, [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships. Students generate alternative responses to an issue and use cost-benefit analysis and appropriate criteria to propose a course of action. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar, unfamiliar and hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments using appropriate texts, subject-specific language and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 9, students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the ways that text structures can be manipulated for effect. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how images, vocabulary choices and language features [distinguish](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Distinguish) the work of individual authors. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) and integrate ideas and information from texts to form their own interpretations. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) evidence from texts to [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how language choices and conventions are used to influence an audience. They listen for ways texts position an audience.Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to use a variety of language features to create different levels of meaning. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how interpretations can vary by comparing their responses to texts to the responses of others. In creating texts, students [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) how manipulating language features and images can create innovative texts. Students create texts that [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to issues, interpreting and integrating ideas from other texts. They make presentations and contribute actively to class and group discussions, comparing and evaluating responses to ideas and issues. They edit for effect, selecting vocabulary and grammar that contribute to the precision and persuasiveness of texts and using accurate spelling and punctuation. |

| **Unit 2: Consumers and the marketplace**  |
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| **General capabilities** |
| **Literacy** | **Information and communication technology** |
| Level 6: Typically, by the end of Year 10, students: |
| * compose and edit longer and more complex learning area texts
 | * design, modify and manage complex digital solutions, or multimodal creative outputs or data transformations for a range of audiences and purposes
 |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
 |  |
| * plan, research, rehearse and deliver presentations on more complex issues and learning area topics, combining visual and multimodal elements creatively to present ideas and information and support opinions and engage and persuade an audience
 |  |

| **Unit 2: Consumers and the marketplace**  |
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| **Consumer and Financial Literacy National Framework** |
| **Knowledge and understanding** | **Responsibility and enterprise** |
| By the end of Year 10, students can: |
| * analyse and explain the range of factors affecting consumer choices
 | * exercise a range of enterprising behaviours through participation in relevant class and/or school activities
 |

## Unit 3: How to be a consumer detective

| **Unit 3: How to be a consumer detective** |
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| **Content descriptions** |
| **Economics and Business**  | **English** | **Design and Technologies** | **Health and Physical Education** |
| By the end of Year 9, students will be taught to: | By the end of Year 10, students will be taught to: |
| Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES043)  | Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811) | Evaluate design ideas, processes and solutions against comprehensive criteria for success recognising the need for sustainability (ACTDEP051) | Evaluate situations and propose appropriate emotional responses and then reflect on possible outcomes of different responses (ACPPS094) |
| Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES044)  | Interpret, analyse and evaluate how different perspectives of issue, event, situation, individuals or groups are constructed to serve specific purposes in texts (ACELY1742) |  |  |
| Generate a range of viable options in response to an economic or business issue or event, use cost-benefit analysis and appropriate criteria to recommend and justify a course of action and predict the potential consequences of the proposed action (ACHES046)  | Create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746) |  |  |
| Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047)  | Use a range of software, including word processing programs, flexibly and imaginatively to publish texts (ACELY1748) |  |  |
| Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048)  |  |  |  |

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| **Unit 3: How to be a consumer detective** |
| **Achievement standards** |
| **Economics and Business**  | **English** | **Design and Technologies** | **Health and Physical Education** |
| By the end of Year 9, students explain the role of the Australian economy in allocating and distributing resources, and analyse the interdependence of participants in the global economy. They explain the importance of managing financial risks and rewards and analyse the different strategies that may be used. They explain why businesses seek to create a competitive advantage, including through innovation, and evaluate the strategies that may be used. Students analyse the roles and responsibilities of participants in the workplace. When researching, students develop questions and simple hypotheses to frame an investigation of an economic or business issue. They gather and analyse relevant data and information from different sources to answer questions, identify trends and explain relationships. Students generate alternative responses to an issue and use cost-benefit analysis and appropriate criteria to propose a course of action. They apply economics and business knowledge, skills and concepts to familiar, unfamiliar and hypothetical problems. Students develop and present evidence-based conclusions and reasoned arguments using appropriate texts, subject-specific language and concepts. They analyse the effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 9, students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the ways that text structures can be manipulated for effect. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how images, vocabulary choices and language features [distinguish](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Distinguish) the work of individual authors. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) and integrate ideas and information from texts to form their own interpretations. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) evidence from texts to [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how language choices and conventions are used to influence an audience. They listen for ways texts position an audience.Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to use a variety of language features to create different levels of meaning. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how interpretations can vary by comparing their responses to texts to the responses of others. In creating texts, students [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) how manipulating language features and images can create innovative texts. Students create texts that [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to issues, interpreting and integrating ideas from other texts. They make presentations and contribute actively to class and group discussions, comparing and evaluating responses to ideas and issues. They edit for effect, selecting vocabulary and grammar that contribute to the precision and persuasiveness of texts and using accurate spelling and punctuation. | By the end of Year 10, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how people working in [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) and technologies occupations consider factors that impact on [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) decisions and the technologies used to produce products, services and environments. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the changes necessary to designed solutions to realise preferred futures they have described. When producing designed solutions for identified needs or opportunities, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the features of technologies and their appropriateness for purpose for one or more of the technologies contexts.Students create designed solutions for one or more of the technologies contexts based on a critical evaluation of needs or opportunities. They establish detailed criteria for success, including sustainability considerations, and use these to [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) their ideas and designed solutions and processes. They create and connect [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) ideas and processes of increasing complexity and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) decisions. Students communicate and document projects, including marketing for a range of audiences. They independently and collaboratively [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) sequenced production and management plans when producing designed solutions, making adjustments to plans when necessary. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) and use appropriate technologies skilfully and safely to produce high-quality designed solutions suitable for the intended purpose. | By the end of Year 10, students [critically analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Critically+analyse) contextual factors that influence identities, relationships, decisions and behaviours. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the impact attitudes and beliefs about diversity have on community connection and wellbeing. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the outcomes of emotional responses to different situations. Students access, [synthesise](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Synthesise) and [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) health information from credible sources to propose and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) responses to health situations. Students propose and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) interventions to improve fitness and physical activity levels in their communities. They [examine](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Examine) the role physical activity has played historically in defining cultures and cultural identities.Students [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) leadership, fair play and cooperation across a range of movement and health contexts. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) decision-making and problem-solving skills when taking action to enhance their own and others’ health, safety and wellbeing. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) and transfer movement concepts and strategies to new and challenging movement situations. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) criteria to make judgements about and refine their own and others’ specialised movement skills and movement performances. They work collaboratively to [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) and [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) solutions to movement challenges. |

