Teaching about

consumer affairs

A guide for Year 5 teachers

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• Australian Securities and Investments Commission

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• Consumer and Business Services South Australia

• Consumer, Building and Occupational Services, Tasmania

• New South Wales Fair Trading

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# Introduction

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

## About this guide

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

1. [*Consumer stuff for kids*](https://www.consumer.vic.gov.au/library/publications/resources-and-education/teacher-resources/consumer-stuff-for-kids-a-teaching-and-learning-resource.PDF)—developed by Consumer Affairs Victoria
2. [*Buy smart*](https://publications.qld.gov.au/dataset/9e4ff24a-9ff3-4037-89cf-a26d08028cc1/resource/da582acb-8ad6-4f6e-a3cd-a8ccdbc8403b/download/buysmartprimarykit.pdf)—developed by the Office of Fair Trading, Queensland.

These resources contribute significantly to the teaching and learning of consumer and financial literacy in Year 5. They have been designed flexibly so that schools and teachers can choose to teach one, more or all units in each resource depending on the needs of their students.

## The Australian Curriculum and National Framework

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

## Links to the Australian Curriculum and Framework

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

Teachers can also use the Australian Curriculum to make judgements about student achievement. [Click here](http://consumerlaw.gov.au/uploads/sites/86/2017/05/Australian-curriculum-mapping-by-content-descriptors-and-achievement-standards-%E2%80%93Year-5-final.docx) to see what students would be expected to know, understand and do from having been taught the units in each resource.

# I am a consumer

## Year 5 Consumer stuff for kids

This unit aims to introduce students to some fundamental economic concepts such as their own role as consumers and the difference between needs and wants.

## Content descriptions

### Humanities and Social Sciences

The difference between needs and wants and why choices need to be made about how limited resources are used (ACHASSK119)

Locate and collect relevant information and data from primary and secondary sources (ACHASSI095)

Work in groups to generate responses to issues and challenges (ACHASSI102)

Use criteria to make decisions and judgements and consider advantages and disadvantages of preferring one decision over others (ACHASSI103)

### English

Clarify understanding of content as it unfolds in formal and informal situations, connecting ideas to students’ own experiences and present and justify a point of view (ACELY1699)

Use interaction skills, for example paraphrasing, questioning and interpreting non-verbal cues and choose vocabulary and vocal effects appropriate for different audiences and purposes (ACELY1796)

## General capabilities

### Literacy

Level 4: Typically, by the end of Year 6, students can:

* listen to detailed spoken instructions for undertaking learning tasks, listen to spoken and audio texts, and respond to and interpret information and opinions presented
* use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships, test possibilities, compare solutions and to prepare for creating texts

Critical and creative thinking

### Level 4: Typically, by the end of Year 6, students can:

* identify and justify the thinking behind choices they have made

## National Framework

### Competence

By the end of Year 6, students can:

* evaluate the value of a range of goods and services in a variety of ‘real-life’ situations

### Responsibility and enterprise

By the end of Year 6, students can:

* exercise a range of enterprising behaviours through participation in relevant class and/or school activities
* recognise that satisfaction derived from spending money varies according to the nature of the purchase, the context in which it is bought and an individual’s personal circumstances and values.

# It’s your choice

## Year 5 Consumer stuff for kids

This unit aims to develop students’ personal and social capability, such as resilience, feelings of self-worth, setting goals, and predicting consequences, so that they understand that inappropriate social behaviour can be linked to feelings of low self-esteem and over dependence on peer actions and are better equipped to make informed decisions in areas such as consumer purchases.

## Content descriptions

### Humanities and Social Sciences

By the end of Year 5, students will be taught:

* the influences on consumer choices and methods that can be used to help make informed personal consumer and financial choices (ACHASSK121)
* to evaluate evidence to draw conclusions (ACHASSI101)
* to work in groups to generate responses to issues and challenges (ACHASSI102)
* to use criteria to make decisions and judgements and consider advantages and disadvantages of preferring one decision over others (ACHASSI103)
* to reflect on learning to propose personal and/or collective action in response to an issue or challenge, and predict the probable effects (ACHASSI104)

### English

By the end of Year 5, students will be taught to:

* clarify understanding of content as it unfolds in formal and informal situations, connecting ideas to students’ own experiences and present and justify a point of view (ACELY1699)
* use interaction skills, for example paraphrasing, questioning and interpreting non-verbal cues and choose vocabulary and vocal effects appropriate for different audiences and purposes (ACELY1796)

### Health and Physical Education

By the end of Year 6, students will be taught to:

* examine how identities are influenced by people andplaces (ACPPS051)
* investigate community resources and ways to seek help about health, safety and wellbeing (ACPPS053)
* practise skills to establish and manage relationships(ACPPS055)
* examine the influence of emotional responses on behaviour and relationships (ACPPS056)

