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

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# **COMMERCE (CONSUMER AFFAIRS VICTORIA)**

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

| **Unit 1: What type of consumer am I?** | | |
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| **Content descriptions** | | |
| **Economics and Business** | **English** | **Design and Technologies** |
| By the end of Year 7, students will be taught to: | | By the end of Year 8, students will be taught to |
| The ways consumers and producers interact and respond to each other in the market (ACHEK017) | Use interaction skills when discussing and presenting ideas and information, selecting body language, voice qualities and other elements, (for example music and sound) to add interest and meaning (ACELY1804) | Independently develop criteria for success to evaluate design ideas, processes and solutions and their sustainability (ACTDEP038) |
| Gather relevant data and information from a range of digital, online and print sources (ACHES022) | Plan, draft and publish imaginative, informative and persuasive texts, selecting aspects of subject matter and particular language, visual, and audio features to convey information and ideas (ACELY1725) | Use project management processes when working individually and collaboratively to coordinate production of designed solutions (ACTDEP039) |
| Interpret data and information displayed in different formats to identify relationships and trends (ACHES023) |  |  |
| Apply economics and business knowledge, skills and concepts in familiar and new situations (ACHES025) |  |  |
| Present evidence-based conclusions using economics and business language and concepts in a range of appropriate formats, and reflect on the consequences of alternative actions (ACHES026) |  |  |

| **Unit 1: What type of consumer am I?** | | |
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| **Achievement standards** | | |
| **Economics and Business** | **English** | **Design and Technologies** |
| By the end of Year 7, students [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the interdependence of consumers and producers in the market. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of short- and long-term planning to individual and business success and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) different strategies that may be used. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the characteristics of successful businesses and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how entrepreneurial capabilities contribute to this success. Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the reasons individuals choose to work and [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the various sources of income that exist.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and gather data and information from different sources to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) an economic or business issue. They [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) data to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends. They propose alternative responses to an issue and assess the costs and benefits of each alternative. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present conclusions using appropriate texts, terms and concepts. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the effects of their decisions and the possible effects of alternative actions. | By the end of Year 7, students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how text structures can influence the complexity of a text and are dependent on audience, purpose and context. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of how the choice of language features, images and vocabulary affects meaning. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) issues and ideas from a variety of sources, analysing supporting evidence and implied meaning. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) specific details from texts to [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own response, recognising that texts reflect different viewpoints. They listen for and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different perspectives in texts.  Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how the selection of a variety of language features can influence an audience. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to [draw](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Draw) on personal knowledge, textual analysis and other sources to express or challenge a point of view. They create texts showing how language features and images from other texts can be combined for effect. Students create structured and coherent texts for a range of purposes and audiences. They make presentations and contribute actively to class and group discussions, using language features to engage the audience. When creating and editing texts they [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, use a variety of more specialised vocabulary and accurate spelling and punctuation. | By the end of Year 8, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) factors that influence the [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) of products, services and environments to meet present and future needs. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the contribution of [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) and technology innovations and enterprise to society. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how the features of technologies impact on designed solutions and influence [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) decisions for each of the prescribed technologies contexts.  Students create designed solutions for each of the prescribed technologies contexts based on an evaluation of needs or opportunities. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) criteria for success, including sustainability considerations, and use these to judge the suitability of their ideas and designed solutions and processes. They create and adapt [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) ideas, make considered decisions and communicate to different audiences using appropriate technical terms and a range of technologies and graphical representation techniques. Students [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) project management skills to document and use project plans to manage production processes. They independently and safely produce effective designed solutions for the intended purpose. |

| **Unit 1: What type of consumer am I?** | | |
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| **General capabilities** | | |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** |
| Level 5: Typically, by the end of Year 8, students: | | |
| * navigate, read and view a variety of challenging subject-specific texts with a wide range of graphic representations | * locate, retrieve or generate information using search facilities and organise information in meaningful ways | * clarify information and ideas from texts or images when exploring challenging issues |
| * interpret and evaluate information, identify main ideas and supporting evidence, and analyse different perspectives using comprehension strategies |  | * generate alternatives and innovative solutions, and adapt ideas, including when information is limited or conflicting |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, test possibilities, compare solutions, rehearse ideas and arguments in preparation for creating texts |  |  |

| **Unit 1: What type of consumer am I?** | | |
| --- | --- | --- |
| **Consumer and Financial Literacy National Framework** | | |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| By the end of Year 8, students can: | | |
| * analyse and explain the range of factors affecting consumer choices | * justify the selection of a range of goods and services in a variety of ‘real-life’ contexts | * explain how individual and collective consumer decisions may have an impact on the broader community and/or the environment |
|  |  | * exercise a range of enterprising behaviours through participation in relevant class and/or school activities |

## Unit 2: Consumers and the marketplace

| **Unit 2: Consumers and the marketplace** | |
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| **Content descriptions** | |
| **Economics and Business** | **English** |
| The ways consumers and producers interact and respond to each other in the market (ACHEK017) | Use interaction skills when discussing and presenting ideas and information, selecting body language, voice qualities and other elements, (for example music and sound) to add interest and meaning (ACELY1804) |
| Interpret data and information displayed in different formats to identify relationships and trends (ACHES023) | Plan, rehearse and deliver presentations, selecting and sequencing appropriate content and multimodal elements to promote a point of view or enable a new way of seeing (ACELY1720) |
| Apply economics and business knowledge, skills and concepts in familiar and new situations (ACHES025) | Plan, draft and publish imaginative, informative and persuasive texts, selecting aspects of subject matter and particular language, visual, and audio features to convey information and ideas (ACELY1725) |
|  | Use a range of software, including word processing programs, to confidently create, edit and publish written and multimodal texts (ACELY1728) |