| **Unit 3: How to be a consumer detective** |
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| **General capabilities** |
| **Literacy** | **Information and communication technology**  | **Critical and creative thinking** | **Personal and social capability** |
| Level 6: Typically, by the end of Year 10, students: |
| * compose and edit longer and more complex learning area texts
 | * design, modify and manage complex digital solutions, or multimodal creative outputs or data transformations for a range of audiences and purposes
 | * pose questions to critically analyse complex issues and abstract ideas
 | * reflect critically on their emotional responses to challenging situations in a wide range of learning, social and work-related contexts
 |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
 |  | * clarify complex information and ideas drawn from a range of sources
 | * consider control and justify their emotional responses, in consider expressing their opinions, beliefs, values, questions and choices
 |
| * use language that indirectly expresses opinions and constructs representations of people and events, and consider expressed and implied judgments
 |  | * evaluate the effectiveness of ideas, products and performances and implement courses of action to achieve desired outcomes against criteria they have identified
 | * critically analyse self- discipline strategies and personal goals and consider their application in social and work-related contexts
 |
|  |  |  | * critique their ability to devise and enact strategies for working in diverse teams, drawing on the skills and contributions of team members to complete complex tasks
 |

| **Unit 3: How to be a consumer detective** |
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| **Consumer and Financial Literacy National Framework** |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| By the end of Year 10, students can: |
| * analyse and explain the range of factors affecting consumer choices
 | * analyse relevant information to make informed choices when purchasing goods and services and/ or to resolve consumer choices
 | * research and discuss the legal and ethical rights and responsibilities of business in advertising and providing goods and services to consumers
 |
| * identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them
 | * evaluate marketing claims, for example in advertising and in social media, to influence consumers to purchase a range of goods and services
 | * exercise a range of enterprising behaviours through participation in relevant class and/or school activities
 |

## Unit 4: Your consumer rights and responsibilities

| **Unit 4: Your consumer rights and responsibilities** |
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| **Content descriptions** |
| **Economics and Business**  | **English** | **Civics and Citizenship** |
| Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES043)  | Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811) | Develop, select and evaluate a range of questions to investigate Australia’s political and legal systems (ACHCS082)  |
| Gather relevant data and information from a range of digital, online and print sources (ACHES044)  | Apply an expanding vocabulary to read increasingly complex texts with fluency and comprehension (ACELY1743) | Identify, gather and sort information and ideas from a range of sources and reference as appropriate (ACHCS083)  |
| Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045) | Create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746) | Critically evaluate information and ideas from a range of sources in relation to civics and citizenship topics and issues (ACHCS084)  |
| Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047) | Review and edit students’ own and others’ texts to improve clarity and control over content, organisation, paragraphing, sentence structure, vocabulary and audio/visual features (ACELY1747) | Present evidence-based civics and citizenship arguments using subject-specific language (ACHCS088)  |
| Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048) |  |  |

