

Western Australia: State Mapping for Consumer and Financial Literacy

Introduction

The following materials that highlight Western Australian curriculum links to consumer and financial literacy are derived from K-10 Syllabuses which are based on the Western Australian *Curriculum Framework* and relevant *Curriculum Guides*. They are available on the Curriculum Council website www.curriculum.wa.edu.au Public school teachers can access syllabuses through the Department of Education and Training Intranet DET Portal. Examples used in this document have been contextualised to consumer and financial literacy and may not be the examples used in the K-10 Syllabuses.

English, Mathematics, Society and Environment and Technology and Enterprise learning areas have strong connections to consumer and financial literacy. Consumer and financial literacy can provide the context for developing integrated programs. Subjects such as Design and Technology and Home Economics that include design challenges and Visual Arts and Health that could include project planning also address consumer and financial literacy concepts.

Reference to the MCEETYA National *Consumer and Financial Literacy Framework* www.mceetya.edu.au/mceetya/national_financial_literacy_framework_homepage.14429.html will be useful when using the K-10 table below to develop classroom learning activities. The *Curriculum Framework* Values support the dimensions of the National *Consumer and Financial Literacy Framework*.

Some senior years of schooling courses address consumer and financial literacy particularly in stage 1 units. These include Unit 1A of the *Economics and Accounting and Finance Courses* and stage 1 *English* units which address texts that are used in everyday life. Other learning areas that address consumer and financial literacy include *Mathematics* which has a content organiser for financial mathematics and *Business Management and Enterprise*. Courses that include project planning or design challenges can also address consumer and financial literacy concepts. The courses can be found on the Curriculum Council website www.curriculum.wa.edu.au

* Denotes connection to NCCO ICTs

Learning Area brief overview	Learning Outcome, including descriptor	Aspect of learning area outcome	Year 3 Consumer and Financial Literacy Content links	Year 7 Consumer and Financial Literacy Content links	Year 10 Consumer and Financial Literacy Content links
Society and Environment The Society and Environment learning area develops students' understanding of how individuals and groups live together and interact with their environment. Students develop a respect for cultural heritage and a commitment to social justice, the democratic process and ecological sustainability.	Resources Students understand that people attempt to meet their needs and wants by making optimum use of limited resources in enterprising ways.	Management and Enterprise Students understand that innovative management and enterprise practices make for efficient use of limited resources.	<ul style="list-style-type: none"> ways that money can be kept (saved) for the future (eg <i>savings in a piggy bank or bank account</i>) ways that money can be earned, saved and budgeted to purchase goods and services in the future 	<ul style="list-style-type: none"> ways people manage their money to make the best use of it (eg <i>children may save pocket money towards the purchase of a special item</i>) how budgeting processes help people manage their money that people need to make choices when managing the money of an organisation or business (eg <i>budgeting, employment costs, stock costs, advertising, financial advice, income, expenditure, sustainability</i>) 	<ul style="list-style-type: none"> personal financial management involves prioritising potential spending (eg <i>ranking choices such as repairing the car or going on holiday</i>) personal financial management involves trade-offs (eg <i>'economic cost' or what is lost through decisions made about limited resources, the cost of using credit</i>) management of resources is influenced by a range of factors that may influence each other (eg <i>consumer demands, the role of advertising, social justice or environmental issues</i>) personal income is derived from a number of sources with different levels of reliability (eg <i>employment, investments, gifts</i>) personal finances can be managed (eg <i>analysing bank statements, comparative shopping, evaluate methods of payment, family budgets</i>) consequences for self and others of spending decisions (eg <i>evaluate marketing techniques, ethical implications of consumer choice, teenage debt</i>) management of resources is influenced by a range of factors that may influence each other (eg <i>consumer demands, the role of advertising, social justice or environmental issues</i>)
	Natural and Social Systems Students understand that systems provide order to the	Economic systems Students understand that structures for production, exchange	<ul style="list-style-type: none"> that buying involves an exchange of money for goods or services (eg <i>setting up a</i> 	<ul style="list-style-type: none"> the flows that exist in the production of goods and services (eg <i>the role of the consumer in the</i> 	<ul style="list-style-type: none"> consequences for self and others of spending decisions (eg <i>evaluate marketing techniques, ethical implications of consumer</i>

