|  |
| --- |
| 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. |

Contents

[**COMMERCE (CONSUMER AFFAIRS VICTORIA)** 2](#_Toc474075214)

[Unit 1: What type of consumer am I? 2](#_Toc474075215)

[Unit 2: Consumers and the marketplace 6](#_Toc474075216)

[Unit 3: How to be a consumer detective 10](#_Toc474075217)

[Unit 4: Your consumer rights and responsibilities 16](#_Toc474075218)

[Unit 5: Managing your money 20](#_Toc474075219)

[Unit 6: The global consumer 25](#_Toc474075220)

[Unit 7: Responsible gambling 30](#_Toc474075221)

[**BUY SMART – SECONDARY RESOURCE KIT (OFFICE OF FAIR TRADING, QUEENSLAND)** 34](#_Toc474075222)

[Unit 1: Secondary resource kit 34](#_Toc474075223)

[**BUY SMART – ENHANCING RESOURCE KIT (OFFICE OF FAIR TRADING, QUEENSLAND)** 37](#_Toc474075224)

[Unit 2: Enhancing resource kit 37](#_Toc474075225)

[**BUY SMART – BUDGETING RESOURCE KIT (OFFICE OF FAIR TRADING, QUEENSLAND** 41](#_Toc474075226)

[Unit 3: Budgeting resource kit 41](#_Toc474075227)

# **COMMERCE (CONSUMER AFFAIRS VICTORIA)**

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

| **Unit 1: What type of consumer am I?** | | |
| --- | --- | --- |
| **Content descriptions** | | |
| **Economics and Business** | **English** | **Design and Technologies** |
| Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053) | 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) | Evaluate design ideas, processes and solutions against comprehensive criteria for success recognising the need for sustainability (ACTDEP051) |
| Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056) | 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) | 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 (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) |  |  |

| **Unit 1: What type of consumer am I?** | | |
| --- | --- | --- |
| **Achievement standards** | | |
| **Economics and Business** | **English** | **Design and Technologies** |
| By the end of Year 10, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why and how governments manage economic performance to improve living standards. They give explanations for variations in economic performance and standards of living within and between economies. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) factors that influence major consumer and financial decisions and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the short- and long-term effects of these decisions. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how businesses [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to changing economic conditions and improve productivity. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the effect of organisational and workforce management on business performance.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and formulate hypotheses to frame an investigation of an economic or business issue or event. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) reliable data and information from different sources to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends, [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships and make predictions. Students generate alternative responses to an issue, taking into account multiple perspectives. They use cost-benefit analysis and appropriate criteria to propose and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) 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 complex hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments incorporating different points of view. They use appropriate texts, subject-specific language, conventions and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the intended and unintended effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 10, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) how text structures can be used in innovative ways by different authors. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how the choice of language features, images and vocabulary contributes to the development of individual style. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) their own interpretations of texts. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) other interpretations, analysing the evidence used to support them. They listen for ways features within texts can be manipulated to achieve particular effects.  Students show how the selection of language features can achieve precision and stylistic effect. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different viewpoints, attitudes and perspectives through the development of cohesive and logical arguments. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own style by experimenting with language features, stylistic devices, text structures and images. Students create a wide range of texts to [articulate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Articulate) complex ideas. They make presentations and contribute actively to class and group discussions, building on others' ideas, solving problems, justifying opinions and developing and expanding arguments. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, vary vocabulary choices for impact, and accurately use spelling and punctuation when creating and editing texts. | 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?** | | |
| --- | --- | --- |
| **General capabilities** | | |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** |

|  |  |  |
| --- | --- | --- |
| * 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** |
| * 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** | |
| --- | --- |
| **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 (ACHES057) | 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) |
| Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059) | 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) |