## General capabilities

### Literacy

Level 4: Typically, by the end of Year 6, students can:

* use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships, test possibilities, compare solutions and to prepare for creating texts

### Information and communication technology

Level 4: Typically, by the end of Year 6, students can:

* use ICT effectively to record ideas, represent thinking and plan solutions

### Critical and creative thinking

Level 4: Typically, by the end of Year 6, students can:

* pose questions to clarify and interpret information and probe for causes and consequences
* identify and clarify relevant information and prioritise ideas
* assess and test options to identify the most effective solution and to put ideas into action
* identify and justify the thinking behind choices they have made

### Personal and social capability

Level 4: Typically, by the end of Year 6, students can:

* describe the influence that personal qualities and strengths have on their learning outcomes
* monitor their progress, seeking and responding to feedback from teachers to assist them in consolidating strengths, addressing weaknesses and fulfilling their potential
* explain the influence of emotions on behaviour, learning and relationships
* analyse factors that influence ability to self-regulate; devise and apply strategies to monitor own behaviour and set realistic learning goals
* devise strategies and formulate plans to assist in the completion of challenging tasks and the maintenance of personal safety
* contribute to groups and teams, suggesting improvements in methods used for group investigations and projects
* identify factors that influence decision making and consider the usefulness of these in making their own decisions
* identify causes and effects of conflict, and practise different strategies to diffuse or resolve conflict situations

### Ethical understanding

Level 4: Typically, by the end of Year 6, students can:

* evaluate the consequences of actions in familiar and hypothetical scenarios

### Intercultural understanding

Level 4: Typically, by the end of Year 6, students can:

* explain perspectives that differ to expand their understanding of an issue
* imagine and describe the situations of others in local, national and global contexts

## National Framework

### Responsibility and enterprise

By the end of Year 6, students can:

* identify and describe the impact that the consumer decisions of individuals may have on themselves and their families, the broader community and/or the environment
* exercise a range of enterprising behaviours through participation in relevant class and/or school activities.

# How can we make money?

## Year 5 Consumer stuff for kids

This unit enables students to apply their knowledge and understanding of consumer and financial matters to the real- life context of planning, delivering and evaluating a fund- raising activity. In applying this knowledge and understanding, students also consider how business and charity organisations generate funds.

## Content descriptions

### Humanities and Social Sciences

By the end of Year 5, students will be taught to:

* develop appropriate questions to guide an inquiry about people, events, developments, places, systems and challenges (ACHASSI094)
* locate and collect relevant information and data from primary and secondary sources (ACHASSI095)
* organise and represent data in a range of formats including tables, graphs and large- and small-scale maps, using discipline-appropriate conventions (ACHASSI096)
* examine different viewpoints on actions, events, issues and phenomena in the past and present (ACHASSI099)
* interpret data and information displayed in a range of formats to identify, describe and compare distributions, patterns and trends, and to infer relationships (ACHASSI100)
* evaluate evidence to draw conclusions (ACHASSI101)
* work in groups to generate responses to issues and challenges (ACHASSI102)
* use criteria to make decisions and judgements and consider advantages and disadvantages of preferring one decision over others (ACHASSI103)
* reflect on learning to propose personal and/or collective action in response to an issue or challenge, and predict the probable effects (ACHASSI104)

### English

By the end of Year 5, students will be taught to:

* use interaction skills, for example paraphrasing, questioning and interpreting non-verbal cues and choose vocabulary and vocal effects appropriate for different audiences and purposes (ACELY1796)
* plan, rehearse and deliver presentations for defined audiences and purposes incorporating accurate and sequenced content and multimodal elements (ACELY1700)
* plan, draft and publish imaginative, informative and persuasive print and multimodal texts, choosing text structures, language features, images and sound appropriate to purpose and audience (ACELY1704)

### Mathematics

By the end of Year 5, students will be taught to:

* use efficient mental and written strategies and apply appropriate digital technologies to solve problems (ACMNA291)
* create simple financial plans (ACMNA106)
* pose questions and collect categorical or numerical data by observation or survey (ACMSP118)
* construct displays, including column graphs, dot plots and tables, appropriate for data type, with and without the use of digital technologies (ACMSP119)
* describe and interpret different data sets in context (ACMSP120)

### Digital technologies

By the end of Year 6, students will be taught to:

* acquire, store and validate different types of data, and use a range of software to interpret and visualise data to create information (ACTDIP016)

## General capabilities

### Literacy

Level 4: Typically, by the end of Year 6, students can:

* compose and edit learning area texts
* use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships, test possibilities, compare solutions and to prepare for creating texts
* plan, research, rehearse and deliver presentations on learning area topics, selecting appropriate content and visual and multimodal elements to suit different audiences