	dynamic natural and social relationships occurring in the world.	and consumption determine the nature of economic systems.	<p><i>class shop; purchasing goods at the school canteen; paying bus fares</i>) but in some communities people barter goods and services</p> <ul style="list-style-type: none"> • that money comes from a variety of sources and is limited (<i>eg pocket money, wages, gifts, investments</i>) • ways advertising can influence consumer choices (<i>eg advertisers use sports figures, hero figures and 'in' groups</i>) 	<i>production and distribution of goods and services)</i>	<i>choice, teenage debt)</i>
	<p>Active Citizenship Students demonstrate active citizenship through their behaviours and practices in the school environment, in accordance with the principles and values associated with the democratic process, social justice and ecological sustainability.</p>			<ul style="list-style-type: none"> • developing ethical behaviours (<i>eg being aware of the needs and wants of other groups, determining environmentally friendly goods and services, and considering socially-responsible methods of spending and saving money</i>) • fundraising (<i>eg make and sell products like toys, cakes, shopping bags; determine a need → devise a plan and budget → target the proposed consumer/market → select the materials → create/make the product → advertise the product → sell the product → donate the profits → evaluate the process in readiness for the next fundraising task</i>) 	
<p>Technology and Enterprise The Technology and Enterprise learning area relates to the processes of applying knowledge, skills and resources to satisfy human needs and wants, extending capabilities and realising opportunities.</p>	<p>Technology Process Students apply a technology process to create or modify products, processes, systems, services or environments to meet human needs and realise opportunities.</p>	<p>Investigating Students investigate issues, values, needs and opportunities.</p> <p>Design task Year 3 <i>Eg Setting up a class shop</i></p> <p>Design task Year 7 <i>Eg Fundraising</i></p> <p>Design task Year 10 <i>Eg Management of personal finances</i></p>	<ul style="list-style-type: none"> • technology has been developed over time to meet human needs and wants* (<i>money is used to exchange for goods and services and includes more than notes and coins, difference between needs and wants</i>) • individuals make different choices about technology based on what they think is important according to their values, attitudes and beliefs (<i>eg using cash, cheques or electronic money systems, that advertising can influence people to buy things</i>) 	<ul style="list-style-type: none"> • how to identify design features of technologies, especially aesthetic qualities and the social and environmental impacts (<i>eg use of cash versus credit, printed and electronic advertising</i>) • technologies are created that reflect beliefs and values of both the user and the developer* (<i>eg factors that affect choice such as advertising, peer pressure and income, using cash, cheques or electronic money systems, telephone fundraising</i>) • factors affecting technological development (<i>eg Internet banking due to changing lifestyles, communication methods and level of personal skills such as familiarity with computers</i>) 	<ul style="list-style-type: none"> • ways to relate design features of technologies, especially functional, aesthetic, environmental and ethical impacts, to needs and circumstances (<i>eg create a PMI chart to determine the role of financial records in preventing consumer debt</i>) • ways to determine appropriateness of a product or process that reflects the values of the user and the developer* (<i>eg consumer feedback sheets, questionnaires, peer evaluations and reviews</i>) • ways to identify and use relevant and valid information sources and research methods (<i>eg consumer feedback sheets, questionnaires, peer evaluations and reviews</i>) • ways to safely collect information and investigate issues and opportunities (<i>eg use of credible online resources and applying safe practice when testing and choosing materials, processes and designs</i>) • ways to explore the suitability of products or processes, giving consideration to the social and environmental issues and the needs of consumers (<i>eg use of a concept map to</i>

					determine the suitability of different savings accounts for a variety of customers)
		<p>Devising Students devise and generate ideas and prepare production proposals.</p> <p>Design task Year 3 <i>Eg Setting up a class shop</i></p> <p>Design task Year 7 <i>Eg Fundraising</i></p> <p>Design task Year 10 <i>Eg Management of personal finances</i></p>	<ul style="list-style-type: none"> strategies for generating ideas when selecting and using resources and equipment* (<i>eg Placemat activities to explore ideas for goods in a shop that meet needs and wants</i>) ways to consider and compare alternative ideas* (<i>eg comparison charts, card clusters, thinking hats, can compare the value of similar items</i>) practical constraints when creating products* (<i>eg limited amounts of materials, equipment, time when creating products for the class shop</i>) specific terminology relevant to particular technologies* (<i>eg consumer and financial terminology</i>) 	<ul style="list-style-type: none"> strategies for examining alternative ways to meet identified needs and wants* (<i>eg attribute listing or SWOT analysis</i>) that aesthetic, environmental and social factors need to be considered when devising technology designs (<i>eg when planning food sales for fundraising, dietary considerations and availability of materials need to be taken into account</i>) ways of presenting and communicating personal ideas, considering such factors as delivery medium (<i>eg paper, electronic, graphical</i>), time and available resources a range of representations* (<i>eg diagrams, computer graphics, scale models, prototypes and written instructions</i>) recognisable conventions, symbols and technical terms that describe the components of personal designs 	<ul style="list-style-type: none"> strategies to select and justify, the most appropriate solution to a problem based on identified criteria and constraints for a range of options (<i>eg apply decision making strategies such as graphic organisers including PMI, fishbone or SWOT to satisfy design challenge criteria</i>) ways to generate ideas and designs that reflect aesthetic, social and environmental values (<i>eg use of Venn diagrams, appropriate technology chart, sustainability chart and other graphic organisers to consider and prioritise ideas and designs</i>) to compare and select appropriate techniques to document and communicate the components of the design proposal (<i>eg use a range of ICT appropriate for the purpose and audience, to distribute information, to collaborate and exchange ideas</i>) ways to use recognised conventions, symbols and technical terms, diagrams, prototypes or models to communicate and compare design solutions (<i>eg consistently apply presentation and communication protocols when preparing budgets and records</i>)