| **Unit 2: Consumers and the marketplace** | |
| --- | --- |
| **Achievement standards** | |
| **Economics and Business** | **English** |
| By the end of Year 7, students [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the interdependence of consumers and producers in the market. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of short- and long-term planning to individual and business success and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) different strategies that may be used. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the characteristics of successful businesses and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how entrepreneurial capabilities contribute to this success. Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the reasons individuals choose to work and [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the various sources of income that exist.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and gather data and information from different sources to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) an economic or business issue. They [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) data to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends. They propose alternative responses to an issue and assess the costs and benefits of each alternative. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present conclusions using appropriate texts, terms and concepts. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the effects of their decisions and the possible effects of alternative actions. | By the end of Year 7, students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how text structures can influence the complexity of a text and are dependent on audience, purpose and context. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of how the choice of language features, images and vocabulary affects meaning. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) issues and ideas from a variety of sources, analysing supporting evidence and implied meaning. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) specific details from texts to [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own response, recognising that texts reflect different viewpoints. They listen for and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different perspectives in texts.  Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how the selection of a variety of language features can influence an audience. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to [draw](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Draw) on personal knowledge, textual analysis and other sources to express or challenge a point of view. They create texts showing how language features and images from other texts can be combined for effect. Students create structured and coherent texts for a range of purposes and audiences. They make presentations and contribute actively to class and group discussions, using language features to engage the audience. When creating and editing texts they [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, use a variety of more specialised vocabulary and accurate spelling and punctuation. |

| **Unit 2: Consumers and the marketplace** | |
| --- | --- |
| **General capabilities** | |
| **Literacy** | **Information and communication technology** |
| Level 5: Typically, by the end of Year 8, students: | |
| * compose and edit longer sustained learning area texts | * design and modify simple digital solutions, or multimodal creative outputs or data transformations for particular audiences and purposes following recognised conventions |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, test possibilities, compare solutions, rehearse ideas and arguments in preparation for creating texts |  |
| * plan, research, rehearse and deliver presentations on learning area topics, sequencing selected content and multimodal elements for accuracy and their impact on the audience |  |

| **Unit 2: Consumers and the marketplace** | |
| --- | --- |
| **Consumer and Financial Literacy National Framework** | |
| **Knowledge and understanding** | **Responsibility and enterprise** |
| By the end of Year 8, students can: | |
| * analyse and explain the range of factors affecting consumer choices | * exercise a range of enterprising behaviours through participation in relevant class and/or school activities |

## Unit 3: How to be a consumer detective

| **Unit 3: How to be a consumer detective** | | | |
| --- | --- | --- | --- |
| **Content descriptions** | | | |
| **Economics and Business** | **English** | **Design and Technologies** | **Health and Physical Education** |
| By the end of Year 7, students will be taught to: | | By the end of Year 8, students will be taught to: | |
| Develop questions about an economic or business issue or event, and plan and conduct an investigation or project (ACHES021) | Compare the ways that language and images are used to create character, and to influence emotions and opinions in different types of texts (ACELT1621) | Independently develop criteria for success to evaluate design ideas, processes and solutions and their sustainability (ACTDEP038) | Analyse factors that influence emotions, and develop strategies to demonstrate empathy and sensitivity (ACPPS075) |
| Gather relevant data and information from a range of digital, online and print sources (ACHES022) | Use interaction skills when discussing and presenting ideas and information, selecting body language, voice qualities and other elements, (for example music and sound) to add interest and meaning (ACELY1804) |  |  |
| Generate a range of alternatives in response to an observed economic or business issue or event, and evaluate the potential costs and benefits of each alternative (ACHES024) | Analyse and explain the ways text structures and language features shape meaning and vary according to audience and purpose (ACELY1721) |  |  |
| Apply economics and business knowledge, skills and concepts in familiar and new situations (ACHES025) | Plan, draft and publish imaginative, informative and persuasive texts, selecting aspects of subject matter and particular language, visual, and audio features to convey information and ideas (ACELY1725) |  |  |
| Present evidence-based conclusions using economics and business language and concepts in a range of appropriate formats, and reflect on the consequences of alternative actions (ACHES026) | Use a range of software, including word processing programs, to confidently create, edit and publish written and multimodal texts (ACELY1728) |  |  |

| **Unit 3: How to be a consumer detective** | | | |
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| **Achievement standards** | | | |
| **Economics and Business** | **English** | **Design and Technologies** | **Health and Physical Education** |
| By the end of Year 7, students [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the interdependence of consumers and producers in the market. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of short- and long-term planning to individual and business success and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) different strategies that may be used. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the characteristics of successful businesses and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how entrepreneurial capabilities contribute to this success. Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the reasons individuals choose to work and [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the various sources of income that exist.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and gather data and information from different sources to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) an economic or business issue. They [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) data to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends. They propose alternative responses to an issue and assess the costs and benefits of each alternative. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present conclusions using appropriate texts, terms and concepts. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the effects of their decisions and the possible effects of alternative actions. | By the end of Year 7, students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how text structures can influence the complexity of a text and are dependent on audience, purpose and context. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of how the choice of language features, images and vocabulary affects meaning. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) issues and ideas from a variety of sources, analysing supporting evidence and implied meaning. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) specific details from texts to [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own response, recognising that texts reflect different viewpoints. They listen for and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different perspectives in texts.  Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how the selection of a variety of language features can influence an audience. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to [draw](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Draw) on personal knowledge, textual analysis and other sources to express or challenge a point of view. They create texts showing how language features and images from other texts can be combined for effect. Students create structured and coherent texts for a range of purposes and audiences. They make presentations and contribute actively to class and group discussions, using language features to engage the audience. When creating and editing texts they [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, use a variety of more specialised vocabulary and accurate spelling and punctuation. | By the end of Year 8, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) factors that influence the [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) of products, services and environments to meet present and future needs. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the contribution of [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) and technology innovations and enterprise to society. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how the features of technologies impact on designed solutions and influence [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) decisions for each of the prescribed technologies contexts.  Students create designed solutions for each of the prescribed technologies contexts based on an evaluation of needs or opportunities. They [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) criteria for success, including sustainability considerations, and use these to judge the suitability of their ideas and designed solutions and processes. They create and adapt [design](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Design) ideas, make considered decisions and communicate to different audiences using appropriate technical terms and a range of technologies and graphical representation techniques. Students [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) project management skills to document and use project plans to manage production processes. They independently and safely produce effective designed solutions for the intended purpose. | By the end of Year 8, students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) strategies and resources to manage changes and transitions and [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) their impact on identities. Students [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) the impact on wellbeing of relationships and valuing diversity. They [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) factors that influence emotional responses. They [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) strategies and practices that enhance their own, others’ and community health, safety and wellbeing. They [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) and [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) movement concepts and [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) strategies to achieve movement and fitness outcomes. They [examine](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Examine) the cultural and historical significance of physical activities and [examine](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Examine) how connecting to the environment can enhance health and wellbeing.  Students [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) personal and social skills to establish and maintain respectful relationships and promote safety, fair play and inclusivity. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) skills to make informed decisions, and propose and implement actions that promote their own and others’ health, safety and wellbeing. Students [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) control and accuracy when performing specialised movement sequences and skills. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) movement concepts and refine strategies to suit different movement situations. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) the elements of movement to compose and perform movement sequences. |