| **Unit 2: Consumers and the marketplace** | |
| --- | --- |
| **Achievement standards** | |
| **Economics and Business** | **English** |
| By the end of Year 10, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why and how governments manage economic performance to improve living standards. They give explanations for variations in economic performance and standards of living within and between economies. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) factors that influence major consumer and financial decisions and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the short- and long-term effects of these decisions. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how businesses [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to changing economic conditions and improve productivity. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the effect of organisational and workforce management on business performance.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and formulate hypotheses to frame an investigation of an economic or business issue or event. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) reliable data and information from different sources to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends, [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships and make predictions. Students generate alternative responses to an issue, taking into account multiple perspectives. They use cost-benefit analysis and appropriate criteria to propose and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) 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 complex hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments incorporating different points of view. They use appropriate texts, subject-specific language, conventions and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the intended and unintended effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 10, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) how text structures can be used in innovative ways by different authors. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how the choice of language features, images and vocabulary contributes to the development of individual style. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) their own interpretations of texts. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) other interpretations, analysing the evidence used to support them. They listen for ways features within texts can be manipulated to achieve particular effects.  Students show how the selection of language features can achieve precision and stylistic effect. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different viewpoints, attitudes and perspectives through the development of cohesive and logical arguments. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own style by experimenting with language features, stylistic devices, text structures and images. Students create a wide range of texts to [articulate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Articulate) complex ideas. They make presentations and contribute actively to class and group discussions, building on others' ideas, solving problems, justifying opinions and developing and expanding arguments. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, vary vocabulary choices for impact, and accurately use spelling and punctuation when creating and editing texts. |

| **Unit 2: Consumers and the marketplace** | |
| --- | --- |
| **General capabilities** | |
| **Literacy** | **Information and communication technology** |
| * 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** | |
| --- | --- |
| **Consumer and Financial Literacy National Framework** | |
| **Knowledge and understanding** | **Responsibility and enterprise** |
| * 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** | | | |
| --- | --- | --- | --- |
| **Content descriptions** | | | |
| **Economics and Business** | **English** | **Design and Technologies** | **Health and Physical Education** |
| Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053) | 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) | 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) |
| Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES055) | 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) |  |  |
| Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056) | Identify and analyse implicit or explicit values, beliefs and assumptions in texts and how these are influenced by purposes and likely audiences (ACELY1752) |  |  |
| 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) | 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) |  |  |
| Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059) | 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) |  |  |
| Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES060) |  |  |  |

| **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 10, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why and how governments manage economic performance to improve living standards. They give explanations for variations in economic performance and standards of living within and between economies. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) factors that influence major consumer and financial decisions and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the short- and long-term effects of these decisions. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how businesses [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to changing economic conditions and improve productivity. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the effect of organisational and workforce management on business performance.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and formulate hypotheses to frame an investigation of an economic or business issue or event. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) reliable data and information from different sources to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends, [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships and make predictions. Students generate alternative responses to an issue, taking into account multiple perspectives. They use cost-benefit analysis and appropriate criteria to propose and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) 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 complex hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments incorporating different points of view. They use appropriate texts, subject-specific language, conventions and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the intended and unintended effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 10, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) how text structures can be used in innovative ways by different authors. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how the choice of language features, images and vocabulary contributes to the development of individual style. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) their own interpretations of texts. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) other interpretations, analysing the evidence used to support them. They listen for ways features within texts can be manipulated to achieve particular effects.  Students show how the selection of language features can achieve precision and stylistic effect. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different viewpoints, attitudes and perspectives through the development of cohesive and logical arguments. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own style by experimenting with language features, stylistic devices, text structures and images. Students create a wide range of texts to [articulate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Articulate) complex ideas. They make presentations and contribute actively to class and group discussions, building on others' ideas, solving problems, justifying opinions and developing and expanding arguments. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, vary vocabulary choices for impact, and accurately use spelling and punctuation when creating and editing texts. | 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** | | | |
| --- | --- | --- | --- |
| **General capabilities** | | | |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** | **Personal and social capability** |
| * 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** | | |
| --- | --- | --- |
| **Consumer and Financial Literacy National Framework** | | |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| * 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** | | |
| --- | --- | --- |
| **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 (ACHES055) | 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) | Develop, select and evaluate a range of questions to investigate Australia’s political and legal systems (ACHCS095) |
| Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056) | Choose a reading technique and reading path appropriate for the type of text, to retrieve and connect ideas within and between texts (ACELY1753) | Identify, gather and sort information and ideas from a range of sources and reference as appropriate (ACHCS096) |
| Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES057) | 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) | Critically evaluate information and ideas from a range of sources in relation to civics and citizenship topics and issues (ACHCS097) |
| Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059) | 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) | Present evidence-based civics and citizenship arguments using subject-specific language (ACHCS101) |
| Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES060) |  |  |