### Numeracy

Level 4: Typically, by the end of Year 6, students can:

* solve problems and check calculations using efficient mental and written strategies
* create simple financial plans, budgets and cost predictions
* collect, compare, describe and interpret data as 2-way tables, double column graphs and sector graphs, including from digital media

### Information and communication technology

Level 4: Typically, by the end of Year 6, students:

* use ICT effectively to record ideas, represent thinking and plan solutions
* independently or collaboratively create and modify digital solutions, creative outputs or data representation/transformation for particular audiences and purposes

### Critical and creative thinking

Level 4: Typically, by the end of Year 6, students can:

* pose questions to clarify and interpret information and probe for causes and consequences
* identify and clarify relevant information and prioritise ideas
* analyse, condense and combine relevant information from multiple sources
* combine ideas in a variety of ways and from a range of sources to create new possibilities
* assess and test options to identify the most effective solution and to put ideas into action
* apply knowledge gained from one context to another unrelated context and identify new meaning
* scrutinise ideas or concepts, test conclusions and modify actions when designing a course of action
* evaluate the effectiveness of ideas, products, performances, methods and courses of action against given criteria

### Personal and social capability

Level 4: Typically, by the end of Year 6, students can:

* identify a community need or problem and consider ways to take action to address it

## National Framework

### Competence

By the end of Year 6, students can:

* use a range of methods and tools to keep financial records in ‘real-life’ contexts

Responsibility and enterprise

By the end of Year 6, students can:

* apply consumer and financial knowledge and skills in relevant class and/or school activities such as student investigations, charity fundraising, product design and development, business ventures and special events
* exercise a range of enterprising behaviours through participation in relevant class and/or school activities
* explain the role played by the voluntary sector in the community to help those in financial need

# Is advertising consuming me?

## Year 5 Consumer stuff for kids

This unit enables students to become better informed and more assertive consumers by investigating various advertising and marketing pressures to consume.

## Content descriptions

### Humanities and Social Sciences

By the end of Year 5, students will be taught:

* the influences on consumer choices and methods that can be used to help make informed personal consumer and financial choices (ACHASSK121)
* to develop appropriate questions to guide an inquiry about people, events, developments, places, systems and challenges (ACHASSI094)
* to locate and collect relevant information and data from primary and secondary sources (ACHASSI095)
* to examine primary and secondary sources to determine their origin and purpose (ACHASSI098)

### English

By the end of Year 5, students will be taught to:

* understand how texts vary in purpose, structure and topic as well as the degree of formality (ACELA1504)
* explain sequences of images in print texts and compare these to the ways hyperlinked digital texts are organised, explaining their effect on viewers’ interpretations (ACELA1511)
* use metalanguage to describe the effects of ideas, text structures and language features on particular audiences (ACELT1795)
* show how ideas and points of view in texts are conveyed through the use of vocabulary, including idiomatic expressions, objective and subjective language, and that these can change according to context (ACELY1698)
* clarify understanding of content as it unfolds in formal and informal situations, connecting ideas to students’ own experiences and present and justify a point of view (ACELY1699)
* use interaction skills, for example paraphrasing, questioning and interpreting non-verbal cues and choose vocabulary and vocal effects appropriate for different audiences and purposes (ACELY1796)
* identify and explain characteristic text structures and language features used in imaginative, informative and persuasive texts to meet the purpose of the text (ACELY1701)
* use comprehension strategies to analyse information, integrating and linking ideas from a variety of print and digital sources (ACELY1703)
* plan, draft and publish imaginative, informative and persuasive print and multimodal texts, choosing text structures, language features, images and sound appropriate to purpose and audience (ACELY1704)
* re-read and edit student’s own and others’ work using agreed criteria for text structures and language features (ACELY1705)

### Health and Physical Education

By the end of Year 6, students will be taught to:

recognise how media and important people in the community influence personal attitudes, beliefs, decisions and behaviours (ACPPS057)

## General capabilities

### Literacy

Level 4: Typically, by the end of Year 6, students can:

* interpret and analyse information and ideas, comparing texts on similar topics or themes using comprehension strategies
* compose and edit learning area texts
* use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships,
* test possibilities, compare solutions and to prepare for creating texts
* use subjective, objective and evaluative language, and identify bias

### Critical and creative thinking

Level 4: Typically, by the end of Year 6, students can:

* pose questions to clarify and interpret information and probe for causes and consequences

###  Ethical understanding

Level 4: Typically, by the end of Year 6, students can:

* evaluate the consequences of actions in familiar and hypothetical scenarios

### Intercultural understanding

Level 4: Typically, by the end of Year 6, students can:

* explain the impact of stereotypes and prejudices on individuals and groups within Australia

## National Framework

### Competence

By the end of Year 6, students can:

* identify key features used in advertising, marketing and
* social media to influence consumer decision-making

### Responsibility and enterprise

By the end of Year 6, students can:

* examine and discuss the external factors that influence
* consumer choices
* exercise a range of enterprising behaviours through participation in relevant class and/or school activities

# Primary school resource kit

## Year 5 Buy smart

This resource kit introduces students to consumer law and the basic world of consumer rights. They also consider what it means to be a consumer.

