

Curriculum  
CORPORATION



# Consumer and Financial Education in Australian Schools

June 2004

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**Prepared for:** The Consumer and Financial Literacy Taskforce

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## **1 Executive summary**

In March 2003 the Commonwealth Department of Treasury requested that Curriculum Corporation undertake consultancy and research into consumer and financial education in the context of school education in Australia. This work was reviewed by the Consumer and Financial Literacy Taskforce and was further developed in the context of the Taskforce's discussion paper.

This report explores issues relevant to the development of a clearinghouse for curriculum based education resources, sourced from both government and non-government agencies. The clearinghouse concept needs a clear and broadly accepted accreditation process that ensures projects complement State and Territory teaching and learning policies and programs, and together provide effective coverage of all of the relevant areas of content. The clearinghouse needs to promote an understanding of good teaching practice and to provide opportunities for consultation with teachers and effective teacher professional development.

Curriculum Corporation is an independent company, owned by the Commonwealth, State and Territory Ministers of Education, with experience and expertise in the management of education projects concerned with resource development, research and consultation. The Corporation is well placed to develop recommendations around a curriculum materials strategy plan and its implementation in the school system.

## 2 Methodology

The activity undertaken by Curriculum Corporation involved establishing a project reference group to oversee the mapping of consumer and financial education topics in the curriculums of all States and Territories and the evaluation of existing materials. A representative national focus group of teachers and education officers from all levels and all school education sectors had an important input into this evaluation.

### 2.1 Mapping

Mapping of financial literacy across the curriculums of Australian States and Territories was undertaken by the Australian Securities and Investments Commission (ASIC) in 2003. The basic information developed in this process was used as a starting point to guide a broader mapping of curriculum outcomes relevant to the teaching of consumer and financial education across a range of Key Learning Areas (KLAs).

The identified relationship between existing education resources and the three KLAs of Studies of Society and Environment (SOSE or the State/Territory equivalent), Mathematics and English was used to guide the development of recommendations on the possible redevelopment of existing resources.

The general findings of the mapping of consumer and financial education across all curriculum documents was also used to guide recommendations about the KLAs that could be targeted in a materials production program.

### 2.2 Focus group

#### 2.2.1 Nature of the group

A focus group was conducted in May 2003 with representation chosen in order to cover:

- primary and secondary education
- the systems and sectors of education (Government, Catholic, Independent)
- practising teachers and policy officers
- professional teacher associations (selected from a range of Key Learning Areas, including English, Studies of Society and Environment (SOSE) and Mathematics, and from subjects such as Information Technology and Legal Studies).

#### 2.2.2 Membership of the group

Name	School/Organisation	State
Jules Aldous	Shelford Anglican Girls School	VIC
Louise Bird	Department of Education	TAS
Andrew Connolly	Primary English Teachers Association	NSW
Stella Cugley	Victorian Information Technology Association	VIC
Julie Fisher	Rokeby College	TAS
Anthony Gray	Business Educators Association of Qld Inc University of Southern Queensland	QLD

<b>Name</b>	<b>School/Organisation</b>	<b>State</b>
Leigh Grummisch	Weeden Heights Primary School	VIC
Kim Jackson	Kingsgrove North High School	NSW
Kerry Johnston	Lyneham High School	ACT
Karen Moni	Schonell Special Education Research Centre	QLD
Will Morony	Australian Association of Mathematics Teachers Inc	SA
Karren Philp	English Teachers Association of WA	WA
Neville Punch	Scotch College	WA
Meri Rametta	Victorian Commercial Teachers Association	VIC
Petrea Redmond	University of Southern Queensland	QLD
John Sarev	Darwin High School	NT
Heather Thomas	Underdale High School	SA
Garry Webb	The Mathematical Association of New South Wales Inc	NSW

### 2.2.3 The purpose of the group

The purpose of the meeting of this group was to gather views from skilled and experienced education practitioners (teachers, system and sector officers representing different States and Territories and other key representatives from the relevant teaching professional bodies), on the content and nature of consumer and financial education resources suitable for use in schools. As well as advice on content and resources, the focus group was asked to provide advice about implementation issues, communication strategies, effective means of promotion and marketing to their sectors, Web-use characteristics of their students and methods for continuing educator involvement in future activities. This advice formed the basis for many of the recommendations provided in this report.

For the details of the questions discussed at the focus group meeting, see Appendix I.

## 2.3 Reference group

### 2.3.1 Purpose of the reference group

A national reference group was convened with representation from stakeholder and user groups including relevant professional education (subject) associations, State and Territory Education Departments, and Catholic and Independent jurisdictions.

The reference group was consulted twice during the project for input to the report.

Firstly, the reference group was asked to review the outcomes of the focus group consultation (see below). At this point some members of the reference group suggested some additions to the views presented by the focus group. These additional ideas were also considered when drafting the report.

Secondly, the reference group was asked to review the draft report. Curriculum Corporation addressed issues arising from this review before submitting this final report and its recommendations to the Consumer and Financial Literacy Taskforce.

## 2.3.2 Membership of the reference group

Representing	Name	Position
SA Department of Education and Children's Services	David Butler	Policy Officer, Society and Environment
Primary English Teachers Association PETA	Andrew Connolly	Executive Officer
NSW Department of Education and Training	Sue Field	Senior Curriculum Adviser, Human Society and its Environment
Business Educators Australasia BEA	Julie Fisher	President
Australian Federation of Societies for Studies of Society and Environment	Sandra Kenman	Executive Officer
Department of Education, Youth and Family Services ACT	Thelma Perso	Manager, Curriculum Initiatives
National Catholic Education Commission	Gabrielle Power-West	Chief Executive Officer
Australian Association of Mathematics Teachers Inc.	Steve Thornton	President
Department of Education, Science & Training	Arthur Townsend	Branch Manager, Quality Schooling Branch
National Council of Independent Schools' Associations	Fran Van Riessen	VET Consultant
Department of Education and Training	Marilyn Yates	Senior Curriculum Officer

### 3 The school perspective

The Curriculum Corporation and the focus group involved in evaluation worked from a definition of consumer and financial education congruent with that outlined in detail in the Taskforce discussion paper. The work was premised on an acceptance of the need for such focused education programs as identified by ASIC in its 2003 discussion paper *Financial Literacy in Schools*<sup>1</sup> and identified widely in a range of other research, such as that of the ANZ Bank<sup>2</sup> and the Commonwealth Consumer Affairs Advisory Council<sup>3</sup>.

#### 3.1 Input from the focus group

The detailed findings of the focus group are available in Appendix I.

The basic scope of consumer and financial education was seen to include:

- managing personal finances – balancing personal needs and wants, making choices
- making sensible financial decisions
- banking, savings and investments
- credit
- hire purchase
- loans and interest
- insurance
- consumer and supplier rights and responsibilities
- mobile phone contracts
- buying and running a car
- using credit cards
- issues related to accommodation such as leases, bonds, tenancy agreements, mortgages, tenant and landlord rights and obligations
- work education
- global goods, services and monetary interactions
- marketing, advertising and scams
- environment issues and needs and wants
- government and local and international finance
- the nature of business
- ethics and values related to the consumer society.

The group was representative of primary teachers and secondary teachers of English, Mathematics and Studies of Society and Environment, including Business Education and Legal Studies. It was agreed that an integrated, cross-curricular approach to consumer and financial education, including all Key Learning Areas wherever possible, was the ideal approach. This is relatively easily achieved in primary schooling but more difficult in secondary schools, due to the specific timetabling of subjects. However, it was agreed that initiatives such as a focus on middle-schooling issues would make the integrated approach more viable, and that provision of materials suitable for implementation in the curriculums of a number of Key Learning Areas would facilitate the cross-curricular approach, if not the desired integrated teaching of topics.

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<sup>1</sup> *Financial Literacy in Schools*, ASIC Discussion Paper, June 2003

<sup>2</sup> *ANZ Survey of Adult Financial Literacy in Australia*, May 2002

<sup>3</sup> *Consumer Issues and Youth: A research report into best practice in consumer education targeting young Australians*, Commonwealth Consumer Affairs Advisory Council, July 2002

### 3.1.1 Additional perspectives on consumer and financial education from the reference group

Some of the reference group members felt that there were aspects of consumer and financial education not mentioned in the focus group report.

The reference group believed that the curriculums of the Key Learning Areas of Health and Physical Education and of Technology (Technology and Enterprise in WA) and subjects such as Agriculture, Design and Technology, Home Economics and Business Education should have been identified as curriculum areas that deal with topics within the broad area of consumer and financial education.

Relevant topics in these Key Learning Areas would include:

- examination of fads such as in fashion and diet
- Australian standards
- food labelling, packaging, advertising, marketing and additives
- lifestyle choices
- avoiding teenage debt.

## 3.2 *The teacher experience*

### 3.2.1 The school context

As a profession, teaching is becoming more and more demanding of teachers' time, energy and dedication both in the classroom and in respect to additional tasks that add to a teacher's workload.

In discussions during the focus group meeting, a significant number of teachers indicated that if they were to deliver the curriculum as intended, they would need twice as many teaching days with each being twice as long. In order to give their students the best possible education now and the greatest range of opportunities for their future, teachers must constantly consider all aspects of the prescribed curriculum and make decisions about what is important for their students to learn and how to include this in their classroom program.

When not involved in classroom teaching, a teacher's time is usually taken up with other tasks concerned with marking, planning, reporting, providing extra help to some pupils, supervising extra-curricular activities and taking responsibility for school ground behaviour. The out-of-classroom time for all of these tasks is considered by many to be inadequate. Class sizes are often large, which means that the marking and planning for different abilities and interests of individuals within the class can be very time consuming. At the same time, teaching is increasingly assumed to cater for the individual and not the class as a supposedly homogeneous group.

More and more demands are being placed on teachers' out-of-classroom time which, as noted above, is already scarce. These demands include the time needed to plan for the implementation of initiatives from State and Territory Government departments or the Commonwealth Government such as:

- new aspects of schooling to be included within an already crowded curriculum such as civics, driver education and a focus on numeracy and literacy
- new initiatives related to pastoral care, student welfare or health promotion
- new initiatives associated with testing and monitoring of student progress.

These demands also include initiatives targeted at schools from non-government bodies such as those wishing to introduce aspects of environmental, social, cultural or health education to school programs.

Those wishing to put these new initiatives into action almost invariably send materials to schools to help in the implementation work. In the research carried out in the Curriculum Corporation project *Guidelines for developing school materials*<sup>4</sup>, it was discovered that many educational materials distributed to schools are of excellent quality and are widely used and appreciated in classrooms. However, many other resources sit on library and classroom shelves and are not taken up by teachers or students.

Many of the initiatives developed by well-meaning, and legitimately concerned, would-be participants in school curriculum content are:

- developed without adequate planning or consultation with the formal education sector and therefore are:
  - poorly executed in terms of their direct applicability to curriculum requirements and classroom practice
  - lacking a credible pedagogical underpinning
- under-resourced in terms of:
  - time for teacher professional development
  - money to provide schools with the ability to obtain suitable resources
- not well targeted or marketed to potential users
- written from a narrow or sectional point of view.

Many teachers have a jaundiced view of new initiatives because of this past history of under-resourcing and the lack of ongoing support by the resource providers to allow for effective implementation over time.

The reaction of many teachers is ‘How long will this one last?’ Teachers query ‘If I start with enthusiasm, will the time and resources that are initially provided soon run out, only to be replaced with the expectation that a new fad or project will take its place?’

However, the majority of teachers do adopt projects with enthusiasm when the initiative is:

- clearly developed through consultation with teachers
- supported by State and Territory education systems and sectors
- well planned
- well resourced
- established with an ongoing future in mind.

Some national examples of such initiatives are *Access Asia*, managed by the Asia Education Foundation, *MindMatters*, managed jointly by Australian Principals’ Professional Development Association and Curriculum Corporation and *Discovering Democracy*, managed by Curriculum Corporation.

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<sup>4</sup> *Guidelines for developing school materials*, Curriculum Corporation, 1996

### 3.2.2 Adopting new resources

Before teachers can use a new information resource, or even a well-constructed classroom activity resource (such as a computer game) they need to:

- decide whether all or part of the resources are relevant to a particular aspect of their curriculum or teaching plan for the year
- plan exactly what they will do and what the students will be expected to do with the supplied resources
- develop student worksheets or structured instruction sheets for the students so that they can effectively use the resources
- develop the necessary assessment tasks and marking grids in order to ensure that the use of the resources is achieving the expected learning outcomes.