| **Unit 3: How to be a consumer detective** | | | |
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| **General capabilities** | | | |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** | **Personal and social capability** |
| Level 5: Typically, by the end of Year 8, students: | | | |
| * compose and edit longer sustained learning area texts | * design and modify simple digital solutions, or multimodal creative outputs or data transformations for particular audiences and purposes following recognised conventions | * pose questions to probe assumptions and investigate complex issues | * examine influences on and consequences of their emotional responses in learning, social and work- related contexts |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, test possibilities, compare solutions, rehearse ideas and arguments in preparation for creating texts |  | * clarify information and ideas from texts or images when exploring challenging issues | * forecast the consequences of expressing emotions inappropriately and devise measures to regulate behaviour |
| * use language to evaluate an object, action or text, and language that is designed to persuade the reader/viewer |  |  | * select, use and analyse strategies that assist in regulating behaviour and achieving personal and learning goals |
|  |  |  | * assess the extent to which individual roles and responsibilities enhance group cohesion and the achievement of personal and group objectives |

| **Unit 3: How to be a consumer detective** | | |
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| **Consumer and Financial Literacy National Framework** | | |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| By the end of Year 8, students can: | | |
| * analyse and explain the range of factors affecting consumer choices | * identify and explain marketing strategies used in advertising and social media to influence consumer decision-making | * exercise a range of enterprising behaviours through participation in relevant class and/or school activities |
| * identify the risks within the consumer and financial landscape such as scams, identity theft, fraudulent transactions and ways of avoiding these |  | * recognise that their ability to make informed decisions about personal finance and financial products is strengthened by finding and evaluating relevant information and accessing reliable advice |

## Unit 4: Your consumer rights and responsibilities

| **Unit 4: Your consumer rights and responsibilities** | | |
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| **Content descriptions** | | |
| **Economics and Business** | **English** | **Civics and Citizenship** |
| Develop questions about an economic or business issue or event, and plan and conduct an investigation or project (ACHES021) | Use interaction skills when discussing and presenting ideas and information, selecting body language, voice qualities and other elements, (for example music and sound) to add interest and meaning (ACELY1804) | Develop a range of questions to investigate Australia’s political and legal systems (ACHCS054) |
| Gather relevant data and information from a range of digital, online and print sources (ACHES022) | Use prior knowledge and text processing strategies to interpret a range of types of texts (ACELY1722) | Identify, gather and sort information and ideas from a range of sources (ACHCS055) |
| Interpret data and information displayed in different formats to identify relationships and trends (ACHES023) | Plan, draft and publish imaginative, informative and persuasive texts, selecting aspects of subject matter and particular language, visual, and audio features to convey information and ideas (ACELY1725) | Critically evaluate information and ideas from a range of sources in relation to civics and citizenship topics and issues (ACHCS056) |
| Apply economics and business knowledge, skills and concepts in familiar and new situations (ACHES025) | Edit for meaning by removing repetition, refining ideas, reordering sentences and adding or substituting words for impact (ACELY1726) | Present evidence-based civics and citizenship arguments using subject-specific language (ACHCS059) |
| Present evidence-based conclusions using economics and business language and concepts in a range of appropriate formats, and reflect on the consequences of alternative actions (ACHES026) |  |  |

| **Unit 4: Your consumer rights and responsibilities** | | | |
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| **Achievement standards** | | |
| **Economics and Business** | **English** | **Civics and Citizenship** |
| By the end of Year 7, students [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the interdependence of consumers and producers in the market. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of short- and long-term planning to individual and business success and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) different strategies that may be used. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the characteristics of successful businesses and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how entrepreneurial capabilities contribute to this success. Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the reasons individuals choose to work and [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the various sources of income that exist.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and gather data and information from different sources to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) an economic or business issue. They [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) data to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends. They propose alternative responses to an issue and assess the costs and benefits of each alternative. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present conclusions using appropriate texts, terms and concepts. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the effects of their decisions and the possible effects of alternative actions. | By the end of Year 7, students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how text structures can influence the complexity of a text and are dependent on audience, purpose and context. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of how the choice of language features, images and vocabulary affects meaning. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) issues and ideas from a variety of sources, analysing supporting evidence and implied meaning. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) specific details from texts to [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own response, recognising that texts reflect different viewpoints. They listen for and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different perspectives in texts.  Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how the selection of a variety of language features can influence an audience. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to [draw](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Draw) on personal knowledge, textual analysis and other sources to express or challenge a point of view. They create texts showing how language features and images from other texts can be combined for effect. Students create structured and coherent texts for a range of purposes and audiences. They make presentations and contribute actively to class and group discussions, using language features to engage the audience. When creating and editing texts they [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, use a variety of more specialised vocabulary and accurate spelling and punctuation. | By the end of Year 7, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) features of Australia’s Constitution, including the [process](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Process) for constitutional change. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how Australia’s legal system is based on the principle of justice. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the diverse nature of Australian society and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the importance of shared values in promoting a cohesive society.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) a range of questions and gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) information from different sources to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) Australia’s political and legal systems. They consider different points of view on civics and citizenship issues. When planning for action, students take into account multiple perspectives to [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) solutions to an issue. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present arguments on civics and citizenship issues using appropriate texts, terms and concepts. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) ways they can be active and informed citizens. |