| **Unit 4: Your consumer rights and responsibilities** |
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| **Achievement standards** |
| **Economics and Business**  | **English** | **Civics and Citizenship** |
| By the end of Year 9, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the role of the Australian economy in allocating and distributing resources, and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the interdependence of participants in the global economy. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of managing financial risks and rewards and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the different strategies that may be used. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why businesses seek to create a competitive advantage, including through innovation, and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the strategies that may be used. Students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the roles and responsibilities of participants in the workplace.When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and simple hypotheses to frame an investigation of an economic or business issue. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) relevant data and information from different sources to answer questions, [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships. Students generate alternative responses to an issue and use cost-benefit analysis and appropriate criteria to propose a course of action. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar, unfamiliar and hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments using appropriate texts, subject-specific language and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 9, students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the ways that text structures can be manipulated for effect. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how images, vocabulary choices and language features [distinguish](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Distinguish) the work of individual authors. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) and integrate ideas and information from texts to form their own interpretations. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) evidence from texts to [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how language choices and conventions are used to influence an audience. They listen for ways texts position an audience.Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to use a variety of language features to create different levels of meaning. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how interpretations can vary by comparing their responses to texts to the responses of others. In creating texts, students [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) how manipulating language features and images can create innovative texts. Students create texts that [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to issues, interpreting and integrating ideas from other texts. They make presentations and contribute actively to class and group discussions, comparing and evaluating responses to ideas and issues. They edit for effect, selecting vocabulary and grammar that contribute to the precision and persuasiveness of texts and using accurate spelling and punctuation. | By the end of Year 9, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) features of Australia’s political system, and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the influences on people’s political choices. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the key principles of Australia’s system of justice and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the role of Australia’s court system. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) a range of factors that influence identities and attitudes to diversity. They reflect on how groups participate and contribute to civic life.When researching, students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) a range of questions to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) Australia’s political and legal systems and [critically analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Critically+analyse) information gathered from different sources for relevance and reliability. They [compare](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Compare) and account for different interpretations and points of view on civics and citizenship issues. When planning for action, students take into account multiple perspectives, use democratic processes, and negotiate solutions to an issue. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based arguments on civics and citizenship issues using appropriate texts, subject-specific language and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) ways they can be active and informed citizens in different contexts. |

| **Unit 4: Your consumer rights and responsibilities** |
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| **General capabilities** |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** |
| Level 6: Typically, by the end of Year 10, students: |
| * interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies
 | * design, modify and manage complex digital solutions, or multimodal creative outputs or data transformations for a range of audiences and purposes
 | * identify, plan and justify transference of knowledge to new contexts
 |
| * compose and edit longer and more complex learning area texts
 |  |  |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
 |  |  |
| * develop higher order concepts in academic texts through language features that compact and generalise ideas
 |  |  |

| **Unit 4: Your consumer rights and responsibilities** |
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| **Consumer and Financial Literacy National Framework** |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| By the end of Year 10, students can: |
| * discuss and compare different sources of consumer and financial advice
 | * analyse relevant information to make informed choices when purchasing goods and services and/ or to resolve consumer choices
 | * apply informed and assertive consumer decision-making in a range of ‘real-life’ contexts
 |
| * identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them
 | * explain the procedures for resolving consumer disputes relating to a range of goods and services
 | * research and discuss the legal and ethical rights and responsibilities of business in advertising and providing goods and services to consumers
 |

## Unit 5: Managing your money

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| **Unit 5: Managing your money** |
| **Content descriptions** |
| **Economics and Business**  | **English** | **Mathematics** |
| Why and how people manage financial risks and rewards in the current Australian and global financial landscape (ACHEK040) | Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811) | Solve problems involving simple interest (ACMNA211) |
| Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES043)  | Create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746) | Identify everyday questions and issues involving at least one numerical and at least one categorical variable, and collect data directly and from secondary sources (ACMSP228) |
| Gather relevant data and information from a range of digital, online and print sources (ACHES044)  | Use a range of software, including word processing programs, flexibly and imaginatively to publish texts (ACELY1748) |  |
| Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045) |  |  |
| Generate a range of viable options in response to an economic or business issue or event, use cost-benefit analysis and appropriate criteria to recommend and justify a course of action and predict the potential consequences of the proposed action (ACHES046)  |  |  |
| Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047) |  |  |
| Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048) |  |  |

| **Unit 5: Managing your money** |
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| **Achievement standards** |
| **Economics and Business**  | **English** | **Mathematics** |
| By the end of Year 9, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the role of the Australian economy in allocating and distributing resources, and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the interdependence of participants in the global economy. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of managing financial risks and rewards and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the different strategies that may be used. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why businesses seek to create a competitive advantage, including through innovation, and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the strategies that may be used. Students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the roles and responsibilities of participants in the workplace.When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and simple hypotheses to frame an investigation of an economic or business issue. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) relevant data and information from different sources to answer questions, [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships. Students generate alternative responses to an issue and use cost-benefit analysis and appropriate criteria to propose a course of action. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar, unfamiliar and hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments using appropriate texts, subject-specific language and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 9, students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the ways that text structures can be manipulated for effect. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how images, vocabulary choices and language features [distinguish](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Distinguish) the work of individual authors. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) and integrate ideas and information from texts to form their own interpretations. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) evidence from texts to [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how language choices and conventions are used to influence an audience. They listen for ways texts position an audience.Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to use a variety of language features to create different levels of meaning. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how interpretations can vary by comparing their responses to texts to the responses of others. In creating texts, students [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) how manipulating language features and images can create innovative texts. Students create texts that [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to issues, interpreting and integrating ideas from other texts. They make presentations and contribute actively to class and group discussions, comparing and evaluating responses to ideas and issues. They edit for effect, selecting vocabulary and grammar that contribute to the precision and persuasiveness of texts and using accurate spelling and punctuation. | By the end of Year 9, students [solve](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Solve) problems involving simple interest. They [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) ratio and scale factors in similar figures. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) similarity of triangles. They [recognise](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Recognise) the connections between similarity and the trigonometric ratios. Students [compare](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Compare) techniques for collecting data from primary and secondary sources. They make sense of the position of the mean and median in skewed, symmetric and bi-modal displays to [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) and [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) data.Students [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) the index laws to numbers and express numbers in scientific notation. They expand binomial expressions. They find the distance between two points on the Cartesian plane and the gradient and midpoint of a line segment. They sketch linear and non-linear relations. Students [calculate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Calculate) areas of shapes and the volume and surface area of right prisms and cylinders. They use Pythagoras’ Theorem and trigonometry to find unknown sides of right-angled triangles. Students [calculate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Calculate) relative frequencies to estimate probabilities, [list](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=List) outcomes for two-step experiments and assign probabilities for those outcomes. They [construct](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Construct) histograms and back-to-back stem-and-leaf plots. |