Teachers do not usually have the time to do this work. Therefore, if new resources are to be taken up in the classrooms they should contain:

- a description of the resource that makes it clear how the class work associated with the use of the resource is a part of the curriculum teachers are already expected to deliver. The materials must provide content that fits within the prescribed curriculum rather than involving the teaching of additional concepts and content.
- clearly identified details of where the content and concepts in the materials are to be found in the curriculum in terms of year levels and/or curriculum levels/stages/standards
- planned lessons
- all necessary student worksheets and instructions
- assessment tools.

### **3.3 *The nature of resources to support consumer and financial education***

#### **3.3.1 Acceptance of resources**

When teachers are presented with a new curriculum resource they:

- look for the presence of all the elements outlined in Section 3.2.2 ‘Adopting new resources’
- make a closer inspection of the materials to evaluate the nature of the content and the quality of the pedagogy embedded in the materials
- assess whether the design and language in the parts of the resource that are to be used directly with the students are presented in a way that is appealing and suitable for the students in their classes
- assess whether they will have to do any additional preparation in order to replace parts of their existing teaching program with the resource provided.

If all of these evaluations have a positive outcome, the resource may then be adopted.

There is still some debate about the extent to which the ‘badging’ of a resource, particularly by a commercial enterprise, will influence a teacher’s decision to adopt or reject a new resource. There is certainly an element of scepticism amongst teachers about the quality of ‘badged’ resources. Teachers may often assume that commercially ‘badged’ materials have a purpose other than to provide an exemplary teaching resource – that there is a message that the publisher wants to promote and/or a commercial goal they wish to achieve. In the past some ‘badged’ resources have presented only the publisher’s point of view and have had little or no pedagogical value. Indeed some teachers may still decide to ignore a new resource on the basis that it is ‘badged’.

Currently however, there is an almost constant pressure on teachers for inclusion of new aspects of curriculum within existing programs. There is, therefore, a corresponding need for help in finding suitable resources and constructing effective teaching programs. Many teachers are more willing to set aside their initial scepticism about the potential value of new materials until they have assessed them as described above.

A factor that may encourage a more ready acceptance of ‘badged’ curriculum resources would be clear information on the resource that indicated that it was developed:

- through the management of a recognised education materials provider such as a State or Territory Education Department or other nationally recognised curriculum provider
- in collaboration with classroom teachers.

#### **3.3.2 The views of the focus group**

The focus group expressed opinions on the preferred forms and formats for resources to be used in their schools.

Primary teachers suggest:

- small packages of content
- a variety of formats – Web/CD-ROM, print (including posters), video
- detailed implementation plans for teachers
- professional development.

Secondary teachers suggest:

- real-life texts related to consumer and financial education issues in a wide variety of formats for use in English classes
- electronic or print resources to use when applying mathematical concepts to consumer decision-making processes in real-life situations
- real-life, student-related case studies
- units/activities that are clearly targeted to year levels and topics within learning areas
- a variety of formats from five-minute activities to whole units
- clear links to curriculum requirements
- that any resource be:
  - clearly related to assessment strategies
  - accompanied by teacher notes on implementation
- professional development.

In all cases the materials should take into account stages in student development, different learning styles and current best teaching practice.

The group clearly expressed a wish to have access to a ‘clearinghouse’, preferably through a website. This was described as a source of links to, and information about, all current consumer and financial education resources and issues.

### ***3.4 Professional development, promotion and distribution***

As evidenced by the teachers in the focus group, there is recognition by teachers from a wide range of learning areas that there is a significant need for consumer and financial education in Australian schools. However, as consumer and financial education is not an identified Key Learning Area in any of the State or Territory curriculums, it needs to be introduced through a cross-curricular approach. Teachers require help to recognise both the significant need for consumer and financial education and the possible implementation strategies and relevant resources that fit within the outcomes of their curriculum requirements. As such one of the important needs for teachers in the area of consumer and financial education is for professional development.

Teachers have little time to search for new resources and to check that they are relevant to their needs and their students’ interests. Nor do they have time to work out how to implement the resource as a part of their teaching program which is determined by the curriculum in their State or Territory. Professional development sessions that focus on a specific resource and which model the implementation of this resource are seen as valuable because they ensure that the time spent will result in an ability to effectively utilise the chosen resource in the classroom.

Professional development should also provide up-to-date information to ensure teachers are aware of such things as legislative changes.

Professional development can take a wide variety of forms. The form associated with any particular resource should be chosen to suit the nature of the resource and the likely requirements of the target group of teachers. Professional development opportunities can be provided through:

- online self-paced programs for use by individual teachers
- one-off information sessions or hands-on implementation advice sessions at conferences or specially convened meetings
- on-going information and support sessions run by professional teacher associations or regional education offices
- materials developed to facilitate in-school collaborative teacher support for implementation

- materials developed to be delivered by lecturers in pre-service teacher training courses.

This professional development is also seen as a very effective promotional strategy. The PD promotes teacher awareness and helps to ensure uptake of the resource and hence further the word-of-mouth promotion of the materials. Ideally the PD should not be a one-off and it should present models of actual classroom presentation, rather than just theories and promotion.

The organisation of the PD and promotion of the materials through the relevant teacher professional associations is an effective way of promoting awareness of resources. Professional support from the teachers associations also helps to develop a profile and promote the educational value of the materials and hence a greater likelihood of uptake by teachers and schools.

A general mailout of materials to schools is not considered to be an effective method to promote uptake. Communication with schools needs to be targeted to specific teachers or those with specific curriculum roles. The supply of the materials should be by active request rather than unsolicited supply.

## **4 Curriculum mapping and materials evaluation**

Specific reference to consumer and financial education topics or opportunities for using materials about consumer and financial education are found within at least some of the Key Learning Area curriculum frameworks or syllabuses of all States and Territories. Descriptions of either the conceptual focus or content to be covered and the learning outcomes expected for students are provided within the strands of each framework. However, the level of specificity with regard to consumer issues varies from one State/Territory to another.

The structure of the Tasmanian curriculum differs markedly from that of other States and Territories. A mapping of consumer and financial education across the Tasmanian curriculum is presented in Table 5.5 on page 14.

### **SOSE**

Each State and Territory has a curriculum framework or syllabus for the Studies of Society and Environment (SOSE) learning area. (In NSW it is called 'Human Society and Its Environment', and in South Australia and Western Australia it is called 'Society and Environment'.) All students take this subject during the compulsory years of schooling. These frameworks or syllabuses include curriculum focus or content statements and learning outcomes for students that either specifically mention consumer issues or allow for the incorporation of the concepts in more generalised statements.

Within the SOSE (or the State/Territory equivalent) area, consumer and financial education would generally be taught within Commerce or Business Education subjects. These may be optional units or be part of the core curriculum. This may also vary between States/Territories and individual schools.

All of these frameworks make reference to the personal management of resources and skills related to decision making and communication. These references occur within strands in the SOSE (or the State/Territory equivalent) framework. The strands have different names but they deal with the areas of Resources and Economic Systems. Examples include the Economy and Society strand in Victoria, the Enterprise strand in the Northern Territory, the Resources strand in the Australian Capital Territory and the Economic Systems strand in Western Australia.

In addition, legal issues that relate to consumer and financial education are often covered in strands related to Social Systems. This means that it is possible to deal with consumer issues within the SOSE (or the State/Territory equivalent) frameworks of all States and Territories and in two or more strands in some State and Territory frameworks and syllabuses.

Table 5.1: Where consumer and financial education is relevant in State and Territory SOSE curriculum documents in the compulsory years of schooling.

STATE	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
<b>Key Learning Area name</b>	SOSE	HSIE	SOSE	SOSE	Society and Environment	Tasmania no longer constructs their curriculum around the 8 Key Learning Areas	SOSE	Society and Environment
<b>Strand(s) within the Key Learning Area curriculum framework</b>	Resources	Social Systems and Structures <i>primary</i>	Social Systems and Structures <i>primary</i>  Enterprise <i>secondary</i>	Systems, Resources and Power	Social Systems	The curriculum now in development, is centred around 5 Essential Learnings. These are made up of key elements that are illustrated by standards.  See mapping in table 5.5.	Society and Environment <i>primary</i>  and Economy and Society <i>secondary</i>	Resources and  Natural and Social Systems
<b>Syllabus within the Key Learning Area</b>		Commerce <i>secondary</i>		Business Education				

## HEALTH AND PHYSICAL EDUCATION

Many State and Territory frameworks also make reference to consumer issues in other Key Learning Areas, predominantly in Health and Physical Education.

Table 5.2: Where consumer and financial education is relevant in State and Territory Health and Physical Education curriculum documents in the compulsory years of schooling.

STATE	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
<b>Key Learning Area name</b>	Health and Physical Education	Personal Development Health and Physical Education	Health and Physical Education	Health and Physical Education	Health and Physical Education	Tasmania no longer constructs their curriculum around the 8 Key Learning Areas	Health and Physical Education	Health and Physical Education
<b>Strand(s) within the Key Learning Area curriculum framework</b>	Health of Individuals and Populations	Personal Health Choices <i>primary</i>  Individual and Community Health <i>secondary</i>	Individual and Community Health and Safety	Promoting the Health of Individuals and Communities	Health of Individuals and Communities	The curriculum now in development, is centred around 5 Essential Learnings. These are made up of key elements that are illustrated by standards.  See mapping in table 5.5	Health of Individuals and Populations	Self Management Skills

## ENGLISH

English curriculum documents have no specific references to the content or issues of consumer and financial education. However, in all States and Territories, within the rationale or the statement of general outcomes for the Learning area, there is mention of the study of spoken, written, visual and multimedia texts in order to develop communication skills and the ability to critically interpret language use in a variety of contexts and purposes and for different audiences.

Therefore it is appropriate that English students construct, interpret and respond to texts that deal with consumer and financial education content and issues.

Table 5.3: Where consumer and financial education is relevant in State and Territory English curriculum documents in the compulsory years of schooling.

STATE	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
<b>Strand(s) within the framework</b>	Texts Language	Talking and Listening Reading Writing	Listening and speaking Reading and viewing Writing	Cultural: making meanings in contexts Critical: evaluating and reconstructing meanings in texts	Texts and Contexts Language Strategies	Tasmania no longer constructs their curriculum around the 8 Key Learning Areas  The curriculum now in development, is centred around 5 Essential Learnings. These are made up of key elements that are illustrated by standards.  See mapping in table 5.5	Speaking and Listening Reading Writing	Speaking and Listening Viewing Reading Writing

## MATHEMATICS

The Mathematics curriculum documents guiding the courses studied by the majority of Australian students rarely have specific references to the content or issues of consumer and financial education. The Mathematics curriculum documents that do have specific references are those curriculum documents developed in some States and Territories for the smaller group of students who are considered to need additional help to develop basic skills essential for life in the general community after leaving school. These skills are often referred to as 'life skills' and include all of the knowledge and skills included under the umbrella of consumer and financial education. However, in all States and Territories, within the rationale or the statement of general outcomes in curriculum studied by the majority of Mathematics students, there is mention of the study of Mathematics enabling students to develop skills and knowledge so that they can deal with aspects of daily life and employment. Students should be able to use Mathematics in solving problems and describing and understanding the world.

Therefore it is appropriate that Mathematics students should be provided with materials enabling them to apply the mathematical skills they have learned to the aspects of their lives linked to consumer and financial education content and issues.

Table 5.4: Where consumer and financial education is relevant in State and Territory Mathematics curriculum documents in the compulsory years of schooling.