		<p>Producing Students produce solutions and manage production proposals.</p> <p>Design task Year 3 <i>Eg Setting up a class shop</i></p> <p>Design task Year 7 <i>Eg Fundraising</i></p> <p>Design task Year 10 <i>Eg Management of personal finances</i></p>	<ul style="list-style-type: none"> • safety procedures for using tools, resources and equipment* (<i>eg developing products or 'play' money for the shop</i>) • sequenced processes for creating products (<i>eg procedure writing</i>) • when and how to care for and share resources and equipment* (<i>eg taking turns on the computer or when using tools to develop advertisements and products</i>) 	<ul style="list-style-type: none"> • organised, efficient processes suitable for creating specific products* • techniques and strategies for identifying and managing risks and hazards* (<i>eg classroom posters which clearly display safety rules when using equipment</i>) • problem-solving strategies to apply when circumstances change* (<i>eg a group member may be absent from school therefore the workload needs to be redistributed amongst remaining group members</i>) • ways to maintain and care for tools, materials and equipment* (<i>eg when preparing products for fundraising and keeping financial records</i>) • ways to share workload and manage groups (<i>eg appointing spokespersons</i>) 	<ul style="list-style-type: none"> • to apply rules and techniques for working safely, including procedural requirements (<i>eg follow room safety rules, comply with OSH requirements and apply standard operating processes and procedures</i>) • ways to identify and manage constraints, resources and tasks efficiently (<i>eg use of Venn diagram to identify constraints and a production flow chart to guide task management</i>) • to select and apply problem-solving strategies to adjust production processes to changing circumstances (<i>eg monitor design criteria throughout production and determine changes required due to changing circumstances</i>) • to use specialised techniques and efficient practices to produce a product that is of a specified standard (<i>eg use spreadsheets to record financial transactions</i>) • ways to make adjustments to plans to overcome production difficulties and meet specifications (<i>eg make revisions to time planning, materials lists, equipment lists for a particular task</i>)
		<p>Evaluating Students evaluate intentions, plans and actions.</p> <p>Design task Year 3 <i>Eg Setting up a class shop</i></p> <p>Design task Year 7 <i>Eg Fundraising</i></p> <p>Design task Year 10 <i>Eg Management of personal finances</i></p>	<ul style="list-style-type: none"> • ways to describe thoughts and feelings about end results and the steps taken* • methods of explaining how their product works (<i>eg flow charts</i>) 	<ul style="list-style-type: none"> • how to develop criteria by which to assess success in using a technology process* • ways to set criteria and evaluation methods based upon design requirements* • how to develop aesthetic, social and environmental criteria that determine suitability of products and processes used and developed* 	<ul style="list-style-type: none"> • ways to assess and document effectiveness of own designs, processes and products in relation to design requirements and make appropriate recommendations (<i>eg use of graphic organiser such as PMI or SWOT to evaluate design and create a report recommending improvements</i>) • ways to reflect critically on criteria, quality and proposed function of the product and/or process and suggest improvements (<i>eg use of graphic organiser such as PMI or SWOT to evaluate design and create a report recommending improvements</i>) • ways to select and apply methods to determine the effectiveness of products or processes to meet aesthetic, social and environmental criteria (<i>eg use of graphic organiser such as PMI or SWOT to evaluate design and create a report recommending improvements</i>)
<p>Information Students design, adapt, use and present information that is appropriate to achieving solutions to technology challenges.</p>	<p>Nature information Students understand the form, structure, quality and purpose of information products and processes.</p>	<ul style="list-style-type: none"> • common ways in which information is used, processed and transmitted, such as written texts, posters, pamphlets, books, photographs, tapes, digital disks and electronic files used to develop consumer and 	<ul style="list-style-type: none"> • information comprises data, and can be stored and transmitted (<i>eg consumer and financial information sent via email</i>) • standards and conventions used to classify and organise information and information products* (<i>eg cheques, bank statements,</i> 		<p><u>Business Education scope and sequence</u></p> <ul style="list-style-type: none"> • similar information can be represented by variations of data (<i>eg business documents and unclassified versus classified financial reports, profit and loss statements and balance sheets</i>)

		<p>Design task Year 3 <i>Eg Setting up a class shop</i></p> <p>Design task Year 7 <i>Eg Fundraising</i></p> <p>Design task year 10 <i>Eg Management of personal finances</i></p>	<p>finance-related products*</p> <ul style="list-style-type: none"> the way in which information and information products are structured and presented can affect the meaning conveyed* (<i>eg how advertising can influence spending</i>) the form of information helps to define its use* (<i>eg recognise that plastic cards, Electronic Funds Transfer at Point of Sale EFTPOS) and cheques are forms of money</i>) information can be manipulated in many ways* (<i>eg stored, recorded, reused and transmitted such as the cost of goods in a shop, a scanner used to price goods</i>) people use information for a variety of purposes* (<i>eg price tags on articles, advertising persuading people to buy, rules about credit cards, monthly bank statement</i>) information impacts on people's lives in many ways* (<i>eg reading consumer related information in newspapers or on television</i>) information eg about goods and services might not always be true* (<i>eg websites, book and electronic game reviews</i>) people react to information in many ways* (<i>eg small number of goods available at special price</i>) 	<p><i>electronic banking</i>)</p> <ul style="list-style-type: none"> the form of information and information products will be influenced by purpose and features of the intended audience* (<i>eg banking products advertised online and in printed form</i>) intended audience and purpose affect the construction of particular information products and processes* (<i>eg advertising aimed at different age groups</i>) particular contexts demand information to be presented in particular forms* (<i>eg accountants use spreadsheets; actors use play scripts</i>) information and information products impact on people in unexpected ways* (<i>eg use of SMS and MSN as a means of advertising, mobile phone etiquette</i>) information sources need to be examined critically for factual accuracy* (<i>eg websites and reference materials should be cross-checked with other sources to determine reliability</i>) ethical, legal, social and environmental issues associated with information and information products and processes* (<i>eg basic elements of a contract, consequences of a breach of contract, changing their computer password on a regular basis</i>) 	<ul style="list-style-type: none"> standards and conventions used in information products (<i>eg business letters, page numbers, headers and footers, record keeping, business plans and financial reports</i>) specific effects of standards and conventions on the meaning made in information products (<i>eg presentation of financial statements, formal reports, agendas, minutes of meeting</i>) how stylistic and qualitative choices applied to information products will represent values, attitudes, beliefs, experiences and environments of the developer (<i>eg the use of charts, graphs, spreadsheets, financial statements and other specialist information formats will depend on the sophistication of the audience</i>) information has broad legal and social impacts (<i>eg legal requirements of business ownership, requirements for operating a business, contracts, witness statements and giving evidence in court</i>) there are specific economic effects associated with information with accompanying social and/or environmental implications (<i>eg producing and marketing drugs, liquor laws, sale of cigarettes to minors, newspaper reports, online news, occupational health and safety and contracts</i>) the range of alternative views associated with intellectual property issues (<i>eg business names, patents, and copyrights</i>)
	<p>Information Students design, adapt, use and present information that is appropriate to achieving solutions to technology challenges.</p>	<p>Creating information Students apply an understanding of the nature of information when designing and presenting information products and processes to meet needs.</p> <p>Design task Year 3 <i>Eg Setting up a class shop</i></p> <p>Design task Year 7 <i>Eg Fundraising</i></p> <p>Design task Year 10 <i>Eg Management of</i></p>	<ul style="list-style-type: none"> strategies for determining the intended use of an information product when deciding its form* (<i>eg survey class members, brainstorm, make lists</i>) ways to identify and document needs and uses for information products* (<i>eg charts, surveys, PMI</i>) ways to describe the requirements of specific information products* (<i>eg letterbox flyer to promote the sale of goods or services</i>) specific terminology associated with information products* (<i>eg an advertisement</i>) 	<ul style="list-style-type: none"> strategies for identifying alternative ways to meet identified needs and wants* (<i>eg SWOT analysis</i>) contextual considerations when examining information products* (<i>eg cultural values of intended audience</i>) conventions and terminology that apply to particular information products and technologies* (<i>eg terms associated with digital, still and movie cameras</i>) conventions for acknowledging sources of information used* (<i>eg writing bibliographies, not submitting work as one's own</i>) ways to plan and design 	<p><u>Business Education scope and sequence</u></p> <ul style="list-style-type: none"> specific technical terms and explanations associated with industry and commercial information practice and financial literacy (<i>eg business letters, spreadsheets, database, brochures, flyers, financial literacy terminology, bank reconciliations, petty cash and internal control</i>) techniques for creating and adapting information products and processes to meet detailed specifications and standards and the needs of different audiences (<i>eg manual versus electronic recording of business transactions and classified financial statements</i>) criteria for determining appropriateness of

