

Teaching about consumer affairs

A guide for Year 10 teachers



This guide was developed by:

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- Australian Competition and Consumer Commission
- Australian Securities and Investments Commission
- Consumer Affairs Victoria
- Consumer and Business Services South Australia
- Consumer, Building and Occupational Services, Tasmania
- New South Wales Fair Trading
- Northern Territory Consumer Affairs
- Queensland Office of Fair Trading
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ISBN: 978 1 920702 08 3

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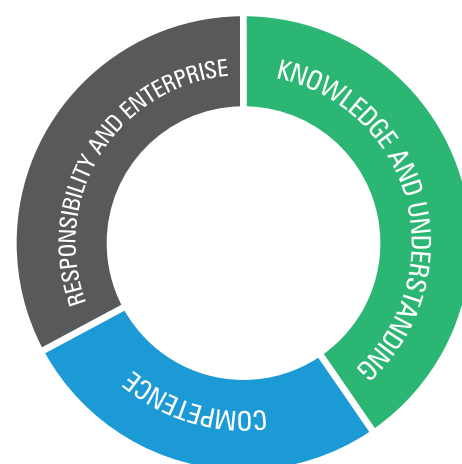
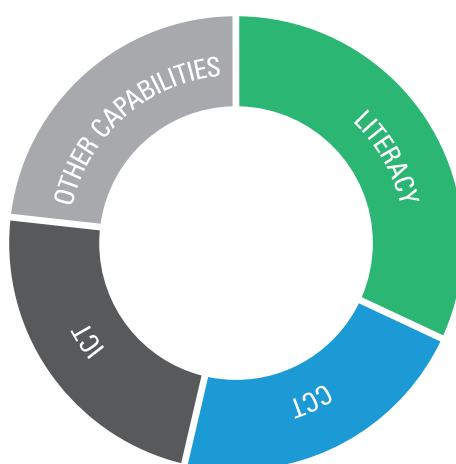
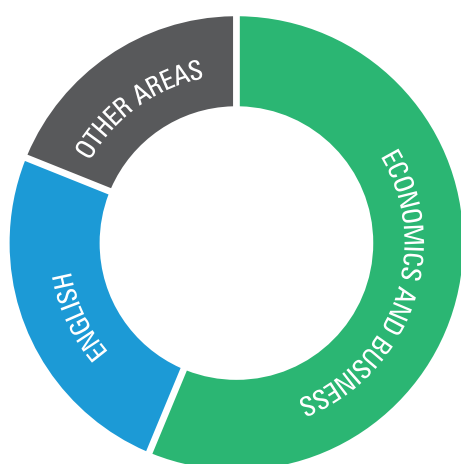
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Introduction

This guide is an initiative of the Australian Consumer Law (ACL) regulators. The ACL is the national law for fair trading and consumer protection. The ACL supports the goal of young people becoming smart consumers. Developing consumer and financial capability in young people is a strong investment in Australia's social and economic future.



About this guide

This guide provides advice to teachers on how the following two resources align with the Australian Curriculum and the National Consumer and Financial Literacy Framework (the Framework or National Framework):

1. [Commerce](#)—developed by Consumer Affairs Victoria
2. [Buy smart](#)—developed by the Office of Fair Trading, Queensland.

These resources contribute significantly to the teaching and learning of consumer and financial literacy in Year 10. They have been designed flexibly so that schools and teachers can choose to teach one, more or all units in each resource depending on the needs of their students.

The Australian Curriculum and National Framework

The Australian Curriculum and the National Consumer and Financial Literacy Framework have an important role in supporting young people to develop consumer and financial literacy. The learning areas and general capabilities in the Australian Curriculum are designed to develop successful learners, confident and creative individuals, and active and informed citizens. The Framework provides guidance on how consumer and financial education may be structured across the years of schooling in relation to the three dimensions of learning that underpin consumer and financial education in the Australian context.

Links to the Australian Curriculum and Framework

The *Commerce* and *Buy smart* resources link with some learning areas, general capabilities and dimensions of consumer and financial education more comprehensively than others. The diagrams above illustrate the strength of these links.

Teachers can also use the Australian Curriculum to make judgements about student achievement. [Click here](#) to see what students would be expected to know, understand and do from having been taught the units in each resource.

What type of consumer am I?