STATE	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
<b>Strand(s) within the framework</b>	Attitudes and Appreciations	Working Mathematically	Number Sense	Number	Exploring, analysing and modelling data	Tasmania no longer constructs their curriculum around the 8 Key Learning Areas	Number	Appreciating Mathematics
	Mathematical Inquiry	Number	Measurement and data sense <i>primary</i>	Patterns and Algebra	Number	The curriculum now in development, is centred around 5 Essential Learnings. These are made up of key elements that are illustrated by standards.	Chance and data	Working Mathematically
	Choosing and Using Mathematics	Patterns and Algebra	Chance and Data <i>secondary</i>	Chance and Data	Pattern and algebraic reasoning	See mapping in table 5.5	Algebra	Chance and Data
	Number	Data	Algebra <i>secondary</i>		Analysing and modelling change <i>Secondary years only</i>		Reasoning and Strategies	Number
	Chance and Data							Algebra
	Patterns/ Relationships/ Algebra							

## CONSUMER EDUCATION ACROSS THE TASMANIAN CURRICULUM

The curriculum is centred around 5 Essential Learnings. These are made up of key elements that are illustrated by outcomes and standards.

Table 5.5: A mapping of consumer and financial education against the Tasmanian curriculum.

Essential Learning	Key Element	Outcomes
<b>Thinking</b>	Inquiry	Understands the process of inquiry and uses appropriate techniques for posing questions, defining problems, processing and evaluating data, drawing conclusions and flexibly applying findings to further learning and creating new solutions
<b>Communicating</b>	Being literate	Understands, uses and critically evaluates non-verbal, spoken, visual and print communication practices of the world in which they live
	Being numerate	Understands and has the confidence and disposition to use the mathematical concepts and skills required to meet the demands of life
	Being information literate	Understands how to effectively access, interpret, transform, create, communicate, evaluate and manage information in ethical ways, using a range of sources
<b>Personal Futures</b>	Being ethical	Understands that to be ethical requires caring about the consequences of actions of self and others and the quality of ethical judgements is based upon reasoning and the application of ethical principles
	Creating and pursuing goals	Understands how to create, set and review goals for life and how to work with others to achieve own and shared goals
<b>Social Responsibility</b>	Acting democratically	Understands and participates effectively in democratic decision-making processes and civic life (eg Identify their own and other's rights)
<b>World futures</b>	Designing and evaluating technological solutions	Understands how to design, make and critically evaluate products and processes in response to human needs and challenges

#### **4.1 *Relevant curriculums***

The Australian Securities and Investments Commission (ASIC) looked at financial literacy across the curriculums of each State and Territory in their June 2003 discussion paper, *Financial Literacy in Schools*. ASIC found that the Key Learning Area of Studies of Society and Environment (SOSE), called Human Society and Its Environment (HSIE) in NSW and Society and Environment in South Australia and Western Australia, is the one in which the curriculum outcomes are most closely related to teaching for the development of financial literacy outcomes. This area includes the teaching of Business Education and Commerce.

The discussions of the Curriculum Corporation focus group and the detailed mapping process carried out in the research for this report also revealed that the consideration of issues related to financial literacy, and indeed to the broader issues of consumer and financial education, were relevant to the expected curriculum outcomes across a broad range of learning areas. This was particularly the case in primary schooling where it was considered that materials should be developed to reflect this cross-curricular approach.

In secondary schools, the degree to which a cross-curricular approach is adopted varies. In some sectors and systems, and especially in the middle years, the cross-curricular approach is more common. Indeed, materials which facilitate cross-curricular studies, would be welcomed in these schools. However, in a significant number of schools, each of the learning areas deliver their own programs without reference to their colleagues in other areas. Therefore, if resources are developed to be implemented across a number of Key Learning Areas, it would be necessary to make the materials within each learning area 'stand alone', even though the greatest benefit would be achieved if the materials were approached in a truly cross-curricular manner in the school. It is unfortunate that the timetabling and organisation within secondary schools does not often facilitate a more cross-curricular approach.

#### **4.2 *The potential for future change in curriculum***

The review and revision of curriculums is constant. Curriculum reviews occur on a (roughly) five-year basis in most systems, with some systems reviewing more often and others less. Some reviews result in only small adjustments to curriculum documents in some of the Key Learning Areas and others, such as the recent Tasmanian review, result in significant changes to the whole curriculum framework. Therefore, it is reasonable to expect that the detailed maps developed in this project would remain unchanged for a period of three to ten years. This will vary from system to system and to different degrees within different learning areas within those jurisdictions.

At the July 2003 meeting of the Ministerial Council on Education, Employment, Training and Youth Affairs (MCEETYA), Ministers directed the Australian Education Systems Officials Committee (AESOC) to manage a national project to deliver consistent curriculum outcomes in all schools across Australia in the four domains of English, Mathematics, Science and Civics and Citizenship. The project is to develop Statements of Learning that can be used by jurisdictions to inform their own curriculum development and implementation. The first domain to be developed was English, which was completed in February 2004 and which will be used to inform work on the other three domains. There is, as yet, no set time by which State and Territory systems must align their curriculums with the nationally developed Statements of Learning, although it is likely that this will occur at the next review to take place once the Statements of Learning are available.

The national consistency project will not alter the cycles of review and revision occurring in States and Territories. It will affect the nature of the outcome in that each State and Territory will have more in common, and it will halt the drift to greater and greater difference between jurisdictions which has occurred since the last attempt to introduce national consistency over ten years ago.

### **4.3 Mapping of outcomes against existing materials**

Appendix II provides detailed maps of consumer and financial education against the Studies of Society and Environment (SOSE), Mathematics and English curriculums of States and Territories. The mapping does not include a map for Tasmania in SOSE, Mathematics or English because there is no equivalent to these learning areas in Tasmania's new *Essential Learnings* curriculum. The New South Wales English program referred to here is in a staged implementation process over the period 2004 to 2006.

These maps identify the specific outcomes that could be addressed in the context of studying consumer and financial education issues and concepts within the Key Learning Areas of Studies of Society and Environment, Mathematics and English. However, when a significant proportion of the current materials were examined it was not possible to align them with these outcomes (see the comments in Section 4.4 'Evaluation of materials currently available').

The detailed curriculum mapping, however, will be of significant use if teacher materials for all States and Territories are being prepared in the future work recommended in Section 5 'Considerations when planning the way forward'.

The mapping can be used at two stages in future materials development projects:

- to identify outcomes for teachers in teacher advice accompanying the prepared material
- to provide a checklist of outcomes that have not as yet been addressed and are therefore possible focuses for future work.

### **4.4 Evaluation of materials currently available**

The resources available to support the teaching of consumer and financial education topics are drawn from a wide range of sources. Generally speaking, they fall into two categories – those developed specifically for use in the classroom and those with a general education purpose. The ASIC discussion paper *Financial Literacy in Schools* provides a list of such resources discovered during their research.

In many cases the outcomes in curriculum documents can be linked to the consumer and financial education content in general education resources. However, the achievement of the curriculum outcomes requires students to deal with the content in a variety of ways. Thus presentation of information on its own is not a generally useful classroom resource. The materials need to be structured so that students work through the resource in an orderly way which enables them to illustrate the achievement of outcomes. Alternatively, the information in the resource should be accompanied by a teacher resource which describes the teaching activities to be undertaken and the desired outcomes in order for the teacher to guide the learning while using the resource. The materials should be accompanied by a statement or table that identifies the curriculum outcomes for all States and Territories.

As a result of the above considerations, the teachers in the focus group expressed a high opinion of the materials which had been prepared for classroom use and therefore included such things as:

- clear links to the outcomes of relevant curriculums
- a cross-curricular approach
- activities suggested for specific Key Learning Areas
- teaching notes
- student worksheets
- an interactive website
- a video
- a context that was of interest to students.

It is clear that there are a great number of very useful and well-presented materials available for use in the classroom. At times the problem for a teacher is not that there are no materials available, but that they are unaware of the existence of an appropriate resource. Similarly many teachers may not have the time to develop a teaching framework within which to present information to their students in a way that is appropriate for the expected outcomes of their curriculum.

A review was undertaken of the current range of material broadly relevant to consumer and financial education produced by both government and non-government and commercial agencies. From this review it is apparent that many otherwise high quality publications have the following impediments to effective use in the classroom:

- Lack of advice regarding alignment of the content with existing curriculums in states and territories
- Lack of advice to teachers around strategies to introduce the material or to break the content in to logical and sequential steps in the classroom
- Lack of advice around appropriate student activities and classroom tasks to enable students to engage with the content and to demonstrate relevant educational outcomes

## **5 Considerations when planning the way forward**

Curriculum Corporation's recommendations on future development of consumer and financial education in schools recognise the breadth of this field and the need for an integrated approach that is consistent with curriculums in States and Territories and that provides opportunities for government and non-government stakeholders to work together in an established framework. Provision of consumer and financial education was seen as appropriate to all levels of school education by the focus group. This might be best implemented through the establishment of a clearinghouse for consumer and financial education curriculum resources, projects and materials.

### ***5.1 Most appropriate learning areas***

In a number of systems and sectors there is a tendency for parts of some learning areas to be studied as electives. For example, a limited number of students may study Home Economics. In this example, the subject involves a significant study of home and personal financial management; however, materials provided for these studies would be used by a relatively small proportion of the total national school population at any level.

In contrast, all students take English and the majority of students are taught some version of SOSE (Studies of Society and Environment) and Health and Physical Education. Mathematics is also taken by all students. However, there are a number of streams within Mathematics, and some streams are more likely than others to have outcomes relevant to consumer and financial education issues. Therefore, the nature of the materials and the specific strand within the Key Learning Area will need careful consideration if the maximum number of students is to be engaged in their use.

### ***5.2 Format***

The clear recommendation of the focus group was that teachers appreciate high-quality multimedia and interactive resources because of the ability of these resources to engage the students.

However, print resources are also highly valued and commonly used. The potential use of posters both as the basis for student activities and for promotion of concepts of consumer and financial education was popularly supported by the focus group.

All student resources need to be accompanied by:

- a detailed table of how the materials relate to specific state and territory curriculum outcomes
- a teacher resource that provides information on the way in which the student activities are integrated into an effective teaching and assessment program.

## 6 Recommendations

This report recommends the establishment of a central clearinghouse for curriculum resources and materials on consumer and financial education based on the principles outlined in this report.

Such an approach to the support of consumer and financial education should:

- promote recognised best practice in pedagogy and education materials production
- be underpinned by an appropriate evaluation process
- be supported by relevant professional development for teachers
- include a strategic promotion program.

### ***6.1 Curriculum resource checklist***

The following five-point checklist provides a list of best practice approaches to assist organisations preparing material for use in school curriculums in conjunction with an education materials clearinghouse.

#### **1. Purpose**

Make sure that the purpose of the materials is clearly thought out so that it is easy to identify:

- the target audience – this may be teachers and students at a particular year level or students undertaking a particular subject or topic
- the curriculum need addressed – this should be identified in terms of the content to be mastered and/or the skills to be developed.

#### **2. Development**

Make sure that the development process:

- is managed by an appropriately skilled individual or group
- includes consultation during planning and development with relevant
  - State and Territory Education Department learning area specialists
  - professional teacher associations
- includes trialling in schools.

### **3. Content**

Make sure that the content of the materials:

- is clearly written in appropriate language for the target audience
- is consistent with State and Territory curriculum documents and related to the learning outcomes – these should be specified within the materials for each State and Territory
- has embedded assessment tasks related to the teaching practice
- has teaching methods embedded in the materials to include a range of strategies and contexts
- reflects the concerns and cultures of our society in that they recognise appropriate issues such as
  - non-discriminatory language
  - differing educational backgrounds
  - gender
  - ethnicity
  - socioeconomic background
  - cultural and linguistic experience
  - disability
  - geographic and social isolation
- is accompanied by clear instructions to the teacher and by worksheets or instructions for the students so that the resource can be used with a minimum of extra work by either teachers or students
- includes activities to achieve skill and value development as described in the *The Adelaide Declaration (1999) on National Goals for Schooling in the Twenty-First Century* which is endorsed by the Ministerial Council on Education, Employment, Training and Youth Affairs (MCEETYA)
- presents a balanced point of view (all appropriate views are represented)
- encourages the use of the materials in association with other resources (computer networks, libraries, resource centres) or programs in the school
- encourages interaction with the wider community.

### **4. Design/format**

Make sure that the appearance and the format (such as book, CD, poster) of the materials:

- complements the content and purpose of the materials, for example, a large poster may appropriately focus whole class discussion on a clearly defined issue
- is appropriate for the target audience, for example, the ‘big book’ format is suitable for lower primary school students
- uses language and illustration appropriate to the audience’s concerns and culture
- presents the content in a format that maximises use of the materials within the classroom, for example, sets of cards or small topic booklets may be the best way to present a number of related activities or topics for discussion if it is expected that groups of students will work on different aspects of the whole.