| **Unit 4: Your consumer rights and responsibilities** | | |
| --- | --- | --- |
| **Achievement standards** | | |
| **Economics and Business** | **English** | **Civics and Citizenship** |
| By the end of Year 10, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why and how governments manage economic performance to improve living standards. They give explanations for variations in economic performance and standards of living within and between economies. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) factors that influence major consumer and financial decisions and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the short- and long-term effects of these decisions. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how businesses [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to changing economic conditions and improve productivity. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the effect of organisational and workforce management on business performance.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and formulate hypotheses to frame an investigation of an economic or business issue or event. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) reliable data and information from different sources to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends, [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships and make predictions. Students generate alternative responses to an issue, taking into account multiple perspectives. They use cost-benefit analysis and appropriate criteria to propose and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) 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 complex hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments incorporating different points of view. They use appropriate texts, subject-specific language, conventions and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the intended and unintended effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 10, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) how text structures can be used in innovative ways by different authors. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how the choice of language features, images and vocabulary contributes to the development of individual style. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) their own interpretations of texts. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) other interpretations, analysing the evidence used to support them. They listen for ways features within texts can be manipulated to achieve particular effects.  Students show how the selection of language features can achieve precision and stylistic effect. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different viewpoints, attitudes and perspectives through the development of cohesive and logical arguments. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own style by experimenting with language features, stylistic devices, text structures and images. Students create a wide range of texts to [articulate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Articulate) complex ideas. They make presentations and contribute actively to class and group discussions, building on others' ideas, solving problems, justifying opinions and developing and expanding arguments. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, vary vocabulary choices for impact, and accurately use spelling and punctuation when creating and editing texts. | By the end of Year 10, students [compare](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Compare) and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the key features and values of systems of government, and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the Australian Government’s global roles and responsibilities. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the role of the High Court and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how Australia’s international legal obligations influence law and government policy. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) a range of factors that sustain democratic societies.  When researching, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) 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, reliability and omission. They account for and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) different interpretations and points of view on civics and citizenship issues. When planning for action, students take account of multiple perspectives and ambiguities, use democratic processes, and negotiate solutions to an issue. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidenced-based arguments incorporating different points of view on civics and citizenship issues. They use appropriate texts, subject-specific language and concepts. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) ways they can be active and informed citizens in different contexts. |

| **Unit 4: Your consumer rights and responsibilities** | | |
| --- | --- | --- |
| **General capabilities** | | |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** |
| * 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** | | |
| --- | --- | --- |
| **Consumer and Financial Literacy National Framework** | | |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| * 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

| **Unit 5: Managing your money** | | |
| --- | --- | --- |
| **Content descriptions** | | |
| **Economics and Business** | **English** | **Mathematics** |
| Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053) | 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) | Connect the compound interest formula to repeated applications of simple interest using appropriate digital technologies (ACMNA229) |
| Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES055) | 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) |  |
| Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056) | 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) |  |
| 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) |  |  |