Year 10 Commerce

This unit provides students with foundation skills, attitudes and knowledge required for living in a consumer society. It introduces students to some fundamental economic concepts: the differences between needs and wants; the reasons why consumers need to make choices; and the costs (to the consumer and the environment) of consumerism.

Content descriptions

Economics and Business

Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053)

Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056)

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES057)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES060)

English

Use organisation patterns, voice and language conventions to present a point of view on a subject, speaking clearly, coherently and with effect, using logic, imagery and rhetorical devices to engage audiences (ACELY1813)

Create sustained texts, including texts that combine specific digital or media content, for imaginative, informative, or persuasive purposes that reflect upon challenging and complex issues (ACELY1756)

Design and Technologies

Evaluate design ideas, processes and solutions against comprehensive criteria for success recognising the need for sustainability (ACTDEP051)

Develop project plans using digital technologies to plan and manage projects individually and collaboratively taking into consideration time, cost, risk and production processes (ACTDEP052)

General capabilities

Literacy

Navigate, read and view a wide range of more demanding subject- specific texts with an extensive range of graphic representations

Interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies

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

Information and communication technology

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

Critical and creative thinking

Critically analyse independently sourced information to determine bias and reliability

Speculate on creative options to modify ideas when circumstances change

National Framework

Knowledge and understanding

Analyse and explain the range of factors affecting consumer choices

Responsibility and enterprise

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

Consumers and the marketplace

Year 10 Commerce

Informed and assertive consumers have a good understanding of how markets work. This unit explains market forces to young people, the role of consumers and producers in the marketplace and the benefits of competition.

Content descriptions

Economics and Business

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES057)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059)

English

Use organisation patterns, voice and language conventions to present a point of view on a subject, speaking clearly, coherently and with effect, using logic, imagery and rhetorical devices to engage audiences (ACELY1813)

Plan, rehearse and deliver presentations, selecting and sequencing appropriate content and multimodal elements to influence a course of action (ACELY1751)

Create sustained texts, including texts that combine specific digital or media content, for imaginative, informative, or persuasive purposes that reflect upon challenging and complex issues (ACELY1756)

Use a range of software, including word processing programs, confidently, flexibly and imaginatively to create, edit and publish texts, considering the identified purpose and the characteristics of the user (ACELY1776)

General capabilities

Literacy

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

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

Information and communication technology

Design, modify and manage complex digital solutions, or multimodal creative outputs or data transformations for a range of audiences and purposes

National Framework

Knowledge and understanding

Analyse and explain the range of factors affecting consumer choice

Responsibility and enterprise

Exercise a range of enterprising behaviours through participation in relevant class and/or school activities

How to be a consumer detective

Year 10 Commerce

This unit provides a toolkit of essential skills for young consumers. It aims to enable young people to become better informed and more assertive consumers, who are well-aware of advertising and marketing pressures to consume. Consumer scams, and ways to avoid them, are also explored.

Content descriptions

Economics and Business

Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053)

Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES055)

Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056)

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 (ACHES058)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES060)

English

Analyse and explain how text structures, language features and visual features of texts and the context in which texts are experienced may influence audience response (ACELT1641)

Use organisation patterns, voice and language conventions to present a point of view on a subject, speaking clearly, coherently and with effect, using logic, imagery and rhetorical devices to engage audiences (ACELY1813)

Identify and analyse implicit or explicit values, beliefs and assumptions in texts and how these are influenced by purposes and likely audiences (ACELY1752)

Create sustained texts, including texts that combine specific digital or media content, for imaginative, informative, or persuasive purposes that reflect upon challenging and complex issues (ACELY1756)

Use a range of software, including word processing programs, confidently, flexibly and imaginatively to create, edit and publish texts, considering the identified purpose and the characteristics of the user (ACELY1776)

Design and Technologies

Evaluate design ideas, processes and solutions against comprehensive criteria for success recognising the need for sustainability (ACTDEP051)

Health and Physical Education

Evaluate situations and propose appropriate emotional responses and then reflect on possible outcomes of different responses (ACPPS094)

General capabilities

Literacy

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

Use language that indirectly expresses opinions and constructs representations of people and events, and consider expressed and implied judgments

Information and communication technology

Design, modify and manage complex digital solutions, or multimodal creative outputs or data transformations for a range of audiences and purposes

Critical and creative thinking

Pose questions to critically analyse complex issues and abstract ideas

Clarify complex information and ideas drawn from a range of sources

Evaluate the effectiveness of ideas, products and performances and implement courses of action to achieve desired outcomes against criteria they have identified