## **5. Distribution**

Make sure that the plan for distribution to schools:

- targets appropriate groups or individuals in the school
- is associated with opportunities for professional development.

### ***6.2 Staging for audience and topic***

It is suggested that education materials development programs should initially target students through Mathematics and English because these subjects are studied by all students in primary and secondary schools. This could be followed by a move to resources focused on different areas of SOSE (or the State/Territory equivalent) and Health and Physical Education that are generally appropriate for Years 7–10. The outcomes and contents of these learning areas and the degree to which they are studied by all students vary somewhat and so the uptake of all the materials by all students is not as assured as for English and Mathematics. However, there are, as seen in the results of the mapping exercise, a significant number of explicit references to consumer issues in all State and Territory curriculum frameworks in these learning areas. Projects for senior secondary students are seen as a priority for the longer term.

### ***6.3 Professional development***

It is suggested that this be organised in conjunction with the SOSE, Business Education, Commerce, Mathematics and English teachers' associations as appropriate in each State and Territory. In some States, these organisations do not reach all teachers in all sectors and therefore the State Education Department regional professional development infrastructure should also be utilised.

As an outcome of the trialling process, teachers could be identified to present sessions at State/Territory annual conferences and, where appropriate, at regional professional development sessions. Materials should be prepared to train and guide facilitators from these associations to present the sessions to teachers in their jurisdictions. The sessions will need to be funded at least to the level of provision payment or release time for the presenter.

It would also be possible to extend the professional development program to the provision of training sessions specifically convened to promote use of the consumer and financial education materials. These sessions would need to be funded at least to the level of payment of the presenter and the provision of a venue and catering. The sessions could be run with both pre-service and in-service teachers. Pre-service sessions would be run in conjunction with teacher training colleges and university education faculties.

In order to introduce the materials to teachers during their training courses, it may be advisable to develop a set of notes to be provided to lecturers or tutors in university education faculties or in teacher training colleges. These notes would outline the potential curriculum areas within which the materials could be used and highlight the pedagogical value of the materials.

### ***6.4 Promotion and distribution***

One effective method of promoting materials is through professional development sessions. Another approach is the targeted distribution of advertising fliers. This targeting is best achieved by distribution of the fliers through State and Territory professional teacher associations.

There are a number of distribution options. It has been Curriculum Corporation's experience that free, unsolicited distribution to schools is very ineffective in terms of uptake. More effective methods include:

- free distribution on application from schools as a response to a promotional flier
- provision of the materials to the school conditional on a teacher or teachers from the school undertaking a free professional development session on the implementation of the materials
- provision of the materials to the school included in a cost-recovery provision of professional development on the implementation of the materials.

Materials could be warehoused and distributed by the relevant government agencies, with the agency handling the order collation and mailout. Alternatively, the agency would dispatch the materials in response to collated orders from an outside organisation that is handling the promotion of the materials. Another option is to contract out the complete function, with regular reports on distribution provided to the agency.

## **7 Appendices**

Appendix I: Report on the focus group outcomes

Appendix II: Mapping of consumer and financial education across States and Territories

## **Appendix I: Report on the focus group outcomes**

### ***The nature of the group***

A focus group was convened by Curriculum Corporation in May 2003. Participants were invited and selected so that the group included representatives of:

- primary and secondary education
- the systems and sectors of education (Government, Catholic, Independent)
- practising teachers and policy officers
- professional teacher associations (selected from a range of Key Learning Areas, including English, Studies of Society and Environment (SOSE) and Mathematics, and from subjects such as Information Technology and Legal Studies).

### ***The purpose of the group***

The purpose of the focus group meeting was to gather views from skilled and experienced education practitioners on the content and nature of consumer and financial education resources suitable for use in schools. As well as advice on the content and nature of resources, the focus group were asked to provide advice about implementation issues, communication strategies, effective means of promotion and marketing to their sectors, Web-use characteristics of their students and methods for continuing educator involvement in future activities. This advice formed the basis for many of the recommendations provided in this report.

### ***Advice on the nature of consumer and financial education***

#### **Questions asked**

Focus group participants were divided into discussion groups based on their teaching focus and asked to discuss the following questions:

- What is consumer and financial education? What does it include?
- How much time is given to consumer and financial education in general in one year or in you specialist area? With added resources and professional development provided, do you think this might be increased?
- Is consumer and financial education a relevant part of your learning area? Why or why not?
- What do you currently do?
- What really works with your students?

#### **Responses**

The responses of the groups are presented below in the form they were presented to the group.

#### **Primary teachers**

Consumer and financial education in primary school includes:

- power of money (barter)/Value of money (exchange)
- banking
- managing and looking after(protecting) money
- issues related to mobile phones and advertising
- paying for goods and services
- money and leisure and hobbies.

Many of the above are covered in contexts such as:

- chance and data – gambling
- estimating
- looking at the value of money – comparing what it buys
- looking at needs and wants
- ethics including money.

Primary teachers probably do more consumer and financial education than they realise.

The curriculum is integrated and focuses on the students' own experiences. Therefore a lot of the teaching is not necessarily planned or intentional. It happens when dealing with contexts relevant to the students' community and age such as the increased influence of advertising targeted at young children and on dealing with the increased amount of money they tend to have.

The issue of different curricular requirements in different States and Territories make the production of materials to suit all difficult, but a solution is possible if the materials are relevant to students' lives and integrated in approach.

Teacher awareness of the importance of consumer and financial education should be raised.

### **English teachers**

In English, the consumer and financial education occurs through the examination of text.

Texts are spoken, written, multimedia or visual information in texts is manipulated in such formats as advertising, contracts, letters, forms, role play/interviews, TV.

In examining text, literacy skills are developed – students need to identify, locate and evaluate information, transform it and produce texts of their own.

They also look at texts in the contexts that are critical, cultural and operational.

Consumer and financial education in English could be supported by materials on understandings/topics such as:

- letters of complaint
- getting information (identify, locate, evaluate)
- marketing strategies (Cultural attitudes and values, advertising in TV, magazines and radio)
- promotions and hype eg for movies
- activities to construct texts in forms such as CD-ROM covers, e-zines.

### ***Existing courses***

There are a wide variety of courses in the States and Territories at the senior level. At this level the vocational English courses are perhaps the best target for consumer and financial education materials.

In middle secondary school, the nature of English courses is relatively similar from State to State.

What would really work in English would be relevant tasks connected to the students' interests/world that give the students a chance to see and portray themselves as consumers.

- They could construct websites presenting notions of themselves and the consumer society in which they live.

- They could use up-to-date materials such as advertisements, public relations campaigns as the basis of decision making processes and construction of their own texts.
- They could compare the consumer culture in Australia with Asia using materials of the type produced in the Access Asia program.

In this process the teachers will need step-by-step lesson plans.

### **SOSE teachers**

Consumer and financial education is relevant to students but existing structures in schools and in subjects restricts what is done.

The aspects of consumer and financial education that are/could be a part of SOSE are:

- obtaining value for money
- managing finances – budgeting and balancing needs, wants and making choices
- saving and investment
- awareness of consumer rights – advertising, scams, warranties, guarantees, contracts
- credit – hire purchase, e-commerce, mobile phone contracts, buying/running a car, credit cards, loans and interest rates
- rights and responsibilities – legal age for purchases, police, consumer and trader rights
- financial literacy – opening a bank account, taxation, superannuation, insurance
- shelter – leases and bonds, tenancy agreements, mortgages, tenants rights and responsibilities
- employment – relationships, resumes, job skills
- unions
- global interactions.

In brief, all aspects of Earning – Spending – Saving.

Time spent on consumer and financial education in the SOSE (or the State/Territory equivalent) context varies greatly in Years 7–10.

### ***Tasmania***

There are no compulsory parts of SOSE that cover all students. New Curriculum may address this under the approach to Literacy or within the Personal futures Essential Learning.

### ***New South Wales***

Commerce is an elective at Years 7–10 (mostly undertaken at Years 9–10).

### ***South Australia***

There is very little consumer and financial education except for some personal finance in a Maths elective.

### ***Victoria***

There is scope for consumer and financial education within SOSE but little is done.

## **ACT**

As an elective in some schools; cross-curricular unit in other schools.

In Years 11 and 12, there are a range of individual subjects in which some aspect of consumer and financial education is a part eg Legal Studies, Industry and Enterprise, Information Technology and Accounting.

What would work with students include the following:

- an issues approach that relates to student concerns
- using the media
- case studies – people getting ripped off etc
- guest speakers
- use of language that was appropriate for students – deconstruct the terminology.

In all cases, introduction of consumer and financial education would require resources and professional development. In many cases what is done at the school level is resource driven and depends on personal commitment, strengths of teaching staff, commitments to other priority areas, and what is happening in other subject areas.

## **Mathematics teachers**

In Mathematics, consumer and financial education can include the development of skills needed to:

- make sensible financial decisions – earning, spending, borrowing
- understand environmental issues etc.

In Years 11 and 12 the mathematically able students will spend very little time (if any) on any consumer and financial education. General Maths students may spend some time on the financial side of loans when doing say percentages and interest or statistics but the focus in senior Maths is generally on the mathematical concepts, not on the consumer skills and decision making.

There may be a few weeks each year spent on the Mathematics related to consumer and financial education in junior secondary levels.

Rather than consumer and financial education being a relevant part of Mathematics, the situation is that maths skills are very relevant to consumer and financial education.

What would work are resources that are scenario/project driven activities.

## **Information Technology teachers**

Discussion in this group focused on the way Information Communication Technology (ICT) can be used in all subject areas as it can be involved in all aspects of finding information to make informed decisions.

ICT can be involved in aspects of consumer and financial education as follows:

- ICT can be concerned with legal, insurance, buying/selling, money management, consumer rights and responsibilities, Work Education, communication skills, types of business, moving from home, consumer power vs peer power, marketing, contracts, time management, resource management, ethics, government, transport, driver education
- ICT can provide authentic and life-like experiences
- ICT related consumer and financial education can be relevant for students from P–12

- Information Technology as a subject is generally elective
- What is being done and/or can be effective use of ICT?
- The integration of ICT with all learning areas
- Scenario-based activities with a choice to produce for example PowerPoint™ or Web page outcomes
- ICT skills can be used in school-based consumer related projects such laminating, making labels and posters, promoting events, producing a school magazine
- ICT can be used also in problem-based learning activities.

### ***Advice on the format of resources***

#### Questions asked

Again the participants worked in subject area groups to discuss the following questions:

- What should the resources be like?
- Consider different learning areas and different levels of schooling and discuss:
  - What formats are useful?
  - What content is appropriate?
  - What sort of teacher support materials is needed?

#### Responses

The responses of the groups are presented below in the form they were presented to the group.

#### **Primary teachers**

The formats in which materials are presented should:

- be user friendly for both teachers and students
- not have too much text
- perhaps be ICT-based
- be punchy – they must keep the students interested
- include videos of scenarios or fictitious commercials
- include scenarios for small group problem solving or role play
- include challenge cards on a topic
- include charts to show the deconstruction of texts/advertisements
- be adaptable to different contexts – country/city, isolated students, ESL students and different socioeconomic areas.

Teachers need:

- an effective form of dissemination so they know what is available
- to know what integrated units using the materials would look like.

### **English teachers**

The resources should:

- come in multiple formats – print, electronic (making intelligent use of PowerPoint™, Publisher, Word, Web, Quests), oral, aural
- be dynamic and contemporary
- use plain English
- reflect the world of the students with connections to the world beyond the classroom
- ethics and values
- encourage critical thinking and the processes that lead to development of the students' own product
- should be 'real stuff' not a game. 'Real stuff' is actual commercial posters or pamphlets, information about real-life situations such as interest rates, the rights of consumers etc, or scenarios involving real-life situations and people not fictional characters or cartoons. The work the students do with the resource should be meaningful and a learning experience not just a game for entertainment purposes or to gain a higher score than other students.

Teachers need:

- professional development that provides models and scaffolds
- a clearinghouse that enables teachers to find 'real stuff'.