| **Unit 5: Managing your money** | | |
| --- | --- | --- |
| **Achievement standards** | | |
| **Economics and Business** | **English** | **Mathematics** |
| By the end of Year 10, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why and how governments manage economic performance to improve living standards. They give explanations for variations in economic performance and standards of living within and between economies. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) factors that influence major consumer and financial decisions and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the short- and long-term effects of these decisions. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how businesses [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to changing economic conditions and improve productivity. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the effect of organisational and workforce management on business performance.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and formulate hypotheses to frame an investigation of an economic or business issue or event. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) reliable data and information from different sources to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends, [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships and make predictions. Students generate alternative responses to an issue, taking into account multiple perspectives. They use cost-benefit analysis and appropriate criteria to propose and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) 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 complex hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments incorporating different points of view. They use appropriate texts, subject-specific language, conventions and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the intended and unintended effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 10, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) how text structures can be used in innovative ways by different authors. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how the choice of language features, images and vocabulary contributes to the development of individual style. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) their own interpretations of texts. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) other interpretations, analysing the evidence used to support them. They listen for ways features within texts can be manipulated to achieve particular effects.  Students show how the selection of language features can achieve precision and stylistic effect. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different viewpoints, attitudes and perspectives through the development of cohesive and logical arguments. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own style by experimenting with language features, stylistic devices, text structures and images. Students create a wide range of texts to [articulate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Articulate) complex ideas. They make presentations and contribute actively to class and group discussions, building on others' ideas, solving problems, justifying opinions and developing and expanding arguments. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, vary vocabulary choices for impact, and accurately use spelling and punctuation when creating and editing texts. | By the end of Year 10, students [recognise](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Recognise) the connection between simple and compound interest. They [solve](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Solve) problems involving linear equations and inequalities. They make the connections between algebraic and graphical representations of relations. Students [solve](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Solve) surface area and volume problems relating to composite solids. They [recognise](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Recognise) the relationships between parallel and perpendicular lines. Students [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) deductive reasoning to proofs and numerical exercises involving plane shapes. They [compare](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Compare) data sets by referring to the shapes of the various data displays. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) bivariate data where the independent variable is time. Students [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) statistical relationships between two continuous variables. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) statistical reports.  Students expand binomial expressions and factorise monic quadratic expressions. They find unknown values after substitution into formulas. They perform the four operations with simple algebraic fractions. Students [solve](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Solve) simple quadratic equations and pairs of simultaneous equations. They use triangle and angle properties to prove congruence and similarity. Students use trigonometry to [calculate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Calculate) unknown angles in right-angled triangles. Students [list](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=List) outcomes for multi-step chance experiments and assign probabilities for these experiments. They [calculate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Calculate) quartiles and inter-quartile ranges. |

| **Unit 5: Managing your money** | | | |
| --- | --- | --- | --- |
| **General capabilities** | | | |
| **Literacy** | **Numeracy** | **Information and communication technology** | **Critical and creative thinking** |
| * 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** | | |
| --- | --- | --- |
| **Consumer and Financial Literacy National Framework** | | |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| * 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** | |
| --- | --- |
| **Content descriptions** | |
| **Economics and Business** | **Geography** |
| Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053) | 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) |
| Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES055) | Represent spatial distribution of geographical phenomena by constructing special purpose maps that conform to cartographic conventions, using spatial technologies as appropriate (ACHGS075) |
| Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056) | 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) |
| 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) |  |

| **Unit 6: The global consumer** | |
| --- | --- |
| **Achievement standards** | |
| **Economics and Business** | **Geography** |
| By the end of Year 10, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why and how governments manage economic performance to improve living standards. They give explanations for variations in economic performance and standards of living within and between economies. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) factors that influence major consumer and financial decisions and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the short- and long-term effects of these decisions. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how businesses [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to changing economic conditions and improve productivity. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the effect of organisational and workforce management on business performance.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and formulate hypotheses to frame an investigation of an economic or business issue or event. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) reliable data and information from different sources to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends, [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships and make predictions. Students generate alternative responses to an issue, taking into account multiple perspectives. They use cost-benefit analysis and appropriate criteria to propose and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) 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 complex hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments incorporating different points of view. They use appropriate texts, subject-specific language, conventions and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the intended and unintended effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 10, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how interactions between geographical processes at different scales change the characteristics of places. Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify), [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) significant interconnections between people, places and environments and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) changes that result from these interconnections and their consequences. They [predict](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Predict) changes in the characteristics of places and environments over time, across space and at different scales and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the predicted consequences of change. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) alternative views on a geographical challenge and alternative strategies to address this challenge using environmental, economic, political and social criteria and [draw](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Draw) a reasoned conclusion.  Students use initial research to [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and modify geographically significant questions to frame an inquiry. They critically [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, reliable and unbiased geographical information and data. Students [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 of the most appropriate digital and non-digital forms, including a range of graphs and maps that use suitable scales and 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 make generalisations and inferences, propose explanations for significant patterns, trends, relationships and anomalies across time and space and at different scales, and [predict](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Predict) outcomes. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) and [synthesise](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Synthesise) data and other information to [draw](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Draw) reasoned conclusions, taking into account alternative perspectives. Students present findings, arguments and explanations using relevant geographical terminology and graphic representations and digital technologies in a range of selected and appropriate communication forms. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) their findings and propose action in response to a contemporary geographical challenge, taking account of environmental, economic, political and social considerations. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the predicted 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** |
| * 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** |
| * 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** | |
| --- | --- |
| **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 (ACHES057) | 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) |
| 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) | 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) |
| 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) |  |