		<p><i>personal finances</i></p>	<ul style="list-style-type: none"> ways to differentiate between personal work and the work of others* (eg use of electronic information when creating advertisements) specific features of, and ideas for, information products (eg a table for a saving plan or to record income from doing chores) ways to combine information from a number of sources to create an end product* (eg using text, digital images and real-life samples to create a report about running class shop) practical constraints when creating and using information products (eg limited amounts of materials, equipment, time and skills when making posters, price tags, packaging) ways to create, store, use, transmit and retrieve simple information products using everyday resources* (eg tables to record sales) simple, sequenced production processes for making information products* (eg roster for working in class shop) a range of ways to classify, sort and interpret information products* (eg bar graphs, Venn diagrams, pictographs, simple tables or diagrams) ways to identify and document needs and uses for information products* (eg charts, surveys, PMI) 	<p>information products, given a design brief* (eg creating a time plan, using a placemat strategy to generate design ideas)</p> <ul style="list-style-type: none"> factors to consider when choosing media and methodology for an information product* (eg available resources, skills and the target audience) ways to organise the practicalities of creating information products* (eg check list of jobs that need to be done) methods of recording, sorting and retrieving information using recognised techniques* (eg burning a CD-ROM, accessing a network or file management) specific, detailed processes for working with information products relevant to particular technology challenges* (eg creating a storyboard before video production) a range of ways to classify, sort and analyse information products and processes for a range of specific audiences and purposes* (eg attributes analysis, Venn diagrams, tables, check lists, Fishbone or Placemat strategy) criteria by which to assess success in using a technology process to create information products* (eg management of time and resources) ways to communicate and compare ideas and conclusions* (eg group discussion, cooperative learning strategies) 	<p>information products or processes taking into account needs of users (eg market surveys, target market, age, education level, economic status, trends, patterns, product sampling and price comparison of products)</p> <ul style="list-style-type: none"> established methods of analysing existing information products and processes (eg advertising and marketing techniques. Does the product inform, entertain, persuade and is it directed at the appropriate audience, evaluative processes such as cost benefit analysis, PMI and SWOT?) practices associated with referencing particular sources of information according to an established system (eg library referencing, bibliography) a range of planning and thinking techniques to aid in developing original solutions (eg brainstorming, use of questionnaires, mind maps, six thinking hats, explosion charts, jigsaw and KWL) frameworks and templates used to formally deliver design proposals (eg collaboratively compile a check list to complete a design brief) recognised problem-solving techniques, including strategies for fault-finding (eg modifying, feedback from peers on quality and Decision Making Matrix [DMM]) established methods of making design choices when planning and designing an information product or process, taking into account industry and commercial practices (eg business documents, business plans and financial statements) recognised ways to identify and manage risks and hazards (eg office layout, ergonomic furniture, First Aid training, identifying and reporting health and safety issues, ergonomics, OS&H) recognised standards and criteria for evaluation of information products (eg market survey, collect data using questionnaires, analyse results and draw conclusions)
	<p>Systems Students design, adapt and use systems that are appropriate to achieving solutions to technology challenges.</p>	<p>The nature of systems Students understand that systems have elements and processes.</p> <p>Design task Year 3 <i>Eg Setting up a class shop</i></p> <p>Design task Year 7 <i>Eg Fundraising</i></p>	<ul style="list-style-type: none"> a system is a combination of parts that work together to achieve a specific result (eg posting a letter, a roster system for working in a shop, bank) systems are built for specific purposes (eg cash register) to examine a range of familiar systems to understand how they work (eg organisational, 	<ul style="list-style-type: none"> technological systems comprise components which are connected together to enable an activity to be performed* (eg essential services such as schools and hospitals are provided by governments) component parts impact on the cause and effect relationships within systems (eg having proof of purchase when returning goods) 	<p><u>Business Education scope and sequence</u></p> <ul style="list-style-type: none"> how systems and subsystems are interrelated and work together through a variety of sequences (eg cash receipts, cash payments, and profit and loss statement, business and taxation – BAS and GST, OS&H, petty cash, employment and legal system) the differing systems are adopted for a