### **SOSE teachers**

The resources should:

- be user friendly
- relate to issues relevant to students
- be related to real market research, actual cases and 'real stuff'
- be electronic (Web or CD-ROM), video and print
- include posters
- be accessible and affordable
- should be able to be adapted by the teacher for their specific purposes.

The resources should include:

- interesting case studies
- authentic presentation of 'what is happening to me?' for the students
- cartoons, text and graphics
- different learning styles
- a matrix of Internet resources allowing for topic identification, resource location and quick access
- a variety of activities from whole unit to 5 minute activities
- worksheets.

The content should be:

- clearly targeted
- tailored to outcomes
- linked to a curriculum map
- related to such topics as mobile phones, online responsibility, car costs, using credit, consumer responsibility/ethics, advertising, accommodation (rent, bond, lease),

budgeting, making financial decisions (including decisions causing problems eg gambling, drugs, take-away foods).

Teachers need:

- an assessment matrix
- extension material for the more academic student
- lesson plans
- hints on how to use the materials
- suggested solutions (for some tasks)
- professional development that models classroom practice.

### **Mathematics teachers**

Format will reflect the purpose (eg simulated decision making could be electronic and illustration of different solutions could be paper based). The initial focus for materials development could be upper primary and lower secondary followed by middle secondary via focus on jobs. It is important to 'get it right' first and then move on. The materials must be helpful not a problem for the 'crowded curriculum'.

Teachers need:

- access to existing resources eg through a clearinghouse or a product map with commentary
- materials to be matched to current curriculum.

All new quality resources provide professional development opportunities to teachers by introducing new ideas and approaches.

### ***Advice on professional development, dissemination and promotion***

These issues were dealt with in a whole group discussion. The following conclusions were agreed upon.

1. Professional development must:

- be ongoing event not just a once off – it could be 6 x 1 hour sessions
- allow for revisiting, questioning and trialling ie use an action learning approach for implementation of consumer and financial education into the curriculum
- provide something that can be taken away and tried – not just a theory/discussion session
- make available to teachers examples of best practice – demonstration of 'this is how I did it', video
- be cross-curricular as are the materials. This needs input from teacher subject associations to provide a real solution to the problems of cross-curricular implementation in secondary schools.

2. The materials need to be:

- promoted through teacher associations and through principal associations – advertising in newsletters, professional development programs organised through these bodies, journal articles written and submitted to these bodies
- designed to change the apparent current mindset that consumer and financial education is not necessary for all students.

3. Consumer and financial education needs to be promoted at the pre-service training level as well as at the practising teacher level.

4. For each product or program:

- the target audience must be clear
- the curriculum links need to be clear
- how the topics fit into the primary integrated curriculum or into a cross-curricular approach in secondary schools.

5. This should be an ongoing, growing and developing program – not the development of a one-off product.

### *A wish list*

The meeting participants were asked to decide on the 5 most important programs, products or outcomes from the meeting that would influence the effectiveness of consumer and financial education in the future. Each participant was asked to write these in the form of a ‘wish list’. The table below summarises the contents of the wish lists completed by focus group participants at the end of the meeting. Each program, product or meeting outcome mentioned by participants is listed. The second column shows the number of times comments were repeated by other participants.

### Wish list summary

Comments	Additional mentions
Clearinghouse – maintained, annotated and keeping track of all current resources and issues – searchable	✓✓✓✓✓✓✓✓
‘Real’ resource links	
User friendly ie plain English	✓✓✓✓✓✓
Cross-curricular in approach with learning area links clear or specific guides where needed	✓✓✓✓✓✓✓✓✓✓
Linked clearly to outcomes, levels and statement	✓✓✓✓✓✓✓
Multiple formats	✓✓✓✓✓
Models and scaffolds at the unit and activity level ie what it might look like in the classroom	✓
Connections beyond the classroom	
Relevant to the world and interests of students not contrived contexts ie authentic in the students eyes, ‘real texts’	✓✓✓✓✓✓✓✓
Easy to use and flexible	✓✓
Able to be adapted to different locations and a mix of equity client groups and different abilities from academically gifted to academically challenged	✓✓
Integrated into a context	
Not reproducing things already available (eg NSW Fair Trading website, Money Stuff etc)	
PD to illustrate integration into existing practice rather than creating new approaches and materials eg advertising and critical literacy	✓
Further consultation during materials development including trialling with students	✓✓
Take a long-term approach to development not just a one-off approach	✓✓
Multi levelled to cover Bloom’s taxonomy and that multiple intelligences are included ie spread across all learning styles and levels of learning	✓✓✓✓✓✓✓

*Consumer and financial education in Australian schools*

<b>Comments</b>	<b>Additional mentions</b>
Web resource and or CD-ROM for ease of access	✓✓
Promotion of consumer and financial education as a priority	✓✓✓✓✓✓
PD focusing at the classroom practice level	✓✓
Resources free or VERY low cost	✓✓✓✓
Resources to support teachers	✓✓
Student resources with not too much text and interactive	✓
Talk to students – produce video of issues that are currently facing them	✓
Resources across the spectrum K–12	✓✓
Posters	✓
Move into preservice training area	
Effective distribution to schools eg target within school or through subject associations	✓✓
Materials to include decision making and problem solving	✓
Ongoing PD	✓
Target particular year levels or subject areas	✓
Not one-off games	
Appropriate to the technology levels in schools	
Target middle secondary	
Include environmental sustainability	

## Appendix II Mapping of consumer and financial education across States and Territories

### SOSE (or the State/Territory equivalent)

This map locates all the direct references and opportunities to consider consumer and financial education concepts and issues in the SOSE (or the State/Territory equivalent) curriculums of States and Territories.

There is no detailed map of consumer and financial education in SOSE in Tasmania. This is because there is no equivalent to this learning area in the new *Essential Learnings* curriculum. See Table 5.5 on page 14 for a general mapping of consumer and financial education across the Tasmanian curriculum.

State/Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
ACT	Resources		Early years of schooling (Preschool to Year 1)	Students begin to understand that a resource is anything used by people and includes people themselves. They begin to understand and discover where things come from, explore, discuss and value resources they use every day and start to appreciate why some resources can be renewed and some cannot. They consider ways that resources could be better cared for, including recycling and conservation.  Examples: <ul style="list-style-type: none"> <li>meeting basic human needs</li> <li>types and uses of natural resources such as water, soil</li> <li>community facilities such as shopping centres and health centres</li> <li>community helpers</li> <li>payment for goods and services.</li> </ul>
			Lower primary (Year 1 to Year 4)	Use of resources <ul style="list-style-type: none"> <li>types and uses of natural resources</li> <li>values (economic, social, cultural, spiritual, aesthetic, medicinal) attached to natural resources</li> <li>basic human needs and capacities to meet them</li> <li>conservation of and caring for natural resources</li> <li>types of goods and services and their availability in the local community</li> <li>access to goods and services by different groups.</li> </ul>
			Upper primary (Year 4 to Year 7)	Use of resources <ul style="list-style-type: none"> <li>Australian natural and manufactured resources</li> <li>renewable or non-renewable nature of some natural resources</li> <li>changing values associated with the use of natural resources</li> <li>types of resources valued by different cultural groups (for example, Aboriginal groups and Torres Strait Islander groups)</li> <li>financial budgeting and the concept of choice</li> <li>social, economic, cultural and environmental factors that affect resource use and development of trade and exchange.</li> </ul>

State/ Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
ACT (cont.)	Resources (cont.)		High school (Year 7 to Year 10)	Use of resources <ul style="list-style-type: none"> <li>• business ownership types, their advantages and limitations</li> <li>• the degree and nature of foreign investment in Australia</li> <li>• future options for alternative manufacturing technologies and resources</li> <li>• comparison of Australia's manufacturing base, practices, productivity levels and competitiveness with those in the past and those of other countries</li> <li>• Aboriginal beliefs and Torres Strait Islander beliefs about ownership of and access to resources, barriers to resource ownership and access</li> </ul>

*Appendix II: Mapping of consumer and financial education across states and territories*

State/ Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
New South Wales	Social systems and structures	Resource systems	Early Stage 1 (Kindergarten)	SSES1 Identifies ways in which their own needs and the needs of others are met, individually and cooperatively.  This outcome includes: - the use of money.
			Stage 1 (Years 1 & 2)	SSS1.7 Explains how people and technologies in systems link to provide goods and services to satisfy needs and wants.  This outcome includes: - different forms of monetary exchange, eg cash, credit card, cheque.
			Stage 2 (Years 3 & 4)	SSS2.7 Describes how and why people and technologies interact to meet needs and explains the effects of these interactions on people and the environment.  This outcome includes: - technology in monetary exchange - consumer and producer rights and responsibilities.
			Stage 3 (Years 5 & 6)	SSS3.7 Describes how Australian people, systems & communities are globally interconnected & recognises global responsibilities cultural influences and their contribution to Australian identities.  This outcome includes: - some organisations involved with monetary exchange, eg stock exchange, banks, credit unions - rights and responsibilities of users and producers of goods and services globally.
	Commerce		Stage 4 (Years 7 & 8)	Students develop knowledge and understanding of consumer, financial, business, legal and employment issues:  4.1 uses appropriate terminology in consumer, financial, business, legal and employment contexts  4.2 describes the rights and responsibilities of consumers within financial, business, legal and employment framework.

State/ Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
New South Wales (cont.)	Commerce (cont.)			<p>Students develop skills in decision-making and problem-solving in relation to commercial, financial, business, legal and employment contexts:</p> <p>4.4 identifies key factors affecting commercial and legal decisions</p> <p>4.5 identifies options for solving commercial and legal problems and issues</p> <p>4.6 uses a range of plans designed to solve commercial and legal problems and issues.</p> <p>Students develop skills in effective research and communication:</p> <p>4.7 selects and organises commercial and legal information from a variety of forms.</p>
			<p>Stage 5 (Years 9 &amp; 10)</p>	<p>Students develop knowledge and understanding of consumer, financial, business, legal and employment issues:</p> <p>5.1 demonstrates understanding of commercial and legal concepts and terms in a variety of contexts.</p> <p>5.2 analyses the rights and responsibilities of individuals in a range of commercial, financial, business, legal and employment contexts.</p> <p>Students develop skills in effective research and communication:</p> <p>5.7 researches and assesses commercial and legal information using a variety of sources.</p> <p>5.8 explains commercial and legal information using a variety of forms.</p>

*Appendix II: Mapping of consumer and financial education across states and territories*

State/ Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
Northern Territory	Social systems and structures	Enterprise	Band 1 (Years 1 & 2)	<ul style="list-style-type: none"> <li>identify and describe the roles of local people providing goods and services</li> <li>investigate ways the community caters for people with disabilities</li> <li>identify and map facilities in their community that they and their family use</li> <li>describe how the location of facilities within the school influences choices people make about using them</li> <li>participate in a shopping trip to purchase items for a class activity.</li> </ul>
		Enterprise	Band 2 (Years 3 & 4)	<ul style="list-style-type: none"> <li>plan and follow a simple budget, eg spending own money, school fundraising</li> <li>explore non-monetary systems of exchange, eg card swapping, marbles, barter, tokens</li> <li>construct a concept map to show the interdependence between various workers</li> <li>categorise and illustrate different types of unpaid work, eg community volunteer, sports coach</li> <li>compare and contrast ways of satisfying needs/wants of social groups and the role played by technology</li> </ul>
		Enterprise	Band 3 (Years 5 & 6)	<ul style="list-style-type: none"> <li>operate and reflect on the success of a simple personal or class budget and make revisions when needed</li> <li>investigate ways that advertisers use 'tricks of the trade' to encourage sales</li> <li>develop and present a creative advertising campaign to promote a product of their choice</li> <li>critically examine push/pull factors, supply and demand, eg list origin of products in the home</li> <li>investigate the links between needs and wants and life roles, eg through the Real Game</li> <li>map personal attributes, examine transferable skills and explore the concept of lifelong learning.</li> </ul>
	Enterprise	Financial literacy	Band 4 (Years 7 & 8)	<ul style="list-style-type: none"> <li>plan and implement a personal budget and analyse the outcome</li> <li>justify and explain differences between necessary and desired budget expenditures</li> <li>describe how the Australian socio-economic system impacts on everyday life, eg taxation system, exchange rates, interest rates</li> <li>compare financial institutions and the services they offer</li> <li>investigate and report on how different cultures deal with the cash economy.</li> </ul>