| **Unit 4: Your consumer rights and responsibilities** | | |
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| **General capabilities** | | |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** |
| Level 5: Typically, by the end of Year 8, students: | | |
| * interpret and evaluate information, identify main ideas and supporting evidence, and analyse different perspectives using comprehension strategies | * design and modify simple digital solutions, or multimodal creative outputs or data transformations for particular audiences and purposes following recognised conventions | * justify reasons for decisions when transferring information to similar and different contexts |
| * compose and edit longer sustained learning area texts |  |  |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, test possibilities, compare solutions, rehearse ideas and arguments in preparation for creating texts |  |  |
| * recognise and use aspects of language to suggest possibility, probability, obligation and conditionality |  |  |

| **Unit 4: Your consumer rights and responsibilities** | | |
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| **Consumer and Financial Literacy National Framework** | | |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| By the end of Year 8, students can: | | |
| * research, identify and discuss the rights and responsibilities of consumers in a range of ‘real-life’ contexts | * access and evaluate information on strategies to resolve consumer disputes | * apply informed and assertive consumer decision-making in a range of ‘real-life’ contexts |
|  |  | * discuss the legal and ethical issues associated with advertising and providing goods and services to consumers |
|  |  | * recognise that their ability to make informed decisions about personal finance and financial products is strengthened by finding and evaluating relevant information and accessing reliable advice |

## Unit 5: Managing your money

| **Unit 5: Managing your money** | |
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| **Content descriptions** | |
| **Economics and Business** | **English** |
| Why and how individuals and businesses plan to achieve short-term and long-term personal, organisational and financial objectives (ACHEK018) | Use interaction skills when discussing and presenting ideas and information, selecting body language, voice qualities and other elements, (for example music and sound) to add interest and meaning (ACELY1804) |
| Develop questions about an economic or business issue or event, and plan and conduct an investigation or project (ACHES021) | Plan, draft and publish imaginative, informative and persuasive texts, selecting aspects of subject matter and particular language, visual, and audio features to convey information and ideas (ACELY1725) |
| Gather relevant data and information from a range of digital, online and print sources (ACHES022) | Use a range of software, including word processing programs, to confidently create, edit and publish written and multimodal texts (ACELY1728) |
| Interpret data and information displayed in different formats to identify relationships and trends (ACHES023) |  |
| Generate a range of alternatives in response to an observed economic or business issue or event, and evaluate the potential costs and benefits of each alternative (ACHES024) |  |
| Apply economics and business knowledge, skills and concepts in familiar and new situations (ACHES025) |  |
| Present evidence-based conclusions using economics and business language and concepts in a range of appropriate formats, and reflect on the consequences of alternative actions (ACHES026) |  |

| **Unit 5: Managing your money** | |
| --- | --- |
| **Achievement standards** | |
| **Economics and Business** | **English** |
| By the end of Year 7, students [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the interdependence of consumers and producers in the market. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of short- and long-term planning to individual and business success and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) different strategies that may be used. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the characteristics of successful businesses and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how entrepreneurial capabilities contribute to this success. Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the reasons individuals choose to work and [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the various sources of income that exist.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and gather data and information from different sources to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) an economic or business issue. They [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) data to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends. They propose alternative responses to an issue and assess the costs and benefits of each alternative. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present conclusions using appropriate texts, terms and concepts. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the effects of their decisions and the possible effects of alternative actions. | By the end of Year 7, students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how text structures can influence the complexity of a text and are dependent on audience, purpose and context. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of how the choice of language features, images and vocabulary affects meaning. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) issues and ideas from a variety of sources, analysing supporting evidence and implied meaning. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) specific details from texts to [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own response, recognising that texts reflect different viewpoints. They listen for and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different perspectives in texts.  Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how the selection of a variety of language features can influence an audience. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to [draw](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Draw) on personal knowledge, textual analysis and other sources to express or challenge a point of view. They create texts showing how language features and images from other texts can be combined for effect. Students create structured and coherent texts for a range of purposes and audiences. They make presentations and contribute actively to class and group discussions, using language features to engage the audience. When creating and editing texts they [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, use a variety of more specialised vocabulary and accurate spelling and punctuation. |

| **Unit 5: Managing your money** | | | |
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| **General capabilities** | | | |
| **Literacy** | **Numeracy** | **Information and communication technology** | **Critical and creative thinking** |
| Level 5: Typically, by the end of Year 8, students: | | | |
| * interpret and evaluate information, identify main ideas and supporting evidence, and analyse different perspectives using comprehension strategies | * solve complex problems by estimating and calculating using efficient mental, written and digital strategies | * locate, retrieve or generate information using search facilities and organise information in meaningful ways | * clarify information and ideas from texts or images when exploring challenging issues |
| * compose and edit longer sustained learning area texts | * solve problems using simple percentages, ratios and rates | * design and modify simple digital solutions, or multimodal creative outputs or data transformations for particular audiences and purposes following recognised conventions | * draw parallels between known and new ideas to create new ways of achieving goals |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, test possibilities, compare solutions, rehearse ideas and arguments in preparation for creating texts |  |  |  |

| **Unit 5: Managing your money** | | |
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| **Consumer and Financial Literacy National Framework** | | |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| By the end of Year 8, students can: | | |
| * Identify and explain the importance of tracking and verifying transactions and keeping financial records to manage income and expenses | * Use a range of methods and tools to keep financial records in ‘real-life contexts’ | * Recognise the importance of planning for their financial futures and appreciate that sacrificing current expenditure can bring long-term benefits |
| * Explain why it is important to set and prioritise personal financial goals | * Create simple budgets and financial records to achieve specific financial goals | * Recognise that their ability to make informed decisions about personal finance and financial products is strengthened by finding and evaluating relevant information and accessing reliable advice |
| * Identify and discuss the different forms of ‘credit’ and costs involved | * Compare income, spending commitments and life-styles at different stages of life | * Explain the role of banks and other deposit-taking institutions (such as building societies and credit unions) in providing financial products and services to individual consumers and business |
|  | * Accurately complete and explain the purpose of a range of financial forms, including for online transactions |  |