		<p>Design task Year 10 <i>Eg Management of personal finances</i></p>	<p><i>banking systems</i>)</p> <ul style="list-style-type: none"> to identify the basic components of a system and the specific job or function that they have to make the system work (<i>eg human components that make up a shop system – checkout persons, shelf packing, shop manager, goods delivery people</i>) the important role that people play in creating, controlling and operating a system* (<i>eg discuss the role of a person serving in the shop</i>) we constantly interact with systems* (<i>eg using telephones as a means of communication, banking money, using different ways of paying for goods</i>) particular safety issues of systems in the immediate environment* (<i>eg security of credit card</i>) 	<ul style="list-style-type: none"> structure, organisation, control and evaluation methods affect how the elements of a system interact (<i>eg resolving consumer disputes</i>) there is a relationship between the role of people and controls of systems (<i>eg registration and a password for Internet banking</i>) systems have been developed over time to meet changing needs and wants (<i>eg Internet shopping and banking</i>) there are ethical and social issues associated with systems* (<i>eg consumer rights and responsibilities</i>) 	<p>variety of purposes (<i>eg primary, secondary, tertiary, manufacturing, trading service, sole trader, partnership, company, clubs and not-for-profit organisations</i>)</p> <ul style="list-style-type: none"> the structure, organisation and control of systems have functional, social and environmental implications (<i>eg issues of security and privacy, legal considerations of user trust when using electronic commerce, advertising and contracts</i>) how feedback from one part of the system to another allows outputs to be optimised (<i>eg record keeping, stock control, profit determination, business plan and taxation</i>)
	<p>Systems Students design, adapt and use systems that are appropriate to achieving solutions to technology challenges.</p>	<p>The Use of Systems Students appropriately select and safely use systems.</p> <p>Design task Year 3 <i>Eg Setting up a class shop</i></p> <p>Design task Year 7 <i>Eg Fundraising</i></p> <p>Design task Year 10 <i>Eg Management of personal finances</i></p>	<ul style="list-style-type: none"> how to control simple systems* (<i>eg paying for a purchase</i>) to follow graphical and written instructions when operating systems (<i>eg keeping records of money saved</i>) ways to describe and illustrate the basic parts and functions of a system (<i>eg flow charts, diagrams, explanations, labelling</i>) to examine the basic relationships between the components in a system (<i>eg saving in a bank</i>) how to use and control systems and models of systems* (<i>eg using a bank to save money</i>) ways to identify and avoid risks and hazards* (<i>eg losing money, keeping credit cards secure</i>) 	<ul style="list-style-type: none"> methods of experimenting with systems so as to gain an understanding of how the component parts interact, considering structure, organisation, control and evaluation (<i>eg deconstructing a past fundraising event</i>) ways to examine and evaluate systems with an understanding that needs and wants can be met in different ways (<i>eg comparing systems on the basis of client needs being met</i>) how to adapt and operate systems given a design brief (<i>eg to resolve consumer dispute</i>) strategies for testing the performance of systems that involve factors such as speed, time, movement, energy inputs and outputs (<i>eg trial runs, timed races</i>) ways to set criteria and evaluation methods based on design requirements to assess systems developed and used (<i>eg listing needs of users</i>) criteria by which to assess success in using a technology process* (<i>eg criteria that consider management of time and</i> 	<p><u>Business Education scope and sequence</u></p> <ul style="list-style-type: none"> to apply criteria and standards for using resources safely when operating systems (<i>eg ‘Does the e-commerce/Internet banking site encrypt customers’ financial details against unauthorised access and misuse?’</i>) to operate and control a range of systems to understand their structure, sequences and controls and identify the interrelationships between these components (<i>eg system capacity – does the home page load and reload efficiently and can the secondary and lower level pages be viewed with ease, record keeping, accounting equation, legal system and taxation – BAS and GST</i>)