| **Unit 5: Managing your money** |
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| **General capabilities** |
| **Literacy** | **Numeracy** | **Information and communication technology** | **Critical and creative thinking** |
| Level 6: Typically, by the end of Year 10, students: |
| * interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies
 | * evaluate financial plans to support specific financial goals
 | * use advanced search tools and techniques or simulations and digital models to locate or generate precise data and information that supports the development of new understandings
 | * clarify complex information and ideas drawn from a range of sources
 |
| * compose and edit longer and more complex learning area texts
 |  | * design, modify and manage complex digital solutions, or multimodal creative outputs or data transformations for a range of audiences and purposes
 |  |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
 |  |  |  |

| **Unit 5: Managing your money** |
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| **Consumer and Financial Literacy National Framework** |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| By the end of Year 10, students can: |
| * identify and explain strategies to manage personal finances
 | * use a range of methods and tools to keep financial records in ‘real-life contexts’
 | * understand and explain the legal responsibilities of taking on debt, including the consequences of not paying
 |
| * explain the various factors that may impact on achieving personal financial goals
 | * create simple budgets and financial records to achieve specific financial goals, now and in the future
 | * explain the role of banks and other deposit taking institutions (e.g. credit unions, building societies) in collecting deposits, pooling savings and lending them to individuals and business
 |
| * explain how over-reliance on credit can impact on future choices
 | * investigate the financial decisions required at significant life-stage events
 |  |
|  | * accurately complete and explain the purpose of a range of financial forms, including for online transactions
 |  |
|  | * discuss the differences between ‘good’ and ‘bad’ debt, including manageability of debt and its long-term impact
 |  |

## Unit 6: The global consumer

| **Unit 6: The global consumer** |
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| **Content descriptions** |
| **Economics and Business**  | **Geography** |
| Australia as a trading nation and its place within the rising economies of Asia and broader global economy (ACHEK038) | The ways that places and people are interconnected with other places through trade in goods and services, at all scales (ACHGK067) |
| Why and how participants in the global economy are dependent on each other (ACHEK039) | The effects of the production and consumption of goods on places and environments throughout the world and including a country from North-East Asia (ACHGK068) |
| Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES043)  | The effects of people’s travel, recreational, cultural or leisure choices on places, and the implications for the future of these places (ACHGK069) |
| Gather relevant data and information from a range of digital, online and print sources (ACHES044)  | Represent multi-variable data in a range of appropriate forms, for example scatter plots, tables, field sketches and annotated diagrams, with and without the use of digital and spatial technologies (ACHGS065)  |
| Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045) | Represent spatial distribution of geographical phenomena by constructing special purpose maps that conform to cartographic conventions, using spatial technologies as appropriate (ACHGS066)  |
| Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048) | Present findings, arguments and explanations in a range of appropriate communication forms, selected for their effectiveness and to suit audience and purpose; using relevant geographical terminology, and digital technologies as appropriate (ACHGS070)  |

| **Unit 6: The global consumer** |
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| **Achievement standards** |
| **Economics and Business**  | **Geography** |
| By the end of Year 9, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the role of the Australian economy in allocating and distributing resources, and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the interdependence of participants in the global economy. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of managing financial risks and rewards and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the different strategies that may be used. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why businesses seek to create a competitive advantage, including through innovation, and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the strategies that may be used. Students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the roles and responsibilities of participants in the workplace.When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and simple hypotheses to frame an investigation of an economic or business issue. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) relevant data and information from different sources to answer questions, [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships. Students generate alternative responses to an issue and use cost-benefit analysis and appropriate criteria to propose a course of action. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar, unfamiliar and hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments using appropriate texts, subject-specific language and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 9, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how geographical processes change the characteristics of places. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) interconnections between people, places and environments and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how these interconnections influence people, and change places and environments. They [predict](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Predict) changes in the characteristics of places over time and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the possible implications of change for the future. Students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) alternative strategies to a geographical challenge using environmental, social and economic criteria.Students use initial research to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) geographically significant questions to frame an inquiry. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) a range of primary and secondary sources to [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) and collect relevant and reliable geographical information and data. They [record](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Record) and [represent](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Represent) multi-variable data in a range of appropriate digital and non-digital forms, including a range of maps that comply with cartographic conventions. They use a range of methods and digital technologies to [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) maps, data and other information to propose explanations for patterns, trends, relationships and anomalies across time and space, and to [predict](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Predict) outcomes. Students [synthesise](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Synthesise) data and information to [draw](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Draw) reasoned conclusions. They present findings, arguments and explanations using relevant geographical terminology and digital representations in a range of appropriate communication forms. Students propose action in response to a geographical challenge, taking account of environmental, economic and social factors, and [predict](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Predict) the outcomes and consequences of their proposal. |