## Unit 6: The global consumer

| **Unit 6: The global consumer** | |
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| **Content descriptions** | |
| **Economics and Business** | **Geography** |
| Develop questions about an economic or business issue or event, and plan and conduct an investigation or project (ACHES021) | Represent data in a range of appropriate forms, for example climate graphs, compound column graphs, population pyramids, tables, field sketches and annotated diagrams, with and without the use of digital and spatial technologies (ACHGS049) |
| Gather relevant data and information from a range of digital, online and print sources (ACHES022) | Represent spatial distribution of different types of geographical phenomena by constructing appropriate maps at different scales that conform to cartographic conventions, using spatial technologies as appropriate (ACHGS050) |
| Interpret data and information displayed in different formats to identify relationships and trends (ACHES023) | Present findings, arguments and ideas in a range of communication forms selected to suit a particular audience and purpose; using geographical terminology and digital technologies as appropriate (ACHGS053) |
| Present evidence-based conclusions using economics and business language and concepts in a range of appropriate formats, and reflect on the consequences of alternative actions (ACHES026) |  |

| **Unit 6: The global consumer** | |
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| **Achievement standards** | |
| **Economics and Business** | **Geography** |
| By the end of Year 7, students [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the interdependence of consumers and producers in the market. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of short- and long-term planning to individual and business success and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) different strategies that may be used. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the characteristics of successful businesses and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how entrepreneurial capabilities contribute to this success. Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the reasons individuals choose to work and [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the various sources of income that exist.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and gather data and information from different sources to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) an economic or business issue. They [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) data to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends. They propose alternative responses to an issue and assess the costs and benefits of each alternative. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present conclusions using appropriate texts, terms and concepts. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the effects of their decisions and the possible effects of alternative actions. | By the end of Year 7, students [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) geographical processes that influence the characteristics of places and how the characteristics of places are perceived and valued differently. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) interconnections between people and places and environments and [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) how these interconnections change places and environments. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) alternative strategies to a geographical challenge referring to environmental, economic and social factors.  Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) geographically significant questions to frame an inquiry. They [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) a range of primary and secondary sources to [locate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Locate) useful information and data. They [record](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Record) and [represent](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Represent) data and the location and distribution of geographical phenomena in a range of forms, including large-scale and small-scale maps that conform to cartographic conventions. They [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) geographical maps, data and other information to propose simple explanations for spatial distributions, patterns, trends and relationships, and [draw](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Draw) conclusions. Students present findings and arguments using relevant geographical terminology and digital technologies in a range of communication forms. They propose action in response to a geographical challenge, taking account of environmental, economic and social factors, and [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the expected effects of their proposal. |

| **Unit 6: The global consumer** | | | | | |
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| **General capabilities** | | | | | |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** | **Personal and social capability** | **Ethical understanding** | **Intercultural understanding** |
| Level 5: Typically, by the end of Year 8, students: | | | | | |
| * interpret and evaluate information, identify main ideas and supporting evidence, and analyse different perspectives using comprehension strategies | * locate, retrieve or generate information using search facilities and organise information in meaningful ways | * pose questions to probe assumptions and investigate complex issues | * analyse personal and social roles and responsibilities in planning and implementing ways of contributing to their communities | * analyse the ethical dimensions of beliefs and the need for action in a range of settings | * assess diverse perspectives and the assumptions on which they are based |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, test possibilities, compare solutions, rehearse ideas and arguments in preparation for creating texts |  |  |  | * analyse rights and responsibilities in relation to the duties of a responsible citizen |  |
|  |  |  |  | * draw conclusions from a range of points of view associated with challenging ethical dilemmas |  |

| **Unit 6: The global consumer** | | |
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| **Consumer and Financial Literacy National Framework** | | |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| By the end of Year 8, students can: | | |
| * analyse and explain the range of factors affecting consumer choices | * justify the selection of a range of goods and services in a variety of ‘real-life’ contexts | * explain how individual and collective consumer decisions may have an impact on the broader community and/or the environment |
|  |  | * demonstrate awareness that family, community and socio-cultural values and customs can influence consumer behaviour and financial decision-making |

## Unit 7: Responsible gambling

| **Unit 7: Responsible gambling** | |
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| **Content descriptions** | |
| **Economics and Business** | **English** |
| Interpret data and information displayed in different formats to identify relationships and trends (ACHES023) | Use interaction skills when discussing and presenting ideas and information, selecting body language, voice qualities and other elements, (for example music and sound) to add interest and meaning (ACELY1804) |
| Generate a range of alternatives in response to an observed economic or business issue or event, and evaluate the potential costs and benefits of each alternative (ACHES024) | Plan, draft and publish imaginative, informative and persuasive texts, selecting aspects of subject matter and particular language, visual, and audio features to convey information and ideas (ACELY1725) |
| Apply economics and business knowledge, skills and concepts in familiar and new situations (ACHES025) |  |
| Present evidence-based conclusions using economics and business language and concepts in a range of appropriate formats, and reflect on the consequences of alternative actions (ACHES026) |  |

| **Unit 7: Responsible gambling** | |
| --- | --- |
| **Achievement standards** | |
| **Economics and Business** | **English** |
| By the end of Year 7, students [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the interdependence of consumers and producers in the market. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of short- and long-term planning to individual and business success and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) different strategies that may be used. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the characteristics of successful businesses and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how entrepreneurial capabilities contribute to this success. Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the reasons individuals choose to work and [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the various sources of income that exist.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and gather data and information from different sources to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) an economic or business issue. They [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) data to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends. They propose alternative responses to an issue and assess the costs and benefits of each alternative. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present conclusions using appropriate texts, terms and concepts. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the effects of their decisions and the possible effects of alternative actions. | By the end of Year 7, students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how text structures can influence the complexity of a text and are dependent on audience, purpose and context. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of how the choice of language features, images and vocabulary affects meaning. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) issues and ideas from a variety of sources, analysing supporting evidence and implied meaning. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) specific details from texts to [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own response, recognising that texts reflect different viewpoints. They listen for and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different perspectives in texts.  Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how the selection of a variety of language features can influence an audience. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to [draw](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Draw) on personal knowledge, textual analysis and other sources to express or challenge a point of view. They create texts showing how language features and images from other texts can be combined for effect. Students create structured and coherent texts for a range of purposes and audiences. They make presentations and contribute actively to class and group discussions, using language features to engage the audience. When creating and editing texts they [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, use a variety of more specialised vocabulary and accurate spelling and punctuation. |