| **Unit 7: Responsible gambling** | |
| --- | --- |
| **Achievement standards** | |
| **Economics and Business** | **English** |
| By the end of Year 10, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why and how governments manage economic performance to improve living standards. They give explanations for variations in economic performance and standards of living within and between economies. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) factors that influence major consumer and financial decisions and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the short- and long-term effects of these decisions. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how businesses [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to changing economic conditions and improve productivity. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the effect of organisational and workforce management on business performance.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and formulate hypotheses to frame an investigation of an economic or business issue or event. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) reliable data and information from different sources to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends, [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships and make predictions. Students generate alternative responses to an issue, taking into account multiple perspectives. They use cost-benefit analysis and appropriate criteria to propose and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) 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 complex hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments incorporating different points of view. They use appropriate texts, subject-specific language, conventions and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the intended and unintended effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 10, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) how text structures can be used in innovative ways by different authors. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how the choice of language features, images and vocabulary contributes to the development of individual style. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) their own interpretations of texts. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) other interpretations, analysing the evidence used to support them. They listen for ways features within texts can be manipulated to achieve particular effects.  Students show how the selection of language features can achieve precision and stylistic effect. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different viewpoints, attitudes and perspectives through the development of cohesive and logical arguments. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own style by experimenting with language features, stylistic devices, text structures and images. Students create a wide range of texts to [articulate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Articulate) complex ideas. They make presentations and contribute actively to class and group discussions, building on others' ideas, solving problems, justifying opinions and developing and expanding arguments. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, vary vocabulary choices for impact, and accurately use spelling and punctuation when creating and editing texts. |

| **Unit 7: Responsible gambling** | | |
| --- | --- | --- |
| **General capabilities** | | |
| **Literacy** | **Critical and creative thinking** | **Ethical understanding** |

|  |  |  |
| --- | --- | --- |
| * 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** | |
| --- | --- |
| **Consumer and Financial Literacy National Framework** | |
| **Competence** | **Responsibility and enterprise** |
| * 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** | |
| --- | --- |
| **Content descriptions** | |
| **Economics and Business** | **Civics and Citizenship** |
| Gather relevant data and information from a range of digital, online and print sources (ACHES056) | Identify, gather and sort information and ideas from a range of sources and reference as appropriate (ACHCS096) |
| Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059) | Critically evaluate information and ideas from a range of sources in relation to civics and citizenship topics and issues (ACHCS097) |

| **Secondary resource kit** | |
| --- | --- |
| **Achievement standards** | |
| **Economics and Business** | **Civics and Citizenship** |
| By the end of Year 10, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why and how governments manage economic performance to improve living standards. They give explanations for variations in economic performance and standards of living within and between economies. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) factors that influence major consumer and financial decisions and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the short- and long-term effects of these decisions. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how businesses [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to changing economic conditions and improve productivity. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the effect of organisational and workforce management on business performance.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and formulate hypotheses to frame an investigation of an economic or business issue or event. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) reliable data and information from different sources to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends, [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships and make predictions. Students generate alternative responses to an issue, taking into account multiple perspectives. They use cost-benefit analysis and appropriate criteria to propose and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) 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 complex hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments incorporating different points of view. They use appropriate texts, subject-specific language, conventions and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the intended and unintended effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 10, students [compare](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Compare) and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the key features and values of systems of government, and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the Australian Government’s global roles and responsibilities. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the role of the High Court and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how Australia’s international legal obligations influence law and government policy. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) a range of factors that sustain democratic societies.  When researching, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) 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, reliability and omission. They account for and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) different interpretations and points of view on civics and citizenship issues. When planning for action, students take account of multiple perspectives and ambiguities, use democratic processes, and negotiate solutions to an issue. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidenced-based arguments incorporating different points of view on civics and citizenship issues. They use appropriate texts, subject-specific language and concepts. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) ways they can be active and informed citizens in different contexts. |

