

Teaching about consumer affairs

A guide for Year 9 teachers



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- Australian Securities and Investments Commission
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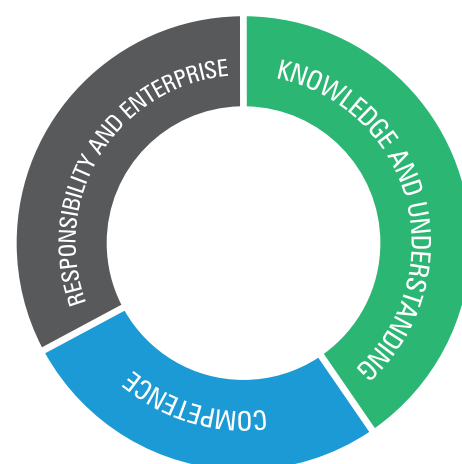
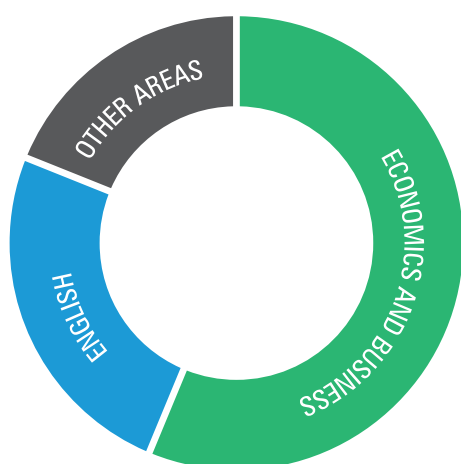
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Introduction

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



About this guide

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

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

These resources contribute significantly to the teaching and learning of consumer and financial literacy in Year 9. They have been designed flexibly so that schools and teachers can choose to teach one, more or all units in each resource depending on the needs of their students.

The Australian Curriculum and National Framework

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

Links to the Australian Curriculum and Framework

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

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

What type of consumer am I?

Year 9 Commerce

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

Content descriptions

Economics and Business

By the end of Year 9, students will be taught:

- why and how participants in the global economy are dependent on each other (ACHEK039)
- to gather relevant data and information from a range of digital, online and print sources (ACHES044)
- to analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045)
- to apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047)
- to present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048)

English

By the end of Year 9, students will be taught:

- to use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811)
- to create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746)

Design and Technologies

By the end of Year 10, students will be taught:

- to evaluate design ideas, processes and solutions against comprehensive criteria for success recognising the need for sustainability (ACTDEP051)
- to develop project plans using digital technologies to plan and manage projects individually and collaboratively taking into consideration time, cost, risk and production processes (ACTDEP052)

General capabilities

Literacy

Level 6: Typically, by the end of Year 10, students can:

- navigate, read and view a wide range of more demanding subject-specific texts with an extensive range of graphic representations
- interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies
- use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts

Information and communication technology

Level 6: Typically, by the end of Year 10, students can:

- use advanced search tools and techniques or simulations and digital models to locate or generate precise data and information that supports the development of new understandings

Critical and creative thinking

Level 6: Typically, by the end of Year 10, students can:

- critically analyse independently sourced information to determine bias and reliability
- speculate on creative options to modify ideas when circumstances change

National Framework

Knowledge and understanding

By the end of Year 10, students can:

- analyse and explain the range of factors affecting consumer choices

Responsibility and enterprise

By the end of Year 10, students can:

- research and identify the ethical and moral dimensions of consumer choices in specific circumstances and the consequences for themselves, their families, the broader community and/or the environment
- apply consumer and financial knowledge and skills in relevant class and/or school activities such as student investigations, charity fundraising, product design and development, business ventures and special events

Consumers and the marketplace

Year 9 Commerce

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

Content descriptions

Economics and Business

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047)

English

Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811)

Plan, rehearse and deliver presentations, selecting and sequencing appropriate content and multimodal elements for aesthetic and playful purposes (ACELY1741)

Create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746)

Use a range of software, including word processing programs, flexibly and imaginatively to publish texts (ACELY1748)

General capabilities

Literacy

Level 6: Typically, by the end of Year 10, students can:

- compose and edit longer and more complex learning area texts
- use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
- plan, research, rehearse and deliver presentations on more complex issues and learning area topics, combining visual and multimodal elements creatively to present ideas and information and support opinions and engage and persuade an audience

Information and communication technology

Level 6: Typically, by the end of Year 10, students can:

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

National Framework

Knowledge and understanding

By the end of Year 10, students can:

- analyse and explain the range of factors affecting consumer choices

Responsibility and enterprise

By the end of Year 10, students can:

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

How to be a consumer detective

Year 9 Commerce

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

Content descriptions

Economics and Business

By the end of Year 9, students will be taught to:

- develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES043)
- gather relevant and reliable data and information from a range of digital, online and print sources (ACHES044)
- generate a range of viable options in response to an economic or business issue or event, use cost-benefit analysis and appropriate criteria to recommend and justify a course of action and predict the potential consequences of the proposed action (ACHES046)
- apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047)
- present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048)

English

By the end of Year 9, students will be taught to:

- use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811)
- interpret, analyse and evaluate how different perspectives of issue, event, situation, individuals or groups are constructed to serve specific purposes in texts (ACELY1742)
- create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746)
- use a range of software, including word processing programs, flexibly and imaginatively to publish texts (ACELY1748)

Design and Technologies

By the end of Year 10, students will be taught to:

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

Health and Physical Education

By the end of Year 10, students will be taught to:

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

General capabilities

Literacy

Level 6: Typically, by the end of Year 10, students can:

- compose and edit longer and more complex learning area texts
- use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
- use language that indirectly expresses opinions and constructs representations of people and events, and consider expressed and implied judgments

Information and communication technology

Level 6: Typically, by the end of Year 10, students can:

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

Critical and creative thinking

Level 6: Typically, by the end of Year 10, students can:

- pose questions to critically analyse complex issues and abstract ideas
- clarify complex information and ideas drawn from a range of sources
- evaluate the effectiveness of ideas, products and performances and implement courses of action to achieve desired outcomes against criteria they have identified

Personal and social capability

Level 6: Typically, by the end of Year 10, students can:

- reflect critically on their emotional responses to challenging situations in a wide range of learning, social and work-related contexts
- consider control and justify their emotional responses, in consider expressing their opinions, beliefs, values, questions and choices
- critically analyse self- discipline strategies and personal goals and consider their application in social and work-related contexts
- critique their ability to devise and enact strategies for working in diverse teams, drawing on the skills and contributions of team members to complete complex tasks

National Framework

Knowledge and understanding

By the end of Year 10, students can:

analyse and explain the range of factors affecting consumer choices

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

Competence

By the end of Year 10, students can:

- analyse relevant information to make informed choices when purchasing goods and services and/ or to resolve consumer choices
- evaluate marketing claims, for example in advertising and in social media, to influence consumers to purchase a range of goods and services

Responsibility and enterprise

By the end of Year 10, students can:

- research and discuss the legal and ethical rights and responsibilities of business in advertising and providing goods and services to consumers
- exercise a range of enterprising behaviours through participation in relevant class and/or school activities

Your consumer rights and responsibilities

Year 9 Commerce

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

Content descriptions

Economics and Business

Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES043)

Gather relevant data and information from a range of digital, online and print sources (ACHES044)

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048)

English

Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811)

Apply an expanding vocabulary to read increasingly complex texts with fluency and comprehension (ACELY1743)

Create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746)

Review and edit students' own and others' texts to improve clarity and control over content, organisation, paragraphing, sentence structure, vocabulary and audio/visual features (ACELY1747)

Civics and Citizenship

Develop, select and evaluate a range of questions to investigate Australia's political and legal systems (ACHCS082)

Identify, gather and sort information and ideas from a range of sources and reference as appropriate (ACHCS083)

Critically evaluate information and ideas from a range of sources in relation to civics and citizenship topics and issues (ACHCS084)

Present evidence-based civics and citizenship arguments using subject-specific language (ACHCS088)

General capabilities

Literacy

Level 6: Typically, by the end of Year 10, students can:

- interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies
- compose and edit longer and more complex learning area texts
- use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
- develop higher order concepts in academic texts through language features that compact and generalise ideas

Information and communication technology

Level 6: Typically, by the end of Year 10, students can:

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

Critical and creative thinking

Level 6: Typically, by the end of Year 10, students can:

- identify, plan and justify transference of knowledge to new contexts

National Framework

Knowledge and understanding

By the end of Year 10, students can:

- discuss and compare different sources of consumer and financial advice
- identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them

Competence

By the end of Year 10, students can:

- analyse relevant information to make informed choices when purchasing goods and services and/ or to resolve consumer choices
- explain the procedures for resolving consumer disputes relating to a range of goods and services

Responsibility and enterprise

By the end of Year 10, students can:

- apply informed and assertive consumer decision-making in a range of 'real-life' contexts
- research and discuss the legal and ethical rights and responsibilities of business in advertising and providing goods and services to consumers

Managing your money

Year 9 Commerce

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

Content descriptions

Economics and Business

Why and how people manage financial risks and rewards in the current Australian and global financial landscape (ACHEK040)

Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES043)

Gather relevant data and information from a range of digital, online and print sources (ACHES044)

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045)

Generate a range of viable options in response to an economic or business issue or event, use cost-benefit analysis and appropriate criteria to recommend and justify a course of action and predict the potential consequences of the proposed action (ACHES046)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048)

English

Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811)

Create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746)

Use a range of software, including word processing programs, flexibly and imaginatively to publish texts (ACELY1748)

Mathematics

Solve problems involving simple interest (ACMNA211)

Identify everyday questions and issues involving at least one numerical and at least one categorical variable, and collect data directly and from secondary sources (ACMSP228)

General capabilities

Literacy

Level 6: Typically, by the end of Year 10, students can:

- interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies
- compose and edit longer and more complex learning area texts
- use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts

Numeracy

Level 6: Typically, by the end of Year 10, students can:

- evaluate financial plans to support specific financial goals

Information and communication technology

Level 6: Typically, by the end of Year 10, students:

- use advanced search tools and techniques or simulations and digital models to locate or generate precise data and information that supports the development of new understandings
- design, modify and manage complex digital solutions, or multimodal creative outputs or data transformations for a range of audiences and purposes

Critical and creative thinking

Level 6: Typically, by the end of Year 10, students can:

- clarify complex information and ideas drawn from a range of sources

National Framework

Knowledge and understanding

By the end of Year 10, students can:

- identify and explain strategies to manage personal finances
- explain the various factors that may impact on achieving personal financial goals
- explain how over-reliance on credit can impact on future choices

Competence

By the end of Year 10, students can:

- use a range of methods and tools to keep financial records in 'real-life contexts'
- create simple budgets and financial records to achieve specific financial goals, now and in the future
- investigate the financial decisions required at significant life-stage events
- accurately complete and explain the purpose of a range of financial forms, including for online transactions
- discuss the differences between 'good' and 'bad' debt, including manageability of debt and its long-term impact

Responsibility and enterprise

By the end of Year 10, students can:

- understand and explain the legal responsibilities of taking on debt, including the consequences of not paying
- explain the role of banks and other deposit taking institutions (e.g. credit unions, building societies) in collecting deposits, pooling savings and lending them to individuals and business

The global consumer

Year 9 Commerce

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

Content descriptions

Economics and Business

Australia as a trading nation and its place within the rising economies of Asia and broader global economy (ACHEK038)

Why and how participants in the global economy are dependent on each other (ACHEK039)

Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES043)

Gather relevant data and information from a range of digital, online and print sources (ACHES044)

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048)

Geography

The ways that places and people are interconnected with other places through trade in goods and services, at all scales (ACHGK067)

The effects of the production and consumption of goods on places and environments throughout the world and including a country from North-East Asia (ACHGK068)

The effects of people's travel, recreational, cultural or leisure choices on places, and the implications for the future of these places (ACHGK069)

Represent multi-variable data in a range of appropriate forms, for example scatter plots, tables, field sketches and annotated diagrams, with and without the use of digital and spatial technologies (ACHGS065)

Represent spatial distribution of geographical phenomena by constructing special purpose maps that conform to cartographic conventions, using spatial technologies as appropriate (ACHGS066)

Present findings, arguments and explanations in a range of appropriate communication forms, selected for their effectiveness and to suit audience and purpose; using relevant geographical terminology, and digital technologies as appropriate (ACHGS070)

General capabilities

Literacy

Level 6: Typically, by the end of Year 10, students can:

- navigate, read and view a wide range of more demanding subject-specific texts with an extensive range of graphic representations
- interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies
- compose and edit longer and more complex learning area texts
- use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
- use comprehensive knowledge of the structure and features of learning area texts to comprehend and compose complex texts in innovative ways, using conventions for citing others

Information and communication technology

Level 6: Typically, by the end of Year 10, students can:

- use advanced search tools and techniques or simulations and digital models to locate or generate precise data and information that supports the development of new understandings

Critical and creative thinking

Level 6: Typically, by the end of Year 10, students can:

- pose questions to critically analyse complex issues and abstract ideas
- clarify complex information and ideas drawn from a range of sources
- critically analyse independently sourced information to determine bias and reliability

Personal and social capability

Level 6: Typically, by the end of Year 10, students can:

- plan, implement and evaluate ways of contributing to civil society at local, national regional and global levels
- propose, implement and monitor strategies to address needs prioritised at local, national, regional and global levels, and communicate these widely

Ethical understanding

Level 6: Typically, by the end of Year 10, students can:

- critique generalised statements about ethical concepts
- distinguish between the ethical and non-ethical dimensions of complex issues
- investigate reasons for clashes of beliefs in issues of personal, social and global importance
- evaluate the merits of conflicting rights and responsibilities in global contexts
- use reasoning skills to prioritise the relative merits of points of view about complex ethical dilemmas

Intercultural understanding

Level 6: Typically, by the end of Year 10, students can:

- present a balanced view on issues where conflicting views cannot easily be resolved
- recognise the effect that empathising with others has on their own feelings, motivations and actions

National Framework

Competence

By the end of Year 10, students can:

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

Responsibility and enterprise

By the end of Year 10, students can:

- research and identify the ethical and moral dimensions of consumer choices in specific circumstances and the consequences for themselves, their families, the broader community and/or the environment
- explore the economic cost of individual and collective consumer decisions on the broader community and the environment
- appreciate that there is often no one right answer in making financial decisions because these depend on individual circumstances, preferences and values

Responsible gambling

Year 9 Commerce

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

Content descriptions

Economics and Business

Why and how people manage financial risks and rewards in the current Australian and global financial landscape (ACHEK040)

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045)

Generate a range of viable options in response to an economic or business issue or event, use cost-benefit analysis and appropriate criteria to recommend and justify a course of action and predict the potential consequences of the proposed action (ACHES046)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048)

English

Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811)

Create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746)

General capabilities

Literacy

Level 6: Typically, by the end of Year 10, students can:

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

- compose and edit longer and more complex learning area texts
- use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts

Critical and creative thinking

Level 6: Typically, by the end of Year 10, students can:

- clarify complex information and ideas drawn from a range of sources

Ethical understanding

Level 6: Typically, by the end of Year 10, students can:

- distinguish between the ethical and non-ethical dimensions of complex issues
- analyse the objectivity or subjectivity behind decision making where there are many possible consequences
- use reasoning skills to prioritise the relative merits of points of view about complex ethical dilemmas

National Framework

Competence

By the end of Year 10, students can:

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

Responsibility and enterprise

By the end of Year 10, students can:

- research and identify the ethical and moral dimensions of consumer choices in specific circumstances and the consequences for themselves, their families, the broader community and/or the environment
- explore the economic cost of individual and collective consumer decisions on the broader community and the environment
- explain the role played by governments and the voluntary sector in the community to help those in financial need and explore the cost benefit to the economy

Secondary resource kit

Year 9 *Buy smart*

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

Content descriptions

Economics and Business

Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES044)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047)

Civics and Citizenship

The key features of Australia's court system and how courts apply and interpret the law, resolve disputes and make law through judgements (ACHCK077)

The key principles of Australia's justice system, including equality before the law, independent judiciary, and right of appeal (ACHCK078)

Identify, gather and sort information and ideas from a range of sources and reference as appropriate (ACHCS083)

Critically evaluate information and ideas from a range of sources in relation to civics and citizenship topics and issues (ACHCS084)

General capabilities

Literacy

Level 6: Typically, by the end of Year 10, students can:

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

Information and communication technology

Level 6: Typically, by the end of Year 10, students can:

- use advanced search tools and techniques or simulations and digital models to locate or generate precise data and information that supports the development of new understandings

Critical and creative thinking

Level 6: Typically, by the end of Year 10, students can:

- clarify complex information and ideas drawn from a range of sources

Ethical understanding

Level 6: Typically, by the end of Year 10, students can:

- critique generalised statements about ethical concepts
- evaluate the merits of conflicting rights and responsibilities in global contexts

National Framework

Knowledge and understanding

By the end of Year 10, students can:

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

Competence

By the end of Year 10, students can:

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

Enhancing resource kit

Year 9 *Buy smart*

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

Content descriptions

Economics and Business

Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES044)

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045)

Generate a range of viable options in response to an economic or business issue or event, use cost-benefit analysis and appropriate criteria to recommend and justify a course of action and predict the potential consequences of the proposed action (ACHES046)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048)

Civics and Citizenship

Identify, gather and sort information and ideas from a range of sources and reference as appropriate (ACHCS083)

Present evidence-based civics and citizenship arguments using subject-specific language (ACHCS088)

English

Understand that authors innovate with text structures and language for specific purposes and effects (ACELA1553)

Interpret, analyse and evaluate how different perspectives of issue, event, situation, individuals or groups are constructed to serve specific purposes in texts (ACELY1742)

Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811)

Create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746)

Mathematics

Solve problems involving simple interest (ACMNA211)

General capabilities

Literacy

Level 6: typically, by the end of Year 10, students can:

- use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
- use language that indirectly expresses opinions and constructs representations of people and events, and consider expressed and implied judgments
- use subject-specific vocabulary to express abstract concepts, and refine vocabulary choices to discriminate between shades of meaning