				<i>resources when developing a budget for a family outing)</i>	
	<p>Systems Students design, adapt and use systems that are appropriate to achieving solutions to technology challenges.</p>	<p>The Development of Systems Students develop and adapt appropriate technology systems.</p> <p>Design task Year 3 <i>Eg Setting up a class shop</i></p> <p>Design task Year 7 <i>Eg Fundraising</i></p> <p>Design task Year 10 <i>Eg Management of personal finances</i></p>	<ul style="list-style-type: none"> • methods of defining and examining particular needs and wants that may be met through the use and development of a system (<i>eg brainstorm, survey, PMI</i>) • a range of everyday components are used in constructing and testing simple systems (<i>eg storing money in piggy bank or alternative containers</i>) • methods of describing and illustrating the main parts, functions and relationships between the components of a system (<i>eg using diagrams and oral reports to describe money use in a shop</i>) • sequenced production processes (<i>eg steps in producing an advertisement</i>) • ways to modify systems and processes in response to discussion* (<i>eg asking for and responding to peer feedback, check list of requirements</i>) • ways to compare their system with their original intentions as a means of determining the effectiveness of the system developed (<i>eg PMI charts, oral reports, self-evaluation worksheet</i>) • how to modify, improve and adapt work based upon reactions and comparisons* • formal ways to compare products created with original intentions* (<i>eg an oral report presented to class, PMI chart</i>) 	<ul style="list-style-type: none"> • how to identify and consider the origin, nature and operation of a range of systems (<i>eg researching and reporting on specific examples such as banking</i>) • ways to design and make systems for given audiences, purposes and situations (<i>eg develop simple budgets and financial records</i>) • methods to identify specific factors that should be addressed when developing a system (<i>eg user needs and wants, availability of resources, terminology</i>) • techniques for communicating ideas in ways appropriate to audience and purpose (<i>eg slide show, written reports, posters, plans</i>) • the conventions, symbols and terminology appropriate to the specific systems under development (<i>eg financial report</i>) • how to select and vary processes according to circumstances (<i>eg a marketing strategy to increase sales</i>) • ways to use plans critically, and ways to overcome constraints and problems (<i>eg ensuring resources are available for planned fundraising event</i>) • ways to share workload and manage groups (<i>eg appointing a spokesperson, using a jobs roster, allocating roles to group members when fundraising</i>) • how to develop functional, social and environmental criteria that may determine suitability of systems developed and used (<i>eg criteria that address a class fundraising or school wastepaper reuse and recycling system</i>) 	<p>Business Education scope and sequence</p> <ul style="list-style-type: none"> • to use techniques for analysing, devising, adapting and using systems according to detailed specifications and standards to meet the needs of intended users (<i>eg apply recognised criteria for design effectiveness, information provided and protection of customers' financial details to the e-commerce website for a client, classified financial statements – profit and loss statement and balance sheet, cash versus accrual accounting methods</i>) • to apply formal problem-solving, management and monitoring techniques, including techniques for fault-finding, managing risks, resources and equipment organisation and maintenance (<i>eg children maintain a safe work environment, use a check list to identify and report computer faults and hazards, develop simple dispute resolution techniques, teamwork and group meetings</i>) • to apply appropriate conventions, terminology and techniques for communicating ideas to specific audiences (<i>eg use specialist terminology and appropriate technologies such as flow charts, block diagrams and electronic visual presentations to convey ideas to specific audiences</i>)
<p>Mathematics In the Mathematics learning area, students learn about mathematics, what it is and how it is used in making decisions and solving problems.</p> <p>These examples are NOT an extensive list but a sample</p>	<p>Number Students use numbers and operations and the relationships between them efficiently and flexibly.</p>	<p>For example</p> <p>Number outcome Understands number</p> <ul style="list-style-type: none"> • Decimals • Fractions <p>Understands operations</p> <p>Calculate</p> <p>Working</p>	<ul style="list-style-type: none"> • read, make and write small amounts of money using simple combinations of coins and notes • money is used to buy things or pay for services • identify different value of coins • count money and record the amount (<i>eg count a two dollar coin, a ten cent piece and a fifty cent piece together, read as 'two dollars sixty' and write</i> 	<ul style="list-style-type: none"> • count in tenths* (<i>eg 2.3, 2.4, 2.5</i>) and hundredths for money and measures (<i>eg use the scale on a tape measure to count forwards by 0.05 m from a given length [0.90 m, 0.95 m, 1.00 m, 1.05 m]</i>) • money and measures using a decimal point • write money amounts with a decimal point between the whole number (dollar) part and the fractional (cents) part 	<ul style="list-style-type: none"> • scientific notation to interpret very small or large numbers* (<i>eg where a total national debt of \$234 billion = 234 000 000 000 = 2.34 x 10¹¹ is represented as 2.34 E11</i>) • calculating involving two integers and a single operation using effective written methods* (<i>eg the amount left to be paid off at a given time on a house loan based on a recent statement from the bank; 546 x -389; 20 billion divided by 350 000</i>) • increasing or reducing a quantity in a given ratio or by a given percentage using

		<p>mathematically</p> <p>Understanding numbers and decimals</p>	<p>as \$2.60)</p> <ul style="list-style-type: none"> • read amounts of money written with a decimal point separating the dollars from the parts of a dollar (eg \$72.45 is said as 'seventy two dollars forty-five' or 'seventy two dollars and forty-five cents') • multiplication can be used for situations involving repeating equal quantities (eg 'Ida gets \$5 pocket money each week, how much does she have after 6 weeks' can be written as repeated addition or multiplication) • division can be used for situations involving sharing an object or a group of objects (eg share a mini pizza between four friends; 15 cards shared between three people can be written as '15 ÷ 3') 	<ul style="list-style-type: none"> • interpret a calculator display involving money (eg that, in a money context, 1.5 on the calculator screen translates to \$1.50) • read, write and order money and measures where a decimal point is used (eg 3.2 kg is heavier than 3.12 kg) • write money with only one symbol (eg seventy five cents is written as 75c or \$0.75 not \$0.75c) • round money to the nearest 5c (eg amounts ending in 1, 2, 6 or 7 round down, so 32c would be rounded to 30c and 37c rounded to 35c) • interpret a calculator display involving money and measurements when the number has been truncated (eg 1.2 on the calculator might relate to 1.2 m, 120 cm or \$1.20) 	<p>shortcuts (eg 'How much will a \$225 000 house cost if it appreciated by 10% over two years?' This can be answered by calculating 110% of \$225 000)</p> <ul style="list-style-type: none"> • increasing or decreasing a quantity by a percentage is multiplying by a number greater or less than one (eg to add 5% is to multiply by 1.05; to subtract 5% is to multiply by 0.95 and to add 5% a year for 3 years is to multiply by 1.05, 3 times)
<p>English</p> <p>In the English learning area, students learn about the English language: how it works and how to use it effectively. They develop an understanding of the ways in which language operates as a social process and how to use language in a variety of forms and situations.</p> <p>Please note this is NOT an extensive list but merely a sample.</p>	<p>English Learning Area Overviews</p>	<p>Contextual Understandings Conventions Processes and Strategies</p>	<p>Teachers select a range of imaginative, information and argument texts from a variety of print and electronic sources relevant to the phase of development to consolidate and extend students' reading skills. The texts that children study as part of their learning in English address a range of issues, values, attitudes and topics from a variety of perspectives (i.e. Financial Literacy).</p> <ul style="list-style-type: none"> • speakers and listeners interact in different ways depending on the purpose and context including: <ul style="list-style-type: none"> ◦ to instruct through telling the steps of a simple procedure ◦ to explain through telling how something works • speakers and listeners interact in different ways depending on the purpose and context including: <ul style="list-style-type: none"> ◦ to persuade through giving and justifying an opinion • ways to consider the opinions of others including agreeing or disagreeing with reference to their own opinions • ways to recognise miscommunication including reading body language and ways to respond to miscommunication including stopping and rephrasing 	<ul style="list-style-type: none"> • speakers and listeners interact in different ways depending on the context and purpose including to persuade through providing a strong argument for or against a particular point of view in a debate • discussions and conversations provide opportunities to explore and consider ideas and issues, advance opinions, and influence and persuade others to a point of view • speakers engage the interests and attention of their listeners by using their assumptions about the characteristics of listeners • conversational skills including negotiating meaning, managing topic and situation changes and responding to the contributions of others* • non-verbal techniques (eg gestures) and spoken techniques (eg pace, pausing for effect) to emphasise meaning and to appeal to different audiences • ways to compare and contrast opinions expressed by others 	<ul style="list-style-type: none"> • speakers and listeners interact in different ways depending on the context and purpose including: to persuade including advancing an argument and refuting counter-arguments using evidence and reasoning* • particular contexts of spoken texts reflect broader cultural, political and social values (eg the promotion of causes/products can affect the content of a radio program) • conversation/discussion conventions such as adapting to unfamiliar or challenging situations and using pace and register to negotiate meaning whilst considering others' contexts, beliefs, allegiances or agendas • active listening behaviours to influence the speaker (eg mirroring the body language of others, non-verbal cues of understanding and probing questions) • forms of questions to influence listeners such as flattery or satire (eg pertinent questions to extract specific information or sought answers) • ways to use terminology to evaluate listening, speaking and thinking strategies (eg interpersonal, register, agenda, rhetoric, discourse and argument) • ways to evaluate spoken texts such as