| **Unit 6: The global consumer** |
| --- |
| **General capabilities** |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** | **Personal and social capability** | **Ethical understanding** | **Intercultural understanding** |
| Level 6: Typically, by the end of Year 10, students: |
| * navigate, read and view a wide range of more demanding subject- specific texts with an extensive range of graphic representations
 | * use advanced search tools and techniques or simulations and digital models to locate or generate precise data and information that supports the development of new understandings
 | * pose questions to critically analyse complex issues and abstract ideas
 | * plan, implement and evaluate ways of contributing to civil society at local, national regional and global levels
 | * critique generalised statements about ethical concepts
 | * present a balanced view on issues where conflicting views cannot easily be resolved
 |
| * interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies
 |  | * clarify complex information and ideas drawn from a range of sources
 | * propose, implement and monitor strategies to address needs prioritised at local, national, regional and global levels, and communicate these widely
 | * distinguish between the ethical and non-ethical dimensions of complex issues
 | * recognise the effect that empathising with others has on their own feelings, motivations and actions
 |
| * compose and edit longer and more complex learning area texts
 |  | * critically analyse independently sourced information to determine bias and reliability
 |  | * investigate reasons for clashes of beliefs in issues of personal, social and global importance
 |  |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
 |  |  |  | * evaluate the merits of conflicting rights and responsibilities in global contexts
 |  |
| * use comprehensive knowledge of the structure and features of learning area texts to comprehend and compose complex texts in innovative ways, using conventions for citing others
 |  |  |  | * use reasoning skills to prioritise the relative merits of points of view about complex ethical dilemmas
 |  |

| **Unit 6: The global consumer** |
| --- |
| **Consumer and Financial Literacy National Framework** |
| **Competence** | **Responsibility and enterprise** |
| By the end of Year 10, students can: |
| * analyse relevant information to make informed choices when purchasing goods and services and/or to resolve consumer choices
 | * research and identify the ethical and moral dimensions of consumer choices in specific circumstances and the consequences for themselves, their families, the broader community and/or the environment
 |
|  | * explore the economic cost of individual and collective consumer decisions on the broader community and the environment
 |
|  | * appreciate that there is often no one right answer in making financial decisions because these depend on individual circumstances, preferences and values
 |

## Unit 7: Responsible gambling

| **Unit 7: Responsible gambling** |
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| **Content descriptions** |
| **Economics and Business**  | **English** |
| Why and how people manage financial risks and rewards in the current Australian and global financial landscape (ACHEK040) | Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811) |
| Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045) | Create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746) |
| Generate a range of viable options in response to an economic or business issue or event, use cost-benefit analysis and appropriate criteria to recommend and justify a course of action and predict the potential consequences of the proposed action (ACHES046)  |  |
| Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047) |  |
| Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048) |  |

| **Unit 7: Responsible gambling** |
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| **Achievement standards** |
| **Economics and Business**  | **English** |
| By the end of Year 9, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the role of the Australian economy in allocating and distributing resources, and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the interdependence of participants in the global economy. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of managing financial risks and rewards and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the different strategies that may be used. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why businesses seek to create a competitive advantage, including through innovation, and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the strategies that may be used. Students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the roles and responsibilities of participants in the workplace.When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and simple hypotheses to frame an investigation of an economic or business issue. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) relevant data and information from different sources to answer questions, [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships. Students generate alternative responses to an issue and use cost-benefit analysis and appropriate criteria to propose a course of action. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar, unfamiliar and hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments using appropriate texts, subject-specific language and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 9, students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the ways that text structures can be manipulated for effect. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how images, vocabulary choices and language features [distinguish](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Distinguish) the work of individual authors. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) and integrate ideas and information from texts to form their own interpretations. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) evidence from texts to [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how language choices and conventions are used to influence an audience. They listen for ways texts position an audience.Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to use a variety of language features to create different levels of meaning. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how interpretations can vary by comparing their responses to texts to the responses of others. In creating texts, students [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) how manipulating language features and images can create innovative texts. Students create texts that [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to issues, interpreting and integrating ideas from other texts. They make presentations and contribute actively to class and group discussions, comparing and evaluating responses to ideas and issues. They edit for effect, selecting vocabulary and grammar that contribute to the precision and persuasiveness of texts and using accurate spelling and punctuation. |

| **Unit 7: Responsible gambling** |
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| **General capabilities** |
| **Literacy** | **Critical and creative thinking** | **Ethical understanding** |
| Level 6: Typically, by the end of Year 10, students: |
| * interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies
 | * clarify complex information and ideas drawn from a range of sources
 | * distinguish between the ethical and non-ethical dimensions of complex issues
 |
| * compose and edit longer and more complex learning area texts
 |  | * analyse the objectivity or subjectivity behind decision making where there are many possible consequences
 |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
 |  | * use reasoning skills to prioritise the relative merits of points of view about complex ethical dilemmas
 |

| **Unit 7: Responsible gambling** |
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| **Consumer and Financial Literacy National Framework** |
| **Competence** | **Responsibility and enterprise** |
| By the end of Year 10, students can: |
| * evaluate marketing claims, for example in advertising and in social media, to influence consumers to purchase a range of goods and services
 | * research and identify the ethical and moral dimensions of consumer choices in specific circumstances and the consequences for themselves, their families, the broader community and/or the environment
 |
|  | * explore the economic cost of individual and collective consumer decisions on the broader community and the environment
 |
|  | * explain the role played by governments and the voluntary sector in the community to help those in financial need and explore the cost benefit to the economy
 |