| **Secondary resource kit** | | | |
| --- | --- | --- | --- |
| **General capabilities** | | | |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** | **Ethical understanding** |
| * 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** |
| * 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** | |
| Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053) | | Identify, gather and sort information and ideas from a range of sources and reference as appropriate (ACHCS096) | 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) | |
| Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056) | | Present evidence-based civics and citizenship arguments using subject-specific language (ACHCS101) | 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) | |
| Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES057) | |  | Identify and analyse implicit or explicit values, beliefs and assumptions in texts and how these are influenced by purposes and likely audiences (ACELY1752) | |
| 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) | |  | 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) | |
| 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) | |  |  | |
| **Enhancing resource kit** | | | | | |
| **Achievement standards** | | | | | |
| **Economics and Business** | **Civics and Citizenship** | | | **English** | |
| By the end of Year 10, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why and how governments manage economic performance to improve living standards. They give explanations for variations in economic performance and standards of living within and between economies. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) factors that influence major consumer and financial decisions and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the short- and long-term effects of these decisions. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how businesses [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to changing economic conditions and improve productivity. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the effect of organisational and workforce management on business performance.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and formulate hypotheses to frame an investigation of an economic or business issue or event. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) reliable data and information from different sources to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends, [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships and make predictions. Students generate alternative responses to an issue, taking into account multiple perspectives. They use cost-benefit analysis and appropriate criteria to propose and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) 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 complex hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments incorporating different points of view. They use appropriate texts, subject-specific language, conventions and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the intended and unintended effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 10, students [compare](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Compare) and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the key features and values of systems of government, and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the Australian Government’s global roles and responsibilities. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the role of the High Court and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how Australia’s international legal obligations influence law and government policy. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) a range of factors that sustain democratic societies.  When researching, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) 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, reliability and omission. They account for and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) different interpretations and points of view on civics and citizenship issues. When planning for action, students take account of multiple perspectives and ambiguities, use democratic processes, and negotiate solutions to an issue. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidenced-based arguments incorporating different points of view on civics and citizenship issues. They use appropriate texts, subject-specific language and concepts. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) ways they can be active and informed citizens in different contexts. | | | By the end of Year 10, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) how text structures can be used in innovative ways by different authors. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how the choice of language features, images and vocabulary contributes to the development of individual style. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) their own interpretations of texts. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) other interpretations, analysing the evidence used to support them. They listen for ways features within texts can be manipulated to achieve particular effects.  Students show how the selection of language features can achieve precision and stylistic effect. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different viewpoints, attitudes and perspectives through the development of cohesive and logical arguments. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own style by experimenting with language features, stylistic devices, text structures and images. Students create a wide range of texts to [articulate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Articulate) complex ideas. They make presentations and contribute actively to class and group discussions, building on others' ideas, solving problems, justifying opinions and developing and expanding arguments. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, vary vocabulary choices for impact, and accurately use spelling and punctuation when creating and editing texts. | |

| **Enhancing resource kit** | | | | |
| --- | --- | --- | --- | --- |
| **General capabilities** | | | | |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** | **Personal and social responsibility** | **Intercultural understanding** |
| * 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** | | |
| --- | --- | --- |
| **Consumer and Financial Literacy National Framework** | | |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| * 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** | | |
| --- | --- | --- |
| **Content descriptions** | | |
| **Economics and Business** | **English** | **Work Studies** |
| Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053) | 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) | Apply knowledge of self to career decision-making processes (ACWSCL032) |
| Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056) | Plan, rehearse and deliver presentations, selecting and sequencing appropriate content and multimodal elements to influence a course of action (ACELY1751) | Use career decision-making processes to filter career scenarios (ACWSCL033) |
| Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES057) |  | Use a range of tools, methods and skills for accessing work relevant to 21st century recruitment and selection processes (ACWSCL037) |
| 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) |  |  |