				<p>including questioning, justifying and advancing their own opinions to influence and persuade others to a point of view</p> <ul style="list-style-type: none"> ways to repair and reflect on miscommunication including clarifying the message and confirming details ways to ask and respond to questions including: probing questions to clarify ambiguity; speculative questions to consider other possibilities and evaluative questions to reflect on the significance of personal experiences or events presented in succinct accounts* 	<p>identifying the misuse of evidence, distortion of truth and connotations of examples to infer the speaker's bias</p> <ul style="list-style-type: none"> ways to use advertising techniques to promote a cause such as background music, voice-overs, testimonials and audiovisual technology presentation techniques used in the media and the news, 'infotainment', 'infomercials' and 'advertorials' such as graphic imagery, speech rhythm and audiovisual technology ways to interrogate texts such as drawing inferences about others' agendas, comparing ideas to own understandings, challenging distortions of information or reality
<p>Viewing Students view a wide range of visual texts with purpose, understanding and critical awareness</p>	<p>Contextual Understandings Conventions Processes and Strategies</p>	<ul style="list-style-type: none"> viewers understand that visual texts are created for different purposes including: <ul style="list-style-type: none"> to persuade through catalogues etc visual texts can represent reality or fantasy visual texts can explain information and events and give opinions visual texts can be grouped according to content and audience* (eg advertisements for children) ways to ask and respond to questions to evaluate visual texts, make judgements and reflect on understandings 	<ul style="list-style-type: none"> viewers understand that visual texts are created for different purposes including to persuade visual texts are created using subject matter that appeals to target audiences* viewers' interpretations of texts are influenced by the knowledge and values of the groups to which they belong, and by their own experiences visual argument texts require a position supported by a line of reasoning aspects of subject matter are selected to appeal to, and influence different groups of viewers* (eg the advertisements aired during children's television timeslots are different from those shown later in the evening) viewers compare information and ideas in different visual texts to identify the different emphases, and the influence of these on their own perceptions* (eg magazine articles compared with television interviews) informative and argumentative texts can be constructed for more than one purpose* creators of visual texts use their assumptions about target audiences to engage their interest and attention* ways to ask and respond to questions to explore opinions and judgements about visual texts 	<ul style="list-style-type: none"> visual texts are created for different purposes, including <ul style="list-style-type: none"> to entertain in order to raise complex social issues and examine attitudes (eg feature film) to explore representations of values and attitudes (eg documentary or newspaper photographs) to selectively inform an audience in order to influence response to an issue or idea (eg documentary, current affairs) to persuade, after examining the attitudes and concerns of a target audience (eg promotion of clean transport, through a focus on convenience of the user) features of visual information texts used to gain audience attention features of visual information texts manipulated to shape a point of view critical viewing strategies to interpret visual texts including analysing context and conventions* critical viewing strategies including providing multiple readings after-viewing strategies to analyse the presentation of ideas and issues in a text after-viewing strategies to evaluate personal interpretations of a text ways to reflect on and evaluate viewing using metalanguage to explain how the reader is positioned by inclusion/omission of information and the devices used 	
<p>Reading</p>	<p>Contextual</p>	<ul style="list-style-type: none"> readers understand that texts 	<ul style="list-style-type: none"> readers understand that texts are 	<ul style="list-style-type: none"> texts are constructed to be read in a certain 	