Personal and social capability

Reflect critically on their emotional responses to challenging situations in a wide range of learning, social and work-related contexts

Consider control and justify their emotional responses, in consider expressing their opinions, beliefs, values, questions and choices

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

National Framework

Knowledge and understanding

Analyse and explain the range of factors affecting consumer choices

Identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them

Competence

Analyse relevant information to make informed choices when purchasing goods and services and/ or to resolve consumer choices

Evaluate marketing claims, for example in advertising and in social media, to influence consumers to purchase a range of goods and services

Responsibility and enterprise

Research and discuss the legal and ethical rights and responsibilities of business in advertising and providing goods and services to consumers

Exercise a range of enterprising behaviours through participation in relevant class and/or school activities

Your consumer rights and responsibilities

Year 10 Commerce

This unit introduces students to the basic consumer rights and responsibilities. Ways to deal with common problems, such as returning faulty products and complaining about an unsatisfactory service, are explained.

Content descriptions

Economics and Business

Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES055)

Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056)

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES057)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES060)

English

Use organisation patterns, voice and language conventions to present a point of view on a subject, speaking clearly, coherently and with effect, using logic, imagery and rhetorical devices to engage audiences (ACELY1813)

Choose a reading technique and reading path appropriate for the type of text, to retrieve and connect ideas within and between texts (ACELY1753)

Create sustained texts, including texts that combine specific digital or media content, for imaginative, informative, or persuasive purposes that reflect upon challenging and complex issues (ACELY1756)

Review, edit and refine students' own and others' texts for control of content, organisation, sentence structure, vocabulary, and/or visual features to achieve particular purposes and effects (ACELY1757)

Civics and Citizenship

Develop, select and evaluate a range of questions to investigate Australia's political and legal systems (ACHCS095)

Identify, gather and sort information and ideas from a range of sources and reference as appropriate (ACHCS096)

Critically evaluate information and ideas from a range of sources in relation to civics and citizenship topics and issues (ACHCS097)

Present evidence-based civics and citizenship arguments using subject-specific language (ACHCS101)

General capabilities

Literacy

Interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies

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

Information and communication technology

Design, modify and manage complex digital solutions, or multimodal creative outputs or data transformations for a range of audiences and purposes

Critical and creative thinking

Identify, plan and justify transference of knowledge to new contexts

National Framework

Knowledge and understanding

Discuss and compare different sources of consumer and financial advice

Identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them

Competence

Analyse relevant information to make informed choices when purchasing goods and services and/ or to resolve consumer choices

Explain the procedures for resolving consumer disputes relating to a range of goods and services

Responsibility and enterprise

Apply informed and assertive consumer decision-making in a range of 'real-life' contexts

Research and discuss the legal and ethical rights and responsibilities of business in advertising and providing goods and services to consumers

Managing your money

Year 10 Commerce

In this unit, students develop basic money management skills. They learn to set goals, to draw up budgets, to develop a savings plan and to compare the advantages and disadvantages of using cash or credit to purchase goods and services.

Content descriptions

Economics and Business

Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053)

Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES055)

Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056)

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES057)

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 (ACHES058)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES060)

English

Use organisation patterns, voice and language conventions to present a point of view on a subject, speaking clearly, coherently and with effect, using logic, imagery and rhetorical devices to engage audiences (ACELY1813)

Create sustained texts, including texts that combine specific digital or media content, for imaginative, informative, or persuasive purposes that reflect upon challenging and complex issues (ACELY1756)

Use a range of software, including word processing programs, confidently, flexibly and imaginatively to create, edit and publish texts, considering the identified purpose and the characteristics of the user (ACELY1776)

Mathematics

Connect the compound interest formula to repeated applications of simple interest using appropriate digital technologies (ACMNA229)

General capabilities

Literacy

Interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies

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

Numeracy

Evaluate financial plans to support specific financial goals

Information and communication technology

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

Design, modify and manage complex digital solutions, or multimodal creative outputs or data transformations for a range of audiences and purposes

Critical and creative thinking

Clarify complex information and ideas drawn from a range of sources

National Framework

Knowledge and understanding

Identify and explain strategies to manage personal finances

Explain the various factors that may impact on achieving personal financial goals

Explain how over-reliance on credit can impact on future choices

Competence

Use a range of methods and tools to keep financial records in 'real-life contexts'

Create simple budgets and financial records to achieve specific financial goals, now and in the future

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

Responsibility and enterprise

Understand and explain the legal responsibilities of taking on debt, including the consequences of not paying

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

The global consumer

Year 10 Commerce

The aim of this unit is to increase awareness of the global consequences of consumption; and to explore the ways in which young people can become active and involved global citizens.