| **Budgeting** | | |
| --- | --- | --- |
| **Achievement standards** | | |
| **Economics and Business** | **English** | **Work Studies** |
| By the end of Year 10, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) why and how governments manage economic performance to improve living standards. They give explanations for variations in economic performance and standards of living within and between economies. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) factors that influence major consumer and financial decisions and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the short- and long-term effects of these decisions. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how businesses [respond](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Respond) to changing economic conditions and improve productivity. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the effect of organisational and workforce management on business performance.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and formulate hypotheses to frame an investigation of an economic or business issue or event. They gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) reliable data and information from different sources to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends, [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) relationships and make predictions. Students generate alternative responses to an issue, taking into account multiple perspectives. They use cost-benefit analysis and appropriate criteria to propose and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) 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 complex hypothetical problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present evidence-based conclusions and reasoned arguments incorporating different points of view. They use appropriate texts, subject-specific language, conventions and concepts. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the intended and unintended effects of economic and business decisions and the potential consequences of alternative actions. | By the end of Year 10, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) how text structures can be used in innovative ways by different authors. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how the choice of language features, images and vocabulary contributes to the development of individual style. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and [justify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Justify) their own interpretations of texts. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) other interpretations, analysing the evidence used to support them. They listen for ways features within texts can be manipulated to achieve particular effects.  Students show how the selection of language features can achieve precision and stylistic effect. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different viewpoints, attitudes and perspectives through the development of cohesive and logical arguments. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own style by experimenting with language features, stylistic devices, text structures and images. Students create a wide range of texts to [articulate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Articulate) complex ideas. They make presentations and contribute actively to class and group discussions, building on others' ideas, solving problems, justifying opinions and developing and expanding arguments. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, vary vocabulary choices for impact, and accurately use spelling and punctuation when creating and editing texts. | By the end of Year 10 students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the relationship between changing circumstances, learning and 21st century work opportunities and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the skills needed to manage changes. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) work-related communication tools and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) the skills and capacities needed for 21st century work including appropriate communication skills, collaboration and teamwork. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of developing entrepreneurial skills and a distinct profile to access and manage 21st century work opportunities and challenges. Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) the importance of growing self-awareness in improving learning, accessing work opportunities and developing appropriate skills and making more-informed subject and career choices. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) emerging 21st century work arrangements and the resultant changing relationships between participants, the opportunities arising and the skills needed for these emerging work arrangements. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the roles of agencies associated with employment support. They outline 21st century approaches to recruitment and selection, and skills required in responding to them. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the benefits of different cultural perspectives in managing work and problem-solving. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) possible tensions arising in work-related contexts and [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) the approaches to resolve conflicts and tensions.  Students [process](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Process) the skills required to manage change and transition. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) learning strategies and career information and sources and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) and align their personal capacities. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) and [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) appropriate communication methods in a range of contexts. Students form and work in teams on a range of work-related tasks and observe and incorporate the skills needed to work collaboratively. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) entrepreneurial skills to plan, implement and complete a negotiated action project. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) their findings, propose actions, make recommendations and present these to an audience of stakeholders. They [synthesise](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Synthesise) increased self-knowledge and career information to school and career-based decisions and create potential career scenarios. Students research a range of information and data to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends in work arrangements emerging over time and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) agencies and organisations that support various employment situations. Students practise using and responding to 21st century recruitment and selection tools, methods and skills for accessing real and created work opportunities. Students collect and [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) information on different cultural approaches to ways of working. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of culturally diverse workplaces to managing work, work relationships and productivity. Students [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) conflict resolution methods and skills to work-related contexts. |

| **Budgeting** | | | |
| --- | --- | --- | --- |
| **General capabilities** | | | |
| **Literacy** | **Numeracy** | **Information and communication technology** | **Critical and creative thinking** |
| * 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** | | |
| --- | --- | --- |
| **Consumer and Financial Literacy National Framework** | | |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| * 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 |  |