State/Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
Northern Territory (cont.)	Enterprise (cont.)	Financial literacy (cont.)	Band 5 (Years 9 & 10)	<ul style="list-style-type: none"> <li>describe and apply financial management skills to a group enterprise, eg business enterprise programs</li> <li>explore and assess a range of reasons for business failures</li> <li>critically investigate the pros and cons of options available for personal financial management, eg savings, borrowing, credit cards, budgeting</li> <li>define liabilities and assets and assess possible/probable financial futures</li> <li>review alternative economies for their practical applications to everyday life eg barter systems</li> <li>explore the range of financial services available through the Internet</li> <li>investigate possibilities for a small-scale business venture in the community, eg Indigenous tourism, and ascertain what skills and knowledge are needed to manage such a venture</li> </ul>
		Consumerism	Band 4 (Years 7 & 8)	<ul style="list-style-type: none"> <li>research and evaluate government safeguards and legislation to protect the consumer</li> <li>generate creative and innovative ways to market a product, service or activity</li> <li>investigate consumer action groups and movements in international and Australian forums, eg Australian Competition and Consumer Commission (ACCC), Ombudsman, Australian Consumers' Association, Dick Smith</li> <li>review the influence of the media in consumerism</li> <li>investigate the resources used in the production and distribution of a selected product</li> <li>summarise the differences between primary, secondary and tertiary industries</li> <li>examine the importance of imports and exports to the Northern Territory economy</li> <li>describe the contributions of Indigenous-run businesses to Australia's economy</li> <li>investigate the effects of Western consumerism on Indigenous peoples and communities in the Northern Territory.</li> </ul>

*Appendix II: Mapping of consumer and financial education across states and territories*

State/ Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
<b>Northern Territory (cont.)</b>	Enterprise (cont.)	Consumerism (cont.)	Band 5 (Years 9 & 10)	<ul style="list-style-type: none"> <li>• describe the issue of local culture versus global culture and define issues for countries as they become more integrated into the global economy</li> <li>• examine how globalisation links economies</li> <li>• examine how resource use by wealthy nations affects the natural environments of indebted nations</li> <li>• evaluate the role of international trading blocs, and financial institutions like World Bank in the global economy</li> <li>• explore the differentiation between consumers in first and third world countries, and Indigenous peoples in first world countries</li> <li>• initiate appropriate action in response to opportunities they recognise that will address a need or improve a situation, eg money raising for charity</li> <li>• evaluate the impact of a 'throw away society', eg over-production, waste management</li> <li>• examine the imbalance between population density, wealth and consumer expenditure and suggest strategies for addressing the subsequent issues</li> <li>• examine the importance of imports and exports to the Australian economy</li> </ul>

State/Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
QLD	Systems and resources and power		Level 1 (Years 1 & 2)	<p>Students understand that the environment provides resources that meet our needs and they can conserve familiar resources. They understand how to share resources and to work in a familiar environment and can describe their personal performance in cooperative situations.</p> <p>SRP 1.1 Students identify how elements in their environment meet their needs and wants.</p> <p>SRP D1.6 Students enact consequences of following and not following rules of familiar places.</p>
			Level 2 (Years 2 & 3)	<p>Students understand some ways in which resources are produced, managed and consumed and can consider issues of access to familiar resources and services. They also understand the roles, rights and responsibilities associated with various social settings and can enact democratic processes in team situations.</p> <p>SRP 2.1 Students investigate the origins and processing of a familiar product to describe relevant conservation strategies.</p> <p>SRP 2.2 Students create a representation of various people and resources involved in the production and consumption of familiar goods and services.</p> <p>SRP 2.4 Students analyse information about their own and others' rights and responsibilities in various settings.</p> <p>SRP 2.5 Students devise possible solutions to problems people may have in accessing resources.</p> <p>SRP D2.8 Students participate in a project to identify strategies for managing personal resources including school materials, money and time.</p>
			Level 3 (Years 4 & 5)	<p>Students understand some human interactions with environments, including resource use over time, and can demonstrate occupational interdependence. They also understand the basic principles of democracy and local decision-making processes and can reflect on familiar rules and laws.</p> <p>SRP 3.5 Students explain the values associated with familiar rules and laws.</p>
			Level 4 (Years 6 & 7)	<p>Students understand Australia's ecological and economic links to the world and can apply decision-making processes to contribute to actions that support global human rights. They also understand the basic development of Australia's government and can describe how groups have achieved citizenship rights.</p>

*Appendix II: Mapping of consumer and financial education across states and territories*

State/ Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
QLD (cont.)	Systems and resources and power (cont.)		Level 5 (Years 8 & 9)	<p>Students understand some relationships between Australian and global systems and can use inquiry and decision-making processes to evaluate these relationships. They also understand some key features of Australia's economic, legal and political systems and can reflect on the value of social justice to suggest improvements to these systems.</p> <p>SRP 5.1 Students evaluate the relationship between an ecological system and a government and/or an economic system.</p> <p>SRP 5.2 Students design models of the Australian economic system to demonstrate its relationship to global trade.</p> <p>SRP 5.3 Students use a structured decision-making process to suggest participatory action regarding a significant current environmental, business, political or legal issue.</p> <p>SRP 5.4 Students report on the main features and principles of legal systems in Australia.</p>
	Business Education – currently in development		Level 4 to beyond Level 6 (Years 9 & 10)	<p>Business presents a range of challenges to people in their roles as citizens, consumers, workers or entrepreneurs. These challenges may include:</p> <ul style="list-style-type: none"> <li>• making consumer decisions to meet the needs and wants of self and others</li> <li>• participating as a responsible citizen in business environments</li> <li>• owning or managing a business, enterprise or venture</li> <li>• engaging in a variety of business activities such as entering into contractual agreements and managing personal finances, investments and records.</li> </ul>

State/ Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
South Australia	Social systems		Standard 1  (towards the end of Year 2)	Outcome 1.10  Describes the meaning of needs and wants, and how people cooperate in society to meet needs. Evidence: sorting out what is a 'need' and a 'want' in particular situations.  Outcome 1.11  Identifies the sources of some goods and services and can explain the ways our daily living depends on them.
			Standard 2  (towards the end of Year 4)	Outcome 2.10  Describes examples of the provision of goods and services in societies, past and present. Evidence: identifies and explains some differences between various goods and services available locally, and describes places where they obtain a product or service and how this is organised.
			Standard 3  (towards the end of Year 6)	Outcome 3.11  Analyses an example of the flows in provision of a product or service, including links to resources, money, transport, technology and communication, considering fairness for human and environmental sustainability.
			Standard 4  (towards the end of Year 8)	Outcome 4.11  Identifies factors that should be analysed by consumers, producers and governments regarding their decisions about goods and services, including people's work.

*Appendix II: Mapping of consumer and financial education across states and territories*

<b>State/ Territory</b>	<b>Strand/Syllabus</b>	<b>Substrand/Topic</b>	<b>Level/Stage/Band (approximate year of schooling)</b>	<b>Statement/outcome/understanding</b>
<b>Victoria</b>	Society and environment		Level 1 (Preparatory year)	Outcome 1.1 Describe aspects of the student's life in familiar environments.
				Outcome 1.2 Explain why families and other groups have rules, and how these rules are applied.
			Level 2 (Years 1 & 2)	Outcome 2.3 Explain how and why resources are used and managed in the local community.
			Level 3 (Years 3 and 4)	Outcome 3.4 Compare different types of work and enterprise in the local community.
	Economy and society		Level 4 (Years 5 & 6)	Outcome 4.1 Explain how economic decision making affects the use of resources.
			Level 5 (Years 7 & 8)	Outcome 5.3 Explain key factors that influence the Australian economy.
Outcome 6.4 Demonstrate an understanding of personal and business financial management, and identify and apply enterprise skills and attributes.				

State/Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
Western Australia	Resources		Early childhood (Kindergarten – Year 3)	<p>At home, school and in the local community, young children can investigate paid and unpaid work and the inequities people experience in being able to meet their needs. They explore many types and uses of natural resources and the values attached to resources by different groups. They begin to understand how people gain access to natural resources and the need for conservation. In structured play activities (such as operating a shop in the classroom), they learn about goods and services, how people obtain them and the use of money as a source of payment.</p> <p>By extending this to the local community, for example, teachers can help young children investigate sources of personal income; the differing financial resources of some individuals, groups and communities; and how people can manage personal resources. They participate in activities designed to help them manage their personal time, tasks and the care of their possessions.</p>
			Middle childhood (Years 3–7)	They can distinguish between natural resources and manufactured products. They also recognise that money per se is not capital, but represents a form of exchange of goods and services. In terms of enterprise, they understand the role of management and decision making.
			Early adolescence (Years 7–10)	Students recognise that resources can be broadly classified as land, labour, capital and enterprise. They should understand that people manage and use these different types of resources to increase their ability to satisfy their needs and wants. As students investigate the use of resources, they consider important issues relating to ownership, access and equity. Their knowledge of important business and economic concepts is expanded through examining the relationship between specialisation of production, exchange and effective resource use and their markets.
	Natural and social systems		Middle childhood (Years 3–7)	Investigate the rights and responsibilities of citizenship, the structure of community organisations, the institutionalisation of some rules and laws and an understanding of the flows that exist in the production and distribution of goods and services. Students realise that systems are dynamic and that there is interdependence between and within people and their environments. They understand how different elements respond and adapt to changes in these systems: for example, they investigate the formal structures for making and enforcing laws to ensure people's rights and responsibilities; the role of the consumer and access to the benefits of economic production and distribution; and the impact of agricultural and industrial systems on the natural environment and on people.

*Appendix II: Mapping of consumer and financial education across states and territories*

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<b>State/ Territory</b>	<b>Strand/Syllabus</b>	<b>Substrand/Topic</b>	<b>Level/Stage/Band (approximate year of schooling)</b>	<b>Statement/outcome/understanding</b>
<b>Western Australia (cont.)</b>	Natural and social systems (cont.)		Early adolescence (Years 7–10)	Students identify key features of political, legal and economic structures and systems at local, State and national levels in Australia. This includes identifying decision-making processes; the different levels and arms of government; and resource allocations for production and consumption.

## Mathematics

This map locates all the opportunities to consider consumer and financial education concepts and issues in the Mathematics curriculums of States and Territories.

The ACT Mathematics curriculum was being reviewed when this mapping was carried out and the revised curriculum was not available at the time of submitting this report. Some of the details in the map presented in this appendix may be changed in the review process. There is a general mapping of consumer and financial education in Mathematics for the ACT in table 5.4 on page 14.

There is no detailed map of consumer and financial education in Mathematics in Tasmania. This is because there is no equivalent of this learning area in the new *Essential Learnings* curriculum. See Table 5.5 on page 14 for a general mapping of consumer and financial education across the Tasmanian curriculum.

State/ Territory	Strand/ Syllabus	Substrand/ Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
ACT	Mathematical inquiry	Justification	Band 4 (Years 7–10)	4.4 convince themselves about the validity of conjectures and revise, refine or extend conjectures
				4.5 evaluate the validity of arguments designed to convince others of the truth of propositions
		Problem solving strategies		4.6 construct arguments designed to convince others of the truth of mathematical propositions
				4.10 undertake open-ended mathematical investigations, individually and collaboratively
				4.11 develop personal and group organisational skills to be used in tackling mathematical situations
	Choosing and using Mathematics	Applying Mathematics		4.2 choose and use data collection and analysis tools (including technology) with due regard to the demands of the situation
			4.3 choose and use mathematical skills to assist in interpreting information from a variety of sources	
Chance and data	Data handling	Band 4 (Years 7–10)	4.5 access, evaluate and interpret information presented in different forms from a variety of sources;	
			4.6 systematically collect, organise and record data for practical purposes;	
			4.7 summarise and interpret data using visual representations and measures of location and spread;	
			4.8 understand the impact of statistics on daily life.	
	Statistical inference		4.9 understand what samples are and recognise the importance of random samples and sample size;	
			4.10 draw inferences and construct and evaluate arguments based on sample data.	