Content descriptions

Economics and Business

Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053)

Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES055)

Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056)

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES057)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES060)

Geography

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 (ACHGS074)

Represent spatial distribution of geographical phenomena by constructing special purpose maps that conform to cartographic conventions, using spatial technologies as appropriate (ACHGS075)

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 (ACHGS079)

General capabilities

Literacy

Navigate, read and view a wide range of more demanding subject- specific texts with an extensive range of graphic representations

Interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies

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

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

Information and communication technology

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

Critical and creative thinking

Pose questions to critically analyse complex issues and abstract ideas

Clarify complex information and ideas drawn from a range of sources

Critically analyse independently sourced information to determine bias and reliability

Personal and social capability

Plan, implement and evaluate ways of contributing to civil society at local, national regional and global levels

Propose, implement and monitor strategies to address needs prioritised at local, national, regional and global levels, and communicate these widely

Ethical understanding

Critique generalised statements about ethical concepts

Distinguish between the ethical and non-ethical dimensions of complex issues

Investigate reasons for clashes of beliefs in issues of personal, social and global importance

Evaluate the merits of conflicting rights and responsibilities in global contexts

Use reasoning skills to prioritise the relative merits of points of view about complex ethical dilemmas

Intercultural understanding

Present a balanced view on issues where conflicting views cannot easily be resolved

Recognise the effect that empathising with others has on their own feelings, motivations and actions

National Framework

Competence

Analyse relevant information to make informed choices when purchasing goods and services and/or to resolve consumer choices

Responsibility and enterprise

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

Responsible gambling

Year 10 Commerce

This unit aims to assist students understand the place of gambling in our economy, why and how the government regulates the gambling industry and 'wise consumer' strategies aimed at managing any gambling activity.

Content descriptions

Economics and Business

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES057)

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 (ACHES058)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES060)

English

Use organisation patterns, voice and language conventions to present a point of view on a subject, speaking clearly, coherently and with effect, using logic, imagery and rhetorical devices to engage audiences (ACELY1813)

Create sustained texts, including texts that combine specific digital or media content, for imaginative, informative, or persuasive purposes that reflect upon challenging and complex issues (ACELY1756)

General capabilities

Literacy

Interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies

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

Critical and creative thinking

Clarify complex information and ideas drawn from a range of sources

Ethical understanding

Distinguish between the ethical and non-ethical dimensions of complex issues

Analyse the objectivity or subjectivity behind decision making where there are many possible consequences

Use reasoning skills to prioritise the relative merits of points of view about complex ethical dilemmas

National Framework

Competence

Evaluate marketing claims, for example in advertising and in social media, to influence consumers to purchase a range of goods and services

Responsibility and enterprise

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

Secondary resource kit

Year 10 *Buy smart*

This resource kit introduces students to consumer law and fundamental consumer rights. Students develop an understanding of their rights as consumers and that these rights are protected by law. They also consider how they can protect themselves in an increasingly complex market.

Content descriptions

Economics and Business

Gather relevant data and information from a range of digital, online and print sources (ACHES056)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059)

Civics and Citizenship

Identify, gather and sort information and ideas from a range of sources and reference as appropriate (ACHCS096)

Critically evaluate information and ideas from a range of sources in relation to civics and citizenship topics and issues (ACHCS097)

General capabilities

Literacy

Interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies

Information and communication technology

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

Critical and creative thinking

Clarify complex information and ideas drawn from a range of sources

Ethical understanding

Critique generalised statements about ethical concepts

Evaluate the merits of conflicting rights and responsibilities in global contexts

National Framework

Knowledge and understanding

Identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them

Competence

Analyse relevant information to make informed choices when purchasing goods and services and/ or to resolve consumer choices

Enhancing resource kit

Year 10 *Buy smart*

This resource kit aims to prepare students to avoid marketplace traps and become informed consumers. They learn how to deal with common consumer problems, they develop strategies for making informed consumer decisions, including avoiding pitfalls when purchasing second-hand cars, evaluating the techniques used in marketing and advertising, the cost of credit and how to protect themselves when shopping online.