Information and communication technology

Level 6: typically, by the end of Year 10, students can:

- use a range of strategies for securing and protecting information, assess the risks associated with online environments and establish appropriate security strategies and codes of conduct

Critical and creative thinking

Level 6: typically, by the end of Year 10, students can:

- pose questions to critically analyse complex issues and abstract ideas
- clarify complex information and ideas drawn from a range of sources
- critically analyse independently sourced information to determine bias and reliability

Personal and social capability

Level 6: typically, by the end of Year 10, students can:

- critically analyse self-discipline strategies and personal goals and consider their application in social and work-related contexts
- develop and apply criteria to evaluate the outcomes of individual and group decisions and analyse the consequences of their decision making
- generate, apply and evaluate strategies such as active listening, mediation and negotiation to prevent and resolve interpersonal problems and conflicts

Intercultural understanding

Level 6: typically, by the end of Year 10, students can:

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

National Framework

Knowledge and understanding

By the end of Year 10, students can:

- explain how over-reliance on credit can impact on future choices
- analyse and explain the range of factors affecting consumer choices
- identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them

Competence

By the end of Year 10, students can:

- analyse relevant information to make informed choices when purchasing goods and services and/ or to resolve consumer choices
- compare overall 'value' of a range of goods and services using IT tools and comparison websites as appropriate
- evaluate the range of payment options for goods and services such as: cash, debit card, credit card, direct debit, PayPal, BPay, pre-pay options, phone and electronic funds transfer across a variety of 'real-life' contexts
- explain procedures for safe and secure online banking and shopping
- explain the procedures for resolving consumer disputes relating to a range of goods and services
- evaluate marketing claims, for example in advertising and in social media, to influence consumers to purchase a range of goods and services

Responsibility and enterprise

By the end of Year 10, students can:

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

Budgeting resource kit

Year 9 *Buy smart*

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

Content descriptions

Economics and Business

Why and how people manage financial risks and rewards in the current Australian and global financial landscape (ACHEK040)

Gather relevant data and information from a range of digital, online and print sources (ACHES044)

Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045)

Generate a range of viable options in response to an economic or business issue or event, use cost-benefit analysis and appropriate criteria to recommend and justify a course of action and predict the potential consequences of the proposed action (ACHES046)

Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES047)

Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048)

Reflect on the intended and unintended consequences of economic and business decisions (ACHES049)

English

Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811)

Plan, rehearse and deliver presentations, selecting and sequencing appropriate content and multimodal elements for aesthetic and playful purposes (ACELY1741)

Work Studies

Investigate a wide range of occupations, and the skills and personal qualities required in these fields (ACWSCL006)

Source career information and resources (ACWSCL014)

Investigate formal and informal recruitment processes (ACWSCL017)

General capabilities

Literacy

Level 6: Typically, by the end of Year 10, students can:

- use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
- plan, research, rehearse and deliver presentations on more complex issues and learning area topics, combining visual and multimodal elements creatively to present ideas and information and support opinions and engage and persuade an audience

Numeracy

Level 6: Typically, by the end of Year 10, students can:

- solve and model problems involving complex data by estimating and calculating using a variety of efficient mental, written and digital strategies
- evaluate financial plans to support specific financial goals

Information and communication technology

Level 6: Typically, by the end of Year 10, students can:

- use advanced search tools and techniques or simulations and digital models to locate or generate precise data and information that supports the development of new understandings

Critical and creative thinking

Level 6: Typically, by the end of Year 10, students can:

- pose questions to critically analyse complex issues and abstract ideas
- clarify complex information and ideas drawn from a range of sources

National Framework

Knowledge and understanding

By the end of Year 10, students can:

- identify and explain strategies to manage personal finances
- explain the various factors that may impact on achieving personal financial goals
- explain how over-reliance on credit can impact on future choices
- identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them

Competence

By the end of Year 10, students can:

- use a range of methods and tools to keep financial records in 'real-life contexts'
- create simple budgets and financial records to achieve specific financial goals, now and in the future
- discuss the differences between 'good' and 'bad' debt, including manageability of debt and its long-term impact
- evaluate the range of payment options for goods and services such as: cash, debit card, credit card, direct debit, PayPal, BPay, pre-pay options, phone and electronic funds transfer across a variety of 'real-life' contexts

Responsibility and enterprise

By the end of Year 10, students can:

- understand and explain the legal responsibilities of taking on debt, including the consequences of not paying
- explain the role of banks and other deposit taking institutions (e.g. credit unions, building societies) in collecting deposits, pooling savings and lending them to individuals and business