*Appendix II: Mapping of consumer and financial education across states and territories*

State/ Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/indicator
New South Wales	Working mathematically	Questioning	Stages 1–5	Students ask questions in relation to mathematical situations and their mathematical experiences.
		Applying strategies	Stages 1–5	Students develop, select and use a range of strategies, including the selection and use of appropriate technology, to explore and solve problems.
		Communicating	Stages 1–5	Students develop and use appropriate language and representations to formulate and express mathematical ideas.
		Reasoning	Stages 1–5	Students develop and use processes for exploring relationships, checking solutions and giving reasons to support their conclusions.
	Number	Addition and subtraction	Stages 1–3	Students develop facility with number facts and computation with progressively larger numbers in addition and subtraction and an appreciation of the relationship between those facts.
		Consumer arithmetic	Stage 5	NS5.1.2 Solves consumer arithmetic problems involving earning and spending money. NS5.2.2 Solves consumer arithmetic problems involving compound interest, depreciation and successive discounts.
	Data	Data	Stages 1–3	Students inform their inquiries through gathering, organising, tabulating and graphing data.
		Representation	Stage 4	DS4.1 Constructs, reads and interprets graphs, tables, charts and statistical information.
		Data analysis and evaluation	Stage 4	DS4.2 Collects statistical data using either a census or a sample, and analyses data using measures of location and range.
		Data representation and analysis	Stage 5	DS5.1.1 Groups data to aid analysis and constructs frequency and cumulative frequency tables and graphs.
	Patterns and Algebra	Patterns and algebra	Stages 2–3	PAS2.1 Generates, describes and records number patterns using a variety of strategies and completes simple number sentences by calculating missing values. PAS3.1a Records, analyses and describes geometric and number patterns that involve one operation using tables and words.

State/Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
Northern Territory	Measurement and data sense		Bands 1–3 (Years 1–6)	<p>MDS 1.2 Using Relationships</p> <p>Describe relationships between relevant attributes and units when comparing and measuring things.</p> <p>MDS 1.5 Data Sense</p> <p>Collect, organise, record and use data to answer questions; find and discuss information contained in simple graphs.</p> <p>MDS 2.5 Data Sense</p> <p>Collect, organise, record, display and interpret data in a variety of ways, including graphs and simple tables, in order to answer questions.</p> <p>MDS 3.5 Data Sense</p> <p>Collect and organise information in a variety of ways to answer questions posed by themselves/others and critically interpret data presented in a variety of ways.</p>
	Chance and data		Bands 4 & 5 (Years 7–10)	<p>CD 4.1 Posing questions and collecting data</p> <p>Design and implement surveys and experiments to generate appropriate data to answer specific questions or address an identified issue, accounting for types of variables.</p> <p>CD 4.3 Presenting and summarising data</p> <p>Construct tables and graphs appropriate to the identified variables and analyse these to identify patterns and trends; use measures of central tendency and spread when describing data.</p> <p>CD 4.4 Interpreting data</p> <p>Interpret and evaluate information presented in a range of tables and graphs, including comments on centre, spread and appropriateness of data collection methods.</p> <p>CD 5.1 Posing questions and collecting data</p> <p>Plan data collection, working individually and collaboratively, taking care in formulating questions and deciding how data should be organised before it is collected from a variety of appropriate sources.</p> <p>CD 5.3 Presenting and summarising data</p> <p>Organise data in diagrams and tables, with individually or collaboratively planned class intervals and display data to show frequency and spreads</p> <p>CD 5.4 Interpreting data</p> <p>Interpret and critique own and published data, making adjustments and inferences where appropriate.</p> <p>CD 5+.1 Posing questions and collecting data</p> <p>Plan experiments, simulations and surveys, collaboratively and independently, considering the appropriateness and quality of observations, the suitability of samples or populations.</p> <p>CD 5+.3 Presenting and summarising data</p> <p>Compare, choose and use methods of organisation to suit the type of data and the questions asked; display and summarise data to compare data sets and to show relationships</p>
Northern Territory	Chance and data (cont.)			

*Appendix II: Mapping of consumer and financial education across states and territories*

<b>State/ Territory</b>	<b>Strand/Syllabus</b>	<b>Substrand/Topic</b>	<b>Level/Stage/Band (approximate year of schooling)</b>	<b>Statement/outcome/understanding</b>
<b>(cont.)</b>				<p>within a data set</p> <p>CD 5+.4 Interpreting data</p> <p>Interpret collected and published data from tables, diagrams, plots, graphs, prose and databases to make comparisons, describe relationships and construct arguments.</p>
	Number sense		Bands 1–3 (Years 1–6)	<p>NS 1.3 Calculating</p> <p>Recall or work out basic addition and subtraction facts; decide which operation to use and whether to estimate, calculate mentally or use a calculator to add or subtract whole numbers in familiar contexts and solve multiplication and division problems concretely; recall the value of coins and commonly used notes and use them in practical situations.</p> <p>NS 3.3 Calculating</p> <p>Accurately add, subtract, multiply and divide using a variety of strategies including fluent use of mental estimation and calculators.</p>
	Number		Band 4 (Years 7–8)	<p>N 4.1 Numbers and number systems</p> <p>Represent, compare, order and manipulate numbers including fractions, decimals, percentages, directed, ratios, surds, pi and indices.</p>

State/ Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
QLD	Number	Number concepts	Levels 1–6 (Years 1–10)	<p>N 1.1 Students identify, compare and order small whole numbers, make and match representations of these numbers and identify coins, notes and their uses.</p> <p>N 2.1 Students compare and order whole numbers to 999, make and match different representations and combinations of whole numbers and of equivalent amounts of money and identify simple fractions of objects and collections.</p> <p>N 3.1 Students compare, order and represent whole numbers to 9 999 and common and decimal fractions, calculate cash transactions and describe other methods of payment.</p> <p>N 4.1 Students compare and order whole numbers and common and decimal fractions of any size, make connections between key percentages and fractions and describe how a range of factors influence financial decisions.</p> <p>N 5.1 Students compare and order integers, use and interpret index notation, rates and ratios and analyse options and make informed financial decisions about saving, credit and debit.</p> <p>N 6.1 Students compare and order rational numbers, interpret and use scientific notation, and analyse options and make informed personal budgeting and other financial decisions.</p>
	Patterns and algebra	Patterns and functions	Levels 2–3 (Years 2–5)	<p>PA 2.1 Students create and explain patterns, identify and describe relationships using rules and use backtracking to reverse the effects of rules involving addition and subtraction.</p> <p>PA 3.1 Students create and continue number patterns, identify, describe and represent relationships between two quantities and use backtracking to reverse any one of the four operations.</p>
			Levels 6 (Years 9–10)	<p>PA 6.1 Students create mathematical models of realistic situations and use interpretations of the models to draw conclusions or make decisions.</p> <p>DB 6.1a Students interpret and model trends in data and solve problems using graphs, formulae and equations.</p>

*Appendix II: Mapping of consumer and financial education across states and territories*

State/ Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
QLD (cont.)	Chance and data	Data	Levels 1–6 (Years 1–10)	<p>CD 1.2 Students collect data to investigate particular situations and interpret simple displays.</p> <p>CD 2.2 Students collect and organise data, create and interpret a variety of displays to investigate their own and others' questions, and identify elements of the displays.</p> <p>CD 3.2 Students design and trial a variety of data collection methods and use existing sources of data to investigate their own and others' questions, organise data and create suitable displays identifying and interpreting elements of the displays.</p> <p>CD 4.2 Students plan and carry out data collections using their own data record templates, choose or construct appropriate displays and make comparisons about the data based on the displays and measures of location.</p> <p>CD 5.2 Students plan investigations involving discrete and continuous data, produce and compare data displays involving grouping, and compare measures of location.</p> <p>CD 6.2 Students use and interpret cross-sectional data and data collected over time to identify the nature of variations and relationships.</p>

State/Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
South Australia	Exploring, analysing and modelling		Standard 3 (Years 5 and 6)	3.1 Poses questions, determines a sample, collects and records data including related data, represents sample data in order to investigate the world around them.
			Standard 4 (Years 7 and 8)	4.1 Poses questions, appropriately designs a survey, collects data and classifies sequence, collapses, tabulates and represents the data with and without ICTs. 4.2 Reads and describes information in given tables, diagrams, line and bar graphs. Makes predictions based on the information, understanding the limitations of data interpretation and the possible social consequences of these limitations. 4.3 Interprets data and makes numerical statements about probability, models situations, using data to validate their theories about the fairness of everyday situations including hypothetical situations.
			Standard 5 (Years 9 and 10)	5.1 Plans experiments and surveys; checks data for inconsistencies; and represents and reports on central tendency and spread of data.
	Number		Standard 1 (Years 1 and 2)	1.7 Describes, represents and uses a variety of counting strategies and the four number operations to estimate and quantify collections of objects, units of comparison and amounts of money.
			Standard 2 (Years 3 and 4)	2.8 Uses a variety of estimating and calculating strategies, including memorising addition and subtraction facts with whole numbers, and with money represented as decimals.
	Patterns and algebraic reasoning		Standard 1 (Years 1 and 2)	1.11 Describes and represents situations from personal and family experiences and interaction with the environment where there is change over time.
			Standard 2 (Years 3 and 4)	2.11 Uses materials, data and informal graphs to represent change.
			Standard 3 (Years 5 and 6)	3.9 Describes and generalises relationships between measurable attributes as patterns and explains the impact of varying one aspect of the relationship. 3.11 Uses mathematical representations to make connections and analyse change.
	Analysing and modelling change		Standard 5 (Year 10)	5.15 Draws, describes and justifies graphical relationships between variables. 5.16 Describes change and varying rates of change and makes predictions when analysing graphical information.

*Appendix II: Mapping of consumer and financial education across states and territories*

<b>State/ Territory</b>	<b>Strand/Syllabus</b>	<b>Substrand/Topic</b>	<b>Level/Stage/Band (approximate year of schooling)</b>	<b>Statement/outcome/understanding</b>
<b>Victoria</b>	Number		Level 1 (Preparatory year)	1.4 Use knowledge of numbers, counting and addition and subtraction relationships to explore and describe simple, everyday numerical situations including the use of money.
		Computation and applying number	Level 2 (Years 1–2)	2.4 Read, record and order money amounts and deal with simple change situations.  3.2 Select the appropriate operations and computation methods to solve problems involving whole numbers and money.  4.4 Analyse a problem situation which may involve several different operations, decimal numbers, negative whole numbers and common fractions; express the problem symbolically and choose appropriate computational methods to solve it.  6.2 Solve problems involving rates, ratios and percentages.
	Chance and data	Posing questions and collecting data	Level 3– 6 (Years 3–10)	3.1 Identify information required to answer questions or test conjectures, refining the questions where necessary.  4.1 Design and prepare surveys and experiments to answer questions or test conjectures and predictions.  4.2 Collect and record data systematically.  5.1 Decide the nature of data required to effectively answer specific questions and plan ways to collect and organise it.  6.3 Identify variables and use these to set up fields in simple databases.
		Summarising and presenting data	Level 3–6 (Years 3–10)	3.1 Organise and summarise category and whole number data.  3.2 Use diagrams and two-way tables to summarise and display discrete data.  3.3 Use graphical methods involving scale to display frequency and continuous data.  4.1 Prepare tabular displays of discrete and continuous data.  4.2 Prepare visual displays of discrete and continuous data using a range of graphical methods.  5.1 Present collected data in tables, databases and spreadsheets.  6.1 Organise and group raw data, using equal interval widths for continuous data sets.