Content descriptions

Economics and Business

Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053)

Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056)

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES057)

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 (ACHES058)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES060)

Civics and Citizenship

Identify, gather and sort information and ideas from a range of sources and reference as appropriate (ACHCS096)

Present evidence-based civics and citizenship arguments using subject-specific language (ACHCS101)

English

Analyse and explain how text structures, language features and visual features of texts and the context in which texts are experienced may influence audience response (ACELT1641)

Use organisation patterns, voice and language conventions to present a point of view on a subject, speaking clearly, coherently and with effect, using logic, imagery and rhetorical devices to engage audiences (ACELY1813)

Identify and analyse implicit or explicit values, beliefs and assumptions in texts and how these are influenced by purposes and likely audiences (ACELY1752)

Create sustained texts, including texts that combine specific digital or media content, for imaginative, informative, or persuasive purposes that reflect upon challenging and complex issues (ACELY1756)

General capabilities

Literacy

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 language that indirectly expresses opinions and constructs representations of people and events, and consider expressed and implied judgments

Use subject-specific vocabulary to express abstract concepts, and refine vocabulary choices to discriminate between shades of meaning

Information and communication technology

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

Critical and creative thinking

Pose questions to critically analyse complex issues and abstract ideas

Clarify complex information and ideas drawn from a range of sources

Critically analyse independently sourced information to determine bias and reliability

Personal and social capability

Critically analyse self- discipline strategies and personal goals and consider their application in social and work-related contexts

Develop and apply criteria to evaluate the outcomes of individual and group decisions and analyse the consequences of their decision making

Generate, apply and evaluate strategies such as active listening, mediation and negotiation to prevent and resolve interpersonal problems and conflicts

Intercultural understanding

Critique the use of stereotypes and prejudices in texts and issues concerning specific cultural groups at national, regional and global levels

National Framework

Knowledge and understanding

Explain how over-reliance on credit can impact on future choices

Analyse and explain the range of factors affecting consumer choices

Identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them

Competence

Analyse relevant information to make informed choices when purchasing goods and services and/ or to resolve consumer choices

Compare overall 'value' of a range of goods and services using IT tools and comparison websites as appropriate

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

Responsibility and enterprise

Research and discuss the legal and ethical rights and responsibilities of business in advertising and providing goods and services to consumers

Budgeting resource kit

Year 10 *Buy smart*

This resource kit aims to teach students how to create budgets in real-life contexts and develop a savings plan based on a set income. They investigate the pros and cons of different types of credit and develop strategies for using credit wisely.

Content descriptions

Economics and Business

Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053)

Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056)

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES057)

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 (ACHES058)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES060)

Reflect on the intended and unintended consequences of economic and business decisions (ACHES061)

English

Use organisation patterns, voice and language conventions to present a point of view on a subject, speaking clearly, coherently and with effect, using logic, imagery and rhetorical devices to engage audiences (ACELY1813)

Plan, rehearse and deliver presentations, selecting and sequencing appropriate content and multimodal elements to influence a course of action (ACELY1751)

Work Studies

Apply knowledge of self to career decision-making processes (ACWSCL032)

Use career decision-making processes to filter career scenarios (ACWSCL033)

Use a range of tools, methods and skills for accessing work relevant to 21st century recruitment and selection processes (ACWSCL037)

General capabilities

Literacy

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

Numeracy

Solve and model problems involving complex data by estimating and calculating using a variety of efficient mental, written and digital strategies

Evaluate financial plans to support specific financial goals

Information and communication technology

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

Critical and creative thinking

Pose questions to critically analyse complex issues and abstract ideas

Clarify complex information and ideas drawn from a range of sources

National Framework

Knowledge and understanding

Identify and explain strategies to manage personal finances

Explain the various factors that may impact on achieving personal financial goals

Explain how over-reliance on credit can impact on future choices

Identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them

Competence

Use a range of methods and tools to keep financial records in 'real-life contexts'

Create simple budgets and financial records to achieve specific financial goals, now and in the future

Discuss the differences between 'good' and 'bad' debt, including manageability of debt and its long-term impact

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

Responsibility and enterprise

Understand and explain the legal responsibilities of taking on debt, including the consequences of not paying

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