# **BUY SMART – SECONDARY RESOURCE KIT (OFFICE OF FAIR TRADING, QUEENSLAND)**

## Unit 1: Secondary resource kit

| **Secondary resource kit** |
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| **Content descriptions** |
| **Economics and Business**  | **Civics and Citizenship** |
| Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES044)  | The key features of Australia’s court system and how courts apply and interpret the law, resolve disputes and make law through judgements (ACHCK077) |
| Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047)  | The key principles of Australia’s justice system, including equality before the law, independent judiciary, and right of appeal (ACHCK078) |
|  | Identify, gather and sort information and ideas from a range of sources and reference as appropriate (ACHCS083)  |
|  | Critically evaluate information and ideas from a range of sources in relation to civics and citizenship topics and issues (ACHCS084)  |

| **Secondary resource kit** |
| --- |
| **Achievement standards** |
| **Economics and Business**  | **Civics and Citizenship** |
| By the end of Year 9, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the role of the Australian economy in allocating and distributing resources, and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the interdependence of participants in the global economy. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of managing financial risks and rewards and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the different strategies that may be used. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why businesses seek to create a competitive advantage, including through innovation, and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the strategies that may be used. Students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the roles and responsibilities of participants in the workplace.When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and simple hypotheses to frame an investigation of an economic or business issue. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) relevant data and information from different sources to answer questions, [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships. Students generate alternative responses to an issue and use cost-benefit analysis and appropriate criteria to propose a course of action. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar, unfamiliar and hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments using appropriate texts, subject-specific language and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 9, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) features of Australia’s political system, and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the influences on people’s political choices. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the key principles of Australia’s system of justice and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the role of Australia’s court system. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) a range of factors that influence identities and attitudes to diversity. They reflect on how groups participate and contribute to civic life.When researching, students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) a range of questions to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) Australia’s political and legal systems and [critically analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Critically+analyse) information gathered from different sources for relevance and reliability. They [compare](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Compare) and account for different interpretations and points of view on civics and citizenship issues. When planning for action, students take into account multiple perspectives, use democratic processes, and negotiate solutions to an issue. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based arguments on civics and citizenship issues using appropriate texts, subject-specific language and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) ways they can be active and informed citizens in different contexts. |

| **Secondary resource kit** |
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| **General capabilities** |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** | **Ethical understanding** |
| Level 6: Typically, by the end of Year 10, students: |  |
| * interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies
 | * use advanced search tools and techniques or simulations and digital models to locate or generate precise data and information that supports the development of new understandings
 | * clarify complex information and ideas drawn from a range of sources
 | * critique generalised statements about ethical concepts
 |
|  |  |  | * evaluate the merits of conflicting rights and responsibilities in global contexts
 |

| **Secondary resource kit** |
| --- |
| **Consumer and Financial Literacy National Framework** |
| **Knowledge and understanding** | **Competence** |
| By the end of Year 10, students can: |
| * identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them
 | * analyse relevant information to make informed choices when purchasing goods and services and/ or to resolve consumer choices
 |

# **BUY SMART – ENHANCING RESOURCE KIT (OFFICE OF FAIR TRADING, QUEENSLAND)**

## Unit 2: Enhancing resource kit

| **Enhancing resource kit** |
| --- |
| **Content descriptions** |
| **Economics and Business**  | **Civics and Citizenship** | **English** | **Mathematics** |
| Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES044)  | Identify, gather and sort information and ideas from a range of sources and reference as appropriate (ACHCS083)  | Understand that authors innovate with text structures and language for specific purposes and effects (ACELA1553) | Solve problems involving simple interest (ACMNA211) |
| Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045) | Present evidence-based civics and citizenship arguments using subject-specific language (ACHCS088)  | Interpret, analyse and evaluate how different perspectives of issue, event, situation, individuals or groups are constructed to serve specific purposes in texts (ACELY1742) |  |
| Generate a range of viable options in response to an economic or business issue or event, use cost-benefit analysis and appropriate criteria to recommend and justify a course of action and predict the potential consequences of the proposed action (ACHES046)  |  | Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811) |  |
| Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047) |  | Create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746) |  |
| Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048)  |  |  |  |