| **Unit 7: Responsible gambling** | | | |
| --- | --- | --- | --- |
| **General capabilities** | | | |
| **Literacy** | **Numeracy** | **Critical and creative thinking** | **Ethical understanding** |
| Level 5: Typically, by the end of Year 8, students: | | | |
| * interpret and evaluate information, identify main ideas and supporting evidence, and analyse different perspectives using comprehension strategies | * solve complex problems by estimating and calculating using efficient mental, written and digital strategies | * clarify information and ideas from texts or images when exploring challenging issues | * analyse the ethical dimensions of beliefs and the need for action in a range of settings |
| * compose and edit longer sustained learning area texts |  |  | * investigate scenarios that highlight ways that personal dispositions and actions can affect consequences |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, test possibilities, compare solutions, rehearse ideas and arguments in preparation for creating texts |  |  | * draw conclusions from a range of points of view associated with challenging ethical dilemmas |

| **Unit 7: Responsible gambling** | |
| --- | --- |
| **Consumer and Financial Literacy National Framework** | |
| **Competence** | **Responsibility and enterprise** |
| By the end of Year 8, students can: | |
| * identify and explain marketing strategies used in advertising and social media to influence consumer decision-making | * discuss the legal and ethical issues associated with advertising and providing goods and services to consumers |
|  | * recognise that their ability to make informed decisions about personal finance and financial products is strengthened by finding and evaluating relevant information and accessing reliable advice |
|  | * 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 (ACHES022) | How Australia’s legal system aims to provide justice, including through the rule of law, presumption of innocence, burden of proof, right to a fair trial and right to legal representation (ACHCK050) |
| Apply economics and business knowledge, skills and concepts in familiar and new situations (ACHES025) | Identify, gather and sort information and ideas from a range of sources (ACHCS055) |

| **Secondary resource kit** | |
| --- | --- |
| **Achievement standards** | |
| **Economics and Business** | **Civics and Citizenship** |
| By the end of Year 7, students [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the interdependence of consumers and producers in the market. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of short- and long-term planning to individual and business success and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) different strategies that may be used. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the characteristics of successful businesses and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how entrepreneurial capabilities contribute to this success. Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the reasons individuals choose to work and [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the various sources of income that exist.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and gather data and information from different sources to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) an economic or business issue. They [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) data to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends. They propose alternative responses to an issue and assess the costs and benefits of each alternative. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present conclusions using appropriate texts, terms and concepts. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the effects of their decisions and the possible effects of alternative actions. | By the end of Year 7, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) features of Australia’s Constitution, including the [process](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Process) for constitutional change. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how Australia’s legal system is based on the principle of justice. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the diverse nature of Australian society and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the importance of shared values in promoting a cohesive society.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) a range of questions and gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) information from different sources to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) Australia’s political and legal systems. They consider different points of view on civics and citizenship issues. When planning for action, students take into account multiple perspectives to [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) solutions to an issue. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present arguments on civics and citizenship issues using appropriate texts, terms and concepts. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) ways they can be active and informed citizens. |

| **Secondary resource kit** | | | | |
| --- | --- | --- | --- | --- |
| **General capabilities** | | | | |
| **Literacy** | **Information and communication technology** | **Critical and creative thinking** | **Ethical understanding** | **Intercultural understanding** |
| Level 5: Typically, by the end of Year 8, students: | | | | |
| * interpret and evaluate information, identify main ideas and supporting evidence, and analyse different perspectives using comprehension strategies | * locate, retrieve or generate information using search facilities and organise information in meaningful ways | * clarify information and ideas from texts or images when exploring challenging issues | * analyse behaviours that exemplify the dimensions and challenges of ethical concepts | * identify and address challenging issues in ways that respect cultural diversity and the right of all to be heard |
|  |  |  | * analyse rights and responsibilities in relation to the duties of a responsible citizen |  |

| **Secondary resource kit** | |
| --- | --- |
| **Consumer and Financial Literacy National Framework** | |
| **Knowledge and understanding** | **Responsibility and enterprise** |
| By the end of Year 8, students can: | |
| * research, identify and discuss the rights and responsibilities of consumers in a range of ‘real-life contexts | * recognise that their ability to make informed decisions about personal finance and financial products is strengthened by finding and evaluating relevant information and accessing reliable advice |
| * research, identify and discuss the legal rights and responsibilities of business regarding goods and services provided to consumers |  |
| * identify implications of ‘terms and conditions’ such as fees, penalties, interest and warranties |  |
| * identify where to access reliable information and advice concerning the rights and responsibilities of consumers and business |  |