## Content descriptions

### Humanities and Social Sciences

Why regulations and laws are enforced and the personnel involved (ACHASSK117)

Evaluate evidence to draw conclusions (ACHASSI101)

Work in groups to generate responses to issues and challenges

(ACHASSI102)

Present ideas, findings, viewpoints and conclusions in a range of texts and modes that incorporate source materials, digital and non-digital representations and discipline-specific terms and conventions (ACHASSI105)

### English

Clarify understanding of content as it unfolds in formal and informal situations, connecting ideas to students’ own experiences and present and justify a point of view (ACELY1699)

Use interaction skills, for example paraphrasing, questioning and interpreting non-verbal cues and choose vocabulary and vocal effects appropriate for different audiences and purposes (ACELY1796)

Plan, rehearse and deliver presentations for defined audiences and purposes incorporating accurate and sequenced content and multimodal elements (ACELY1700)

Plan, draft and publish imaginative, informative and persuasive print and multimodal texts, choosing text structures, language features, images and sound appropriate to purpose and audience (ACELY1704)

## General capabilities

### Literacy

Level 4: Typically, by the end of Year 6, students can:

* compose and edit learning area texts
* use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships, test possibilities, compare solutions and to prepare for creating texts
* plan, research, rehearse and deliver presentations on learning area topics, selecting appropriate content and visual and multimodal elements to suit different audiences

### Information and communication technology

Level 4: Typically, by the end of Year 6, students can:

* locate, retrieve or generate information using search engines and simple search functions and classify information in meaningful ways

### Critical and creative thinking

Level 4: Typically, by the end of Year 6, students can:

* pose questions to clarify and interpret information and probe for causes and consequences
* identify and clarify relevant information and prioritise ideas
* identify and justify the thinking behind choices they have made

## National Framework

### Knowledge and understanding

By the end of Year 6, students can:

* identify and discuss some rights and responsibilities of consumers and business

### Responsibility and enterprise

By the end of Year 6, students can:

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

# Enchancing resource kit

# Activity 1 Making a complaint

## Year 5 Buy smart

This resource prepares students to be informed and assertive consumers by teaching them how to make a complaint when a product or service they pay for does not meet their expectations.

## Content descriptions

### Humanities and Social Sciences

Locate and collect relevant information and data from primary and secondary sources (ACHASSI095)

Work in groups to generate responses to issues and challenges (ACHASSI102)

Reflect on learning to propose personal and/or collective action in response to an issue or challenge, and predict the probable effects (ACHASSI104)

Present ideas, findings, viewpoints and conclusions in a range of texts and modes that incorporate source materials, digital and non-digital representations and discipline-specific terms and conventions (ACHASSI105)

### English

Understand that patterns of language interaction vary across social contexts and types of texts and that they help to signal social roles and relationships (ACELA1501)

Understand how to move beyond making bare assertions and take account of differing perspectives and points of view (ACELA1502)

Use interaction skills, for example paraphrasing, questioning and interpreting non-verbal cues and choose vocabulary and vocal effects appropriate for different audiences and purposes (ACELY1796)

Plan, draft and publish imaginative, informative and persuasive print and multimodal texts, choosing text structures, language features, images and sound appropriate to purpose and audience (ACELY1704)

## General capabilities

### Literacy

Level 4: Typically, by the end of Year 6, students can:

* compose and edit learning area texts
* use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships,
* test possibilities, compare solutions and to prepare for creating texts

### Information and communication technology

Level 4: Typically, by the end of Year 6, students can:

* locate, retrieve or generate information using search engines and simple search functions and classify information in meaningful ways

### Critical and creative thinking

Level 4: Typically, by the end of Year 6, students can:

* pose questions to clarify and interpret information and probe for causes and consequences
* identify and clarify relevant information and prioritise ideas
* assess whether there is adequate reasoning and evidence to justify a claim, conclusion or outcome

### Personal and social capability

Level 4: Typically, by the end of Year 6, students can:

* identify and explain factors that influence effective
* communication in a variety of situations
* identify causes and effects of conflict, and practise different strategies to diffuse or resolve conflict situations

## National Framework

### Knowledge and understanding

By the end of Year 6, students can:

* identify and discuss some rights and responsibilities of consumers and business

### Responsibility and enterprise

By the end of Year 6, students can:

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