| **Enhancing resource kit** |
| --- |
| **Achievement standards** |
| **Economics and Business**  | **Civics and Citizenship** | **English** | **Mathematics** |
| By the end of Year 9, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the role of the Australian economy in allocating and distributing resources, and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the interdependence of participants in the global economy. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of managing financial risks and rewards and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the different strategies that may be used. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why businesses seek to create a competitive advantage, including through innovation, and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the strategies that may be used. Students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the roles and responsibilities of participants in the workplace.When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and simple hypotheses to frame an investigation of an economic or business issue. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) relevant data and information from different sources to answer questions, [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships. Students generate alternative responses to an issue and use cost-benefit analysis and appropriate criteria to propose a course of action. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar, unfamiliar and hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments using appropriate texts, subject-specific language and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 9, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) features of Australia’s political system, and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the influences on people’s political choices. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the key principles of Australia’s system of justice and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the role of Australia’s court system. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) a range of factors that influence identities and attitudes to diversity. They reflect on how groups participate and contribute to civic life.When researching, students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) a range of questions to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) Australia’s political and legal systems and [critically analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Critically+analyse) information gathered from different sources for relevance and reliability. They [compare](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Compare) and account for different interpretations and points of view on civics and citizenship issues. When planning for action, students take into account multiple perspectives, use democratic processes, and negotiate solutions to an issue. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based arguments on civics and citizenship issues using appropriate texts, subject-specific language and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) ways they can be active and informed citizens in different contexts. | By the end of Year 9, students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the ways that text structures can be manipulated for effect. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how images, vocabulary choices and language features [distinguish](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Distinguish) the work of individual authors. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) and integrate ideas and information from texts to form their own interpretations. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) evidence from texts to [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how language choices and conventions are used to influence an audience. They listen for ways texts position an audience.Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to use a variety of language features to create different levels of meaning. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how interpretations can vary by comparing their responses to texts to the responses of others. In creating texts, students [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) how manipulating language features and images can create innovative texts. Students create texts that [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to issues, interpreting and integrating ideas from other texts. They make presentations and contribute actively to class and group discussions, comparing and evaluating responses to ideas and issues. They edit for effect, selecting vocabulary and grammar that contribute to the precision and persuasiveness of texts and using accurate spelling and punctuation. | By the end of Year 9, students [solve](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Solve) problems involving simple interest. They [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) ratio and scale factors in similar figures. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) similarity of triangles. They [recognise](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Recognise) the connections between similarity and the trigonometric ratios. Students [compare](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Compare) techniques for collecting data from primary and secondary sources. They make sense of the position of the mean and median in skewed, symmetric and bi-modal displays to [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) and [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) data.Students [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) the index laws to numbers and express numbers in scientific notation. They expand binomial expressions. They find the distance between two points on the Cartesian plane and the gradient and midpoint of a line segment. They sketch linear and non-linear relations. Students [calculate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Calculate) areas of shapes and the volume and surface area of right prisms and cylinders. They use Pythagoras’ Theorem and trigonometry to find unknown sides of right-angled triangles. Students [calculate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Calculate) relative frequencies to estimate probabilities, [list](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=List) outcomes for two-step experiments and assign probabilities for those outcomes. They [construct](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Construct) histograms and back-to-back stem-and-leaf plots. |

| **Enhancing resource kit** |
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| **General capabilities** |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** | **Personal and social responsibility** | **Intercultural understanding** |
| Level 6: Typically, by the end of Year 10, students: |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
 | * use a range of strategies for securing and protecting information, assess the risks associated with online environments and establish appropriate security strategies and codes of conduct
 | * pose questions to critically analyse complex issues and abstract ideas
 | * critically analyse self- discipline strategies and personal goals and consider their application in social and work-related contexts
 | * critique the use of stereotypes and prejudices in texts and issues concerning specific cultural groups at national, regional and global levels
 |
| * use language that indirectly expresses opinions and constructs representations of people and events, and consider expressed and implied judgments
 |  | * clarify complex information and ideas drawn from a range of sources
 | * develop and apply criteria to evaluate the outcomes of individual and group decisions and analyse the consequences of their decision making
 |  |
| * use subject-specific vocabulary to express abstract concepts, and refine vocabulary choices to discriminate between shades of meaning
 |  | * critically analyse independently sourced information to determine bias and reliability
 | * generate, apply and evaluate strategies such as active listening, mediation and negotiation to prevent and resolve interpersonal problems and conflicts
 |  |

| **Enhancing resource kit** |
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| **Consumer and Financial Literacy National Framework** |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| By the end of Year 10, students can: |
| * explain how over-reliance on credit can impact on future choices
 | * analyse relevant information to make informed choices when purchasing goods and services and/ or to resolve consumer choices
 | * research and discuss the legal and ethical rights and responsibilities of business in advertising and providing goods and services to consumers
 |
| * analyse and explain the range of factors affecting consumer choices
 | * compare overall ‘value’ of a range of goods and services using IT tools and comparison websites as appropriate
 |  |
| * identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them
 | * evaluate the range of payment options for goods and services such as: cash, debit card, credit card, direct debit, PayPal, BPay, pre-pay options, phone and electronic funds transfer across a variety of ‘real-life’ contexts
 |  |
|  | * explain procedures for safe and secure online banking and shopping
 |  |
|  | * explain the procedures for resolving consumer disputes relating to a range of goods and services
 |  |
|  | * evaluate marketing claims, for example in advertising and in social media, to influence consumers to purchase a range of goods and services
 |  |