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

## Unit 2: Enhancing resource kit

| **Enhancing resource kit** | | | |
| --- | --- | --- | --- |
| **Content descriptions** | | | |
| **Economics and Business** | **Civics and Citizenship** | **English** | **Mathematics** |
| The ways consumers and producers interact and respond to each other in the market (ACHEK017) | Identify, gather and sort information and ideas from a range of sources (ACHCS055) | Understand how language is used to evaluate texts and how evaluations about a text can be substantiated by reference to the text and other sources (ACELA1782) | Investigate and calculate ‘best buys’, with and without digital technologies (ACMNA174) |
| Gather relevant data and information from a range of digital, online and print sources (ACHES022) | Present evidence-based civics and citizenship arguments using subject-specific language (ACHCS059) | Use interaction skills when discussing and presenting ideas and information, selecting body language, voice qualities and other elements, (for example music and sound) to add interest and meaning (ACELY1804) |  |
| Interpret data and information displayed in different formats to identify relationships and trends (ACHES023) |  | Analyse and explain the ways text structures and language features shape meaning and vary according to audience and purpose (ACELY1721) |  |
| Generate a range of alternatives in response to an observed economic or business issue or event, and evaluate the potential costs and benefits of each alternative (ACHES024) |  | Plan, draft and publish imaginative, informative and persuasive texts, selecting aspects of subject matter and particular language, visual, and audio features to convey information and ideas (ACELY1725) |  |
| Apply economics and business knowledge, skills and concepts in familiar and new situations (ACHES025) |  |  |  |
| Present evidence-based conclusions using economics and business language and concepts in a range of appropriate formats, and reflect on the consequences of alternative actions (ACHES026) |  |  |  |

| **Enhancing resource kit** | | | |
| --- | --- | --- | --- |
| **Achievement standards** | | | |
| **Economics and Business** | **Civics and Citizenship** | **English** | **Mathematics** |
| By the end of Year 7, students [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the interdependence of consumers and producers in the market. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of short- and long-term planning to individual and business success and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) different strategies that may be used. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the characteristics of successful businesses and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how entrepreneurial capabilities contribute to this success. Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the reasons individuals choose to work and [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the various sources of income that exist.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and gather data and information from different sources to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) an economic or business issue. They [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) data to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends. They propose alternative responses to an issue and assess the costs and benefits of each alternative. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present conclusions using appropriate texts, terms and concepts. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the effects of their decisions and the possible effects of alternative actions. | By the end of Year 7, students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) features of Australia’s Constitution, including the [process](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Process) for constitutional change. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how Australia’s legal system is based on the principle of justice. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the diverse nature of Australian society and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the importance of shared values in promoting a cohesive society.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) a range of questions and gather and [analyse](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Analyse) information from different sources to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) Australia’s political and legal systems. They consider different points of view on civics and citizenship issues. When planning for action, students take into account multiple perspectives to [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) solutions to an issue. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present arguments on civics and citizenship issues using appropriate texts, terms and concepts. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) ways they can be active and informed citizens. | By the end of Year 7, students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how text structures can influence the complexity of a text and are dependent on audience, purpose and context. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of how the choice of language features, images and vocabulary affects meaning. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) issues and ideas from a variety of sources, analysing supporting evidence and implied meaning. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) specific details from texts to [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own response, recognising that texts reflect different viewpoints. They listen for and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different perspectives in texts.  Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how the selection of a variety of language features can influence an audience. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to [draw](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Draw) on personal knowledge, textual analysis and other sources to express or challenge a point of view. They create texts showing how language features and images from other texts can be combined for effect. Students create structured and coherent texts for a range of purposes and audiences. They make presentations and contribute actively to class and group discussions, using language features to engage the audience. When creating and editing texts they [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, use a variety of more specialised vocabulary and accurate spelling and punctuation. | By the end of Year 7, students [solve](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Solve) problems involving the comparison, addition and subtraction of integers. They make the connections between whole numbers and index notation and the relationship between perfect squares and square roots. They [solve](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Solve) problems involving percentages and all four operations with fractions and decimals. They [compare](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Compare) the cost of items to make financial decisions. Students [represent](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Represent) numbers using variables. They connect the laws and properties for numbers to algebra. They [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) simple linear representations and model authentic information. Students [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) different views of three-dimensional objects. They [represent](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Represent) transformations in the Cartesian plane. They [solve](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Solve) simple numerical problems involving angles formed by a transversal crossing two lines. Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) issues involving the collection of continuous data. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the relationship between the median and mean in data displays.  Students use fractions, decimals and percentages, and their equivalences. They express one quantity as a fraction or percentage of another. Students [solve](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Solve) simple linear equations and [evaluate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Evaluate) algebraic expressions after numerical substitution. They assign ordered pairs to given points on the Cartesian plane. Students use formulas for the area and perimeter of rectangles and [calculate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Calculate) volumes of rectangular prisms. Students [classify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Classify) triangles and quadrilaterals. They name the types of angles formed by a transversal crossing parallel line. Students determine the sample space for simple experiments with equally likely outcomes and assign probabilities to those outcomes. They [calculate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Calculate) mean, mode, median and range for data sets. They [construct](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Construct) stem-and-leaf plots and dot-plots. |

| **Enhancing resource kit** | | | | | |
| --- | --- | --- | --- | --- | --- |
| **General capabilities** | | | | | |
| **Literacy** | **Numeracy** | **Information and communication technology** | **Critical and creative thinking** | **Personal and social responsibility** | **Intercultural understanding** |
| Level 5: typically, by the end of Year 8, students: | | | | | |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, test possibilities, compare solutions, rehearse ideas and arguments in preparation for creating texts | * solve complex problems by estimating and calculating using efficient mental, written and digital strategies | * locate, retrieve or generate information using search facilities and organise information in meaningful ways | * pose questions to probe assumptions and investigate complex issues | * select, use and analyse strategies that assist in regulating behaviour and achieving personal and learning goals | * reflect critically on the representation of various cultural groups in texts and the media and how they respond |
| * recognise and use aspects of language to suggest possibility, probability, obligation and conditionality | * identify and justify ‘best value for money’ decisions |  | * clarify information and ideas from texts or images when exploring challenging issues | * Assess individual and group decision- making processes in challenging situations | * identify and challenge stereotypes and prejudices in the representation of group, national and regional identities |
| * use language to evaluate an object, action or text, and language that is designed to persuade the reader/viewer |  |  | * critically analyse information and evidence according to criteria such as validity and relevance | * assess the appropriateness of various conflict resolution strategies in a range of social and work-related situations |  |
| * analyse the effects of different visual elements upon the reader/viewer, and how visual texts such as advertisements and informative texts draw on and allude to other texts to enhance meaning |  |  |  |  |  |