	Students read a wide range of texts with purpose, understanding and critical awareness.	Understandings Conventions Processes and Strategies	<p>are created for different purposes including to persuade</p> <ul style="list-style-type: none"> • texts are created by authors and illustrators with the interests of the intended audience in mind • readers draw inferences from directly-stated descriptions and actions and relate their interpretations of texts to their own experiences • information texts can report and explain information and events, report recent newsworthy events, and give opinions • reading strategies including self-questioning, self-correcting, pausing, re-reading passages and substituting words in order to maintain meaning • ways to ask and respond to questions about texts to critically reflect on understandings 	<p>created for different purposes including: to persuade through speeches and issues-based advertisements*</p> <ul style="list-style-type: none"> • authors and illustrators use particular language, ideas and presentation to appeal to target audiences and readers can use this information to identify audiences for different texts • texts may contain stereotypes of certain groups in society (<i>eg with regard to occupation, disability, weight</i>) that readers can challenge by suggesting alternative representations • information texts sometimes contain the writer's opinions and can be identified and challenged by the reader • aspects of subject matter are selected to appeal to, and influence, different groups of readers • readers identify the position in an argument and the key points and evidence supporting the argument • readers compare information and ideas in texts to identify the emphases, and the influence of these on their own perceptions • reading strategies including comparing, inferring, self-questioning, slowing down and creating images to maintain meaning • strategies for evaluating appropriate resources for a particular purpose including determining the authenticity of the resource • strategies for processing and organising information for a specific purpose including critically reflecting on the information and deciding whether it fulfils the requirements of the task • ways to ask and respond to questions to critically reflect and evaluate understanding of texts and the information process 	<p>way, reflecting and shaping sociocultural values</p> <ul style="list-style-type: none"> • values and attitudes, such as those expressed in representations of gender, race or subculture, can be implicit in text structure and vocabulary • stereotypes can be used satirically for social comment, including shaping attitudes • an event or issue can be portrayed differently in various texts and contexts* • texts can be assessed by their context • readers may be positioned to view characters and ideas in particular ways, and these reflect cultural values and can be questioned • texts present a version of reality that readers are able to question and challenge <p>Information and Argument Texts</p> <ul style="list-style-type: none"> • information and argument texts structural features to advance opinions, justify positions and make judgements in order to persuade others • Information and argument texts linguistic features to persuade and present opinions • strategies to critically evaluate text structures which may be manipulated for effect • ways to reflect on and evaluate own reading using metalanguage to explain how the student is positioned by inclusion/omission of information, the devices used and relation to their own context
	Writing Students write for a range of purposes and in a range of forms using conventions appropriate to audience, purpose and context.	Contextual Understandings Conventions Processes and Strategies	<ul style="list-style-type: none"> • writers create texts for different purposes including to persuade through opinions • writers describe people and events and give opinions* • writers express an opinion 	<ul style="list-style-type: none"> • writers create texts for different purposes including to persuade • writers can influence others by systematically using a formal, logical structure to argue a case* • writers can select ideas and 	<ul style="list-style-type: none"> • Texts are written for different purposes, including: <ul style="list-style-type: none"> ◦ to entertain, move, question and explore ideas and attitudes, which writers achieve, for example, by writing stories, plays or poems

			<p>which may be positive or negative*</p> <ul style="list-style-type: none"> writers formulate an opinion on a topic and give reasons or a simple explanation based on personal judgement to support the opinion 	<p>information to support their position or purpose, and to appeal to or suit different audiences*</p>	<ul style="list-style-type: none"> to inform and inquire, which writers achieve, for example, by writing reports, feature articles or web logs to persuade, which writers achieve, for example, by writing analytical essays or editorials writers want readers to empathise with the ideas and emotions expressed or implied in their writing writers select subject matter and language to try to position readers to accept particular views of people, characters, events, ideas and information* vocabulary is used to create particular effects literary devices to create humour, tone or mood including extended metaphor and symbolism or evocative language* ways to reflect on and evaluate writing using metalanguage to explain how the reader is positioned by inclusion/omission of information and the devices used
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Resources currently in development

Society and Environment

Resource development 'Financial Literacy'

New writing resource with specific focus on:

- early adolescence 'Students with diverse needs'
- long and short term financial goals and savings plans
- financial scams
- consumer protection
- the effects of advertising
- linking careers to training, education
- income and wealth
- keeping simple personal financial records or a portfolio

Technology and Enterprise

Resource development 'Financial Literacy'

- Interactive Pay slip
- Interactive Invoice and Receipt
- Interactive Bank Statement
- Fish-Tank: Business Start-up

Mathematics

Resource development 'Financial Literacy'

New writing resource with specific focus on:

- early adolescence 'Students with diverse needs'
- the nature and forms of money, how it is used and the consequences of consumer decisions
- the application of consumer and financial knowledge and skills in a range of changing contexts
- use money to buy basic goods and services
- understand that money can be borrowed
- understand that savings can earn interest
- justify selection of a range of goods and services (*eg examine comparative costs when purchasing goods and services, evaluate and recommend value for money purchases, use critical literacy and numeracy skills to assess the accuracy and appropriateness of advertising*)
- develop simple budgets and financial records (*eg develop budgets that take account of particular needs and wants and established priorities, compile a budget for a family meal or outing*)

English

Resource development 'Financial Literacy'

New writing resource with specific focus on:

- early adolescence 'Students with diverse needs'
- writing and reading English outcomes
- consumer literacy
- financial needs
- planning – goals, saving, spending, budgeting
- understanding paperwork – types of paperwork, bills, reading fine print
- everyday banking and financial products
- buyers' rights and responsibilities
- compare the value of similar items
- order spending preferences
- identify that advertising can influence people to buy goods and services
- take account of peer pressure when buying something.
- justify selection of a range of goods and services (*eg examine comparative costs when purchasing goods and services, evaluate and recommend value for money purchases, use critical literacy and numeracy skills to assess the accuracy and appropriateness of advertising*)
- resolve consumer disputes (*eg apply a process of consumer redress such as completing a consumer complaint form, seek help from other consumer agencies; apply assertive behaviours in everyday transactions based on an understanding of consumer rights*)
- justify selection of a range of goods and services (*eg examine comparative costs when purchasing goods and services, evaluate and recommend value for money purchases, use critical literacy and numeracy skills to assess the accuracy and appropriateness of advertising*)