# **BUY SMART – BUDGETING RESOURCE KIT (OFFICE OF FAIR TRADING, QUEENSLAND)**

## Unit 3: Budgeting resource kit

| **Budgeting** |
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| **Content descriptions** |
| **Economics and Business**  | **English** | **Work Studies** |
| Why and how people manage financial risks and rewards in the current Australian and global financial landscape (ACHEK040) | Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811) | Investigate a wide range of occupations, and the skills and personal qualities required in these fields (ACWSCL006) |
| Gather relevant data and information from a range of digital, online and print sources (ACHES044)  | Plan, rehearse and deliver presentations, selecting and sequencing appropriate content and multimodal elements for aesthetic and playful purposes (ACELY1741) | Source career information and resources (ACWSCL014) |
| Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045) |  | Investigate formal and informal recruitment processes (ACWSCL017) |
| Generate a range of viable options in response to an economic or business issue or event, use cost-benefit analysis and appropriate criteria to recommend and justify a course of action and predict the potential consequences of the proposed action (ACHES046)  |  |  |
| Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047) |  |  |
| Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048) |  |  |
| Reflect on the intended and unintended consequences of economic and business decisions (ACHES049)  |  |  |

| **Budgeting** |
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| **Achievement standards** |
| **Economics and Business**  | **English** | **Work Studies** |
| By the end of Year 9, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the role of the Australian economy in allocating and distributing resources, and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the interdependence of participants in the global economy. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of managing financial risks and rewards and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the different strategies that may be used. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why businesses seek to create a competitive advantage, including through innovation, and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the strategies that may be used. Students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the roles and responsibilities of participants in the workplace.When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and simple hypotheses to frame an investigation of an economic or business issue. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) relevant data and information from different sources to answer questions, [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships. Students generate alternative responses to an issue and use cost-benefit analysis and appropriate criteria to propose a course of action. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar, unfamiliar and hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments using appropriate texts, subject-specific language and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 9, students [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the ways that text structures can be manipulated for effect. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how images, vocabulary choices and language features [distinguish](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Distinguish) the work of individual authors. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) and integrate ideas and information from texts to form their own interpretations. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) evidence from texts to [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how language choices and conventions are used to influence an audience. They listen for ways texts position an audience.Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to use a variety of language features to create different levels of meaning. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how interpretations can vary by comparing their responses to texts to the responses of others. In creating texts, students [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) how manipulating language features and images can create innovative texts. Students create texts that [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to issues, interpreting and integrating ideas from other texts. They make presentations and contribute actively to class and group discussions, comparing and evaluating responses to ideas and issues. They edit for effect, selecting vocabulary and grammar that contribute to the precision and persuasiveness of texts and using accurate spelling and punctuation. | By the end of Year 9 students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) the importance and components of self-directed and lifelong learning. They [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) the skills and personal qualities associated with a range of occupations and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of teamwork and collaboration. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the types and purposes of communication in workplaces, including social media. Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) entrepreneurial behaviours and their importance for work and in addressing a range of challenges. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the relationships between self-awareness and career planning resources. They [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) the changes occurring in work, workplaces and work-related relationships and the factors contributing to the changes. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) opportunities associated with these changes. Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the contribution of diverse cultures to work and workplaces. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) formal and informal recruitment processes.Students plan and implement strategies to improve their learning and strengthen their individual learning skills. Students research and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) information, [organise](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Organise) teams, and communicate effectively using appropriate types of communications in a given context. They propose explanations and [predict](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Predict) outcomes. Students practise entrepreneurial skills and attributes and propose actions in response to identified work and community challenges. They research and filter relevant career information resources. Students create career scenarios and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the skills to manage career transitions. Students collect and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) data and information to [draw](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Draw) conclusions about changes to work arrangements and their potential impact on their future. Students [synthesise](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Synthesise) data and information to form reasoned conclusions. Students present their findings and explanations. |

| **Budgeting** |
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| **General capabilities** |
| **Literacy** | **Numeracy** | **Information and communication technology** | **Critical and creative thinking** |
| Level 6: Typically, by the end of Year 10, students: |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
 | * solve and model problems involving complex data by estimating and calculating using a variety of efficient mental, written and digital strategies
 | * use advanced search tools and techniques or simulations and digital models to locate or generate precise data and information that supports the development of new understandings
 | * pose questions to critically analyse complex issues and abstract ideas
 |
| * plan, research, rehearse and deliver presentations on more complex issues and learning area topics, combining visual and multimodal elements creatively to present ideas and information and support opinions and engage and persuade an audience
 | * evaluate financial plans to support specific financial goals
 |  | * clarify complex information and ideas drawn from a range of sources
 |

| **Budgeting** |
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| **Consumer and Financial Literacy National Framework** |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| By the end of Year 10, students can: |
| * identify and explain strategies to manage personal finances
 | * use a range of methods and tools to keep financial records in ‘real-life contexts’
 | * understand and explain the legal responsibilities of taking on debt, including the consequences of not paying
 |
| * explain the various factors that may impact on achieving personal financial goals
 | * create simple budgets and financial records to achieve specific financial goals, now and in the future
 | * explain the role of banks and other deposit taking institutions (e.g. credit unions, building societies) in collecting deposits, pooling savings and lending them to individuals and business
 |
| * explain how over-reliance on credit can impact on future choices
 | * discuss the differences between ‘good’ and ‘bad’ debt, including manageability of debt and its long-term impact
 |  |
| * identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them
 | * evaluate the range of payment options for goods and services such as: cash, debit card, credit card, direct debit, PayPal, BPay, pre-pay options, phone and electronic funds transfer across a variety of ‘real-life’ contexts
 |  |