| **Enhancing resource kit** | | |
| --- | --- | --- |
| **Consumer and Financial Literacy National Framework** | | |
| **Knowledge and understanding** | **Competence** | **Responsibility and enterprise** |
| By the end of Year 8, students can: | | |
| * research, identify and discuss the rights and responsibilities of consumers in a range of ‘real-life’ contexts | * determine and compare the actual cost of using different ways of paying for goods and services such as cash, credit, lay-by and loans | * recognise that their ability to make informed decisions about personal finance and financial products is strengthened by finding and evaluating relevant information and accessing reliable advice |
| * identify where to access reliable information and advice concerning the rights and responsibilities of consumers and business | * justify the selection of a range of goods and services in a variety of ‘real-life’ contexts |  |
| * identify implications of ‘terms and conditions’ such as fees, penalties, interest and warranties | * identify and explain marketing strategies used in advertising and social media to influence consumer decision-making |  |
| * identify and discuss the different forms of ‘credit’ and costs involved |  |  |
| * analyse and explain the range of factors affecting consumer choices |  |  |
| * identify the risks within the consumer and financial landscape such as scams, identity theft, fraudulent transactions and ways of avoiding these |  |  |

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

## Unit 3: Budgeting

| **Budgeting** | |
| --- | --- |
| **Content descriptions** | |
| **Economics and Business** | **English** |
| Why and how individuals and businesses plan to achieve short-term and long-term personal, organisational and financial objectives (ACHEK018) | Use interaction skills when discussing and presenting ideas and information, selecting body language, voice qualities and other elements, (for example music and sound) to add interest and meaning (ACELY1804) |
| Gather relevant data and information from a range of digital, online and print sources (ACHES022) | Plan, rehearse and deliver presentations, selecting and sequencing appropriate content and multimodal elements to promote a point of view or enable a new way of seeing (ACELY1720) |
| Interpret data and information displayed in different formats to identify relationships and trends (ACHES023) |  |
| Generate a range of alternatives in response to an observed economic or business issue or event, and evaluate the potential costs and benefits of each alternative (ACHES024) |  |
| Apply economics and business knowledge, skills and concepts in familiar and new situations (ACHES025) |  |
| Present evidence-based conclusions using economics and business language and concepts in a range of appropriate formats, and reflect on the consequences of alternative actions (ACHES026) |  |

| **Budgeting** | |
| --- | --- |
| **Achievement standards** | |
| **Economics and Business** | **English** |
| By the end of Year 7, students [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the interdependence of consumers and producers in the market. They [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) the importance of short- and long-term planning to individual and business success and [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) different strategies that may be used. They [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the characteristics of successful businesses and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) how entrepreneurial capabilities contribute to this success. Students [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the reasons individuals choose to work and [describe](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Describe) the various sources of income that exist.  When researching, students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) questions and gather data and information from different sources to [investigate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Investigate) an economic or business issue. They [interpret](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Interpret) data to [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) trends. They propose alternative responses to an issue and assess the costs and benefits of each alternative. They [apply](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Apply) economics and business knowledge, skills and concepts to familiar problems. Students [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) and present conclusions using appropriate texts, terms and concepts. They [identify](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Identify) the effects of their decisions and the possible effects of alternative actions. | By the end of Year 7, students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how text structures can influence the complexity of a text and are dependent on audience, purpose and context. They [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of how the choice of language features, images and vocabulary affects meaning. Students [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) issues and ideas from a variety of sources, analysing supporting evidence and implied meaning. They [select](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Select) specific details from texts to [develop](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Develop) their own response, recognising that texts reflect different viewpoints. They listen for and [explain](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Explain) different perspectives in texts.  Students [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how the selection of a variety of language features can influence an audience. They [understand](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Understand) how to [draw](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Draw) on personal knowledge, textual analysis and other sources to express or challenge a point of view. They create texts showing how language features and images from other texts can be combined for effect. Students create structured and coherent texts for a range of purposes and audiences. They make presentations and contribute actively to class and group discussions, using language features to engage the audience. When creating and editing texts they [demonstrate](http://www.australiancurriculum.edu.au/glossary/popup?a=F10AS&t=Demonstrate) understanding of grammar, use a variety of more specialised vocabulary and accurate spelling and punctuation. |

| **Budgeting** | | | |
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| **General capabilities** | | | |
| **Literacy** | **Numeracy** | **Information and communication technology** | **Critical and creative thinking** |
| Level 5: Typically, by the end of Year 8, students: | | | |
| * use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, test possibilities, compare solutions, rehearse ideas and arguments in preparation for creating texts | * solve complex problems by estimating and calculating using efficient mental, written and digital strategies | * locate, retrieve or generate information using search facilities and organise information in meaningful ways | * pose questions to probe assumptions and investigate complex issues |
| * plan, research, rehearse and deliver presentations on learning area topics, sequencing selected content and multimodal elements for accuracy and their impact on the audience |  |  | * clarify information and ideas from texts or images when exploring challenging issues |

| **Budgeting** | | | |
| --- | --- | --- | --- |
| **Consumer and Financial Literacy National Framework** | | | |
| **Knowledge and understanding** | **Competence** | | **Responsibility and enterprise** |
| By the end of Year 8, students can: | | | |
| * identify and explain the importance of tracking and verifying transactions and keeping financial records to manage income and expenses | | * use a range of methods and tools to keep financial records in ‘real-life contexts’ | * recognise the importance of planning for their financial futures and appreciate that sacrificing current expenditure can bring long-term benefits |
| * explain why it is important to set and prioritise personal financial goals | | * create simple budgets and financial records to achieve specific financial goals financial records in ‘real-life contexts’ | * recognise that their ability to make informed decisions about personal finance and financial products is strengthened by finding and evaluating relevant information and accessing reliable advice |
| * identify and discuss the different forms of ‘credit’ and costs involved | | * determine and compare the actual cost of using different ways of paying for goods and services such as cash, credit, lay-by and loans | * explain the role of banks and other deposit-taking institutions (such as building societies and credit unions) in providing financial products and services to individual consumers and business |
|  | | * explore the pros and cons of a 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 |  |