State/ Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
Victoria (cont.)	Chance and data (cont.)	Interpreting data	Levels 3–6 (Years 3–10)	<p>3.1 Extract specific information from data summarised in diagrams and tables.</p> <p>4.2 Interpret, discuss and compare data displays, including how well they communicate information.</p> <p>5.1 Interpret and evaluate information contained in tables, visual displays and databases and report on methods of data collection.</p> <p>6.1 Interpret and evaluate information collected from published data or extracted from prepared databases.</p>
	Reasoning and strategies	Strategies for investigation	Level 2 – 6 (Years 1–10)	<p>2.2 Use simple strategies to explore tasks and solve problems.</p> <p>3.2 Clarify the essential nature of a task or problem and identify key information in familiar situations.</p> <p>4.2 Clarify the essential nature of a task or problem and identify key information in the context under consideration.</p> <p>5.2 Clarify the essential nature of a task or problem and identify key information in familiar and unfamiliar situations.</p> <p>6.1 Choose and use a range of strategies for inquiry when responding to tasks and problems.</p>
	Algebra	Function	Level 5–6 (Years 7–10)	<p>5.3 Plot graphs of linear and other simple functions and use linear functions to model data.</p> <p>6.3 Develop variation relationships between data involving two variables.</p>

*Appendix II: Mapping of consumer and financial education across states and territories*

<b>State/ Territory</b>	<b>Strand/Syllabus</b>	<b>Substrand/Topic</b>	<b>Level/Stage/Band (approximate year of schooling)</b>	<b>Statement/outcome/understanding</b>
<b>Western Australia</b>	Working mathematically	Mathematical strategies	Levels 1–8 (Years 1–10)	Students identify and use general heuristic strategies that help to solve mathematical problems.
		Reason mathematically	Levels 2–8 (Years 2–10)	Students make and test conjectures and justify conclusions reached.
	Chance and data	Collect and organise data	Levels 1–8 (Years 1–10)	Students plan and undertake data collection and organise data for effective interpretation.
		Summarise and represent data	Levels 1–8 (Years 1–10)	Students summarise and represent data for effective interpretation and communication.
		Interpret data	Levels 2–8 (Years 2–10)	Students interpret, analyse and draw conclusions from data, taking into account data collection techniques and chance processes involved.
	Number	Calculate	Levels 1–8 (Years 1–10)	Students choose and use a repertoire of mental, paper and calculator strategies, meeting needed levels of accuracy and judging the reasonableness of results.
		Reason about number patterns	Levels 1–8 (Years 1–10)	Students recognise, represent, describe and use patterns in numbers.
	Algebra	Understand graphs	Levels 5–8 (Years 8–10)	Students plot, sketch and interpret coordinate graphs
		Represent variation	Levels 5–8 (Years 8–10)	Students recognise the nature of the variation in situations, interpreting and using verbal, symbolic, tabular and graphical ways of representing variation.

## English

This map locates all the opportunities to consider consumer and financial education concepts and issues in the English curriculums of States and Territories.

The ACT English curriculum was being reviewed when this mapping was carried out and the revised curriculum was not available at the time of submitting this report. Some of the details in the map presented in this appendix may be changed in the review process. There is a general mapping of consumer and financial education in English for the ACT in table 5.3 on page 13.

There is no detailed map of consumer and financial education in English in Tasmania. This is because there is no equivalent to this learning area in the new *Essential Learnings* curriculum. See Table 5.5 on page 14 for a general mapping of consumer and financial education across the Tasmanian curriculum

State/ Territory	Strand/ Syllabus	Substrand/ Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
ACT	Texts  Language		High school (Years 7–10)	<ul style="list-style-type: none"> <li>• understanding the main themes, ideas and points of view expressed in a variety of texts and comparing these with other texts.</li> <li>• showing explicit awareness of the needs and expectations of their audience when writing and speaking.</li> <li>• showing explicit awareness of the relationship between purpose and form.</li> <li>• using written and spoken language that shows awareness of how linguistic structures and features influence people's interpretations of texts.</li> <li>• planning and writing detailed and organised expository texts such as reports, reviews, formal essays about literary texts and arguments, developing a main idea or point of view clearly and logically and using suitable evidence</li> <li>• writing detailed, unified narratives and personal accounts that explore challenging ideas and issues</li> <li>• comparing and contrasting media texts and showing some awareness of the relationship between the medium and the message</li> <li>• speaking confidently and appropriately in situations such as reporting formally to an audience, exploring ideas in a group, welcoming visiting speakers, debating issues and interviewing members of the public</li> </ul>

*Appendix II: Mapping of consumer and financial education across states and territories*

State/ Territory	Strand/ Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
New South Wales	Talking and listening	Talking and listening	Stage 3	TS3.1  Communicates effectively for a range of purposes and with a variety of audiences to express well-developed, well-organised ideas dealing with more challenging topics.
		Skills and strategies	Stage 3	TS3.2  Interacts productively and with autonomy in pairs and groups of various sizes and composition, uses effective oral presentation skills and strategies and listens attentively.
	Reading	Context and text	Stages 2–3	RS2.7  Discusses how writers relate to their readers in different ways, how they create a variety of worlds through language and how they use language to achieve a wide range of purposes.  RS3.7  Critically analyses techniques used by writers to create certain effects, to use language creatively, to position the reader in various ways and to construct different interpretations of experience.
	Writing	Producing texts	Stage 3	WS3.9  Produces a wide range of well-structured and well-presented literary and factual texts for a wide variety of purposes and audiences using increasingly challenging topics, ideas, issues and written language features
		Context and text		WS3.13  Critically analyses own texts in terms of how well they have been written, how effectively they present the subject matter and how they influence the reader.
	Speaking and listening  Reading  Writing		Stage 4	1. Responds to and composes texts for understanding, interpretation, critical analysis and pleasure  3. Responds to and composes texts in different technologies  4. Uses and describes language forms and features, and structures of texts appropriate to different purposes, audiences and contexts  7. Thinks critically and interpretively about information, ideas and arguments to respond to and compose texts  8. Makes connections between and amongst texts
	Speaking and listening  Reading  Writing  (cont.)		Stage 5	1. Responds to and composes increasingly sophisticated and sustained texts for understanding, interpretation, critical analysis and pleasure  3. Selects, uses, describes and explains how different technologies affect and shape meaning  4. Selects and uses language forms and features, and structures of texts according to different purposes, audiences and contexts, and describes and explains their effects on meaning  7. Thinks critically and interpretively using information, ideas and increasingly complex arguments to respond to and compose texts in a range of contexts

State/ Territory	Strand/ Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
Northern Territory	Listening and speaking	Language structures and features	Band 5	8.2 L/S 5.2 Language structures and features Control and experiment with language structures and features that enable speakers to engage audiences
		Strategies	Band 5	8.3 L/S 5.3 Strategies Use a variety of strategies to evaluate and interpret spoken texts; apply strategies in the delivery of own texts.
	Reading and viewing	Texts and contexts	Bands 3–5	8.4 R/V 3.1 Texts and contexts Read/view with understanding a range of visual and written texts containing some unfamiliar concepts, topics, language structures and features; explain possible reasons for people's varying interpretations of texts  8.5 R/V 4.1 Texts and contexts Construct interpretive responses demonstrating knowledge that texts are created for a particular audience and purpose; develop intertextual understanding  8.6 R/V 5.1 Texts and contexts Analyse complex visual and written texts; consider the interrelationship between text, context, reader and producer; explore intertextual links
		Language structures and features		8.7 R/V 3.2 Language structures and features Identify and discuss how language is used to shape readers' and viewers' understanding of a range of texts  8.8 R/V 4.2 Language structures and features Describe techniques used to shape audience response to literary, film, media and everyday texts  8.9 R/V 5.2 Language structures and Features Identify and discuss the impact of language structures and features used to shape audience interpretation of literary, film, media and everyday texts
	Writing	Texts and contexts	Band 5	8.10 W 5.1 Texts and contexts Plan and compose a range of texts, characterised by appropriate register and complexity of purpose and subject matter

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<b>State/ Territory</b>	<b>Strand/ Syllabus</b>	<b>Substrand/Topic</b>	<b>Level/Stage/Band (approximate year of schooling)</b>	<b>Statement/outcome/understanding</b>
<b>Northern Territory (cont.)</b>	Writing (cont.)	Language structures and features	Band 5	8.11 W 5.2 Language structures and features Experiment with and control language when constructing texts to address or challenge audience expectations
		Strategies	Bands 3–5	8.12 W 3.3 Strategies Use a range of strategies to plan, compose, review and edit own writing.  8.13 W 4.3 Strategies Use a range of strategies to plan, compose, review and edit written texts for meaning and effectiveness.  8.14 W 5.3 Strategies Use a range of strategies to construct and evaluate written texts, reflecting on how to improve own written communication.
	Language		Standards 1–5 (Years 1–10)	1.8 Experiments with aspects of language when planning and composing a range of texts about familiar experience.  2.8 Uses aspects of language when planning and composing a range of well-structured texts about familiar and new experience.  3.8 Selects and uses a variety of language aspects when planning and composing a range of well-structured fiction, factual and media texts about familiar, new and possible experience.  4.8 Controls and adjusts most aspects of language when planning and composing an extensive range of written and multimedia texts on different themes and issues.  5.8 Manipulates and critically appraises language choices when planning and composing a comprehensive range of texts dealing with abstract themes and cultural values.
	Strategies		Standards 1–5 (Years 1–10)	1.12 Experiments with strategies for planning, composing and reviewing own written texts and for attempting to spell unfamiliar words.  2.12 Uses strategies for planning, composing and reviewing own texts and for consistently making informed attempts at spelling.  3.12 Selects and uses a variety of strategies for planning, composing and reviewing own written texts and for consistently spelling most common words accurately.  4.12 Uses, compares and adjusts multiple strategies for planning, composing and reviewing written texts.  5.12 Manipulates multiple strategies for planning, composing and reviewing written texts.

State/ Territory	Strand/ Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
QLD	Cultural: making meanings in contexts	Speaking and listening	Levels 4–5 (Years 6–8)	<p>Cu 4.1 Students identify implied messages and draw conclusions when listening; take account of their relationship with listeners, when developing a main idea or point of view in a range of prepared and spontaneous texts.</p> <p>Cu 5.1 Students interpret and construct texts exploring challenging subject matter, making judgments about its appropriateness for purpose and audience, and taking account of how interpersonal relationships between speakers and listeners, and medium influence choices in texts that entertain, report and make judgments.</p>
		Reading and viewing	Levels 2–4 (Years 3–7)	<p>Cu 2.2 Students select text types to meet reading and viewing purposes, and identify directly stated information when reading and/or viewing narratives, personal recounts, poems, instructions and information reports.</p> <p>Cu 4.2 Students interpret texts considering likely purposes, audiences and implied messages; identify how construction of characters contributes to plot development in narratives; and summarise relevant information and draw conclusions from reports and expositions.</p>
		Writing and shaping	Levels 3–4 (Years 4–7)	<p>Cu 3.3 Students achieve negotiated purposes by selecting relevant subject matter and considering audience interest, when developing a simple plot and character descriptions in narratives and when elaborating ideas with supporting details in reports and expositions.</p> <p>Cu 4.3 Students select and organise subject matter according to purpose, text type, relationship with audience, and medium, when developing plot and characterisation in narratives and to develop a main idea or point of view with supporting details in reports and expositions.</p>
	Critical: evaluating and reconstructing meanings in texts	Speaking and listening	Level 6 (Years 9–10)	<p>Cr 6.1 Students identify, compare and explain how textual representations are shaped by certain discourses and serve particular interests, and construct textual representations by drawing on competing discourses to invite particular meanings that serve certain interests.</p>

*Appendix II: Mapping of consumer and financial education across states and territories*

<b>State/ Territory</b>	<b>Strand/ Syllabus</b>	<b>Substrand/Topic</b>	<b>Level/Stage/Band (approximate year of schooling)</b>	<b>Statement/outcome/understanding</b>
<b>QLD (cont.)</b>	Critical: evaluating and reconstructing meanings in texts (cont.)	Reading and viewing	Levels 2, 5 and 6 ( Years 3 and 8–10)	<p>Cr 2.2 Students identify which attributes and visual resources have been used to represent people, places, events and/or things in particular ways.</p> <p>Cr 5.2 Students identify some ways assumptions about groups influence textual representations, identify how readers/viewers are invited to read/view these representations, and justify by reference to particular textual resources and own experiences.</p> <p>Cr 6.2 Students identify, compare and explain how particular textual representations of people, places, events, things, and concepts are shaped by discourses and challenge certain selections, omissions and emphases that invite particular readings that serve particular interests.</p>
		Writing and shaping	Levels 3–6 (Years 4–10)	<p>Cr 3.3 Students identify which aspects of subject matter, attributes, processes and visual resources they have chosen to construct positive or negative representations of people, places, events and/or things in their narratives and reports.</p> <p>Cr 4.3 Students choose aspects of subject matter, attributes, processes and visual resources to construct representations of people, places, events and things in ways that appeal to certain groups.</p> <p>Cr 5.3 Students construct textual representations of people, places, events, things, and concepts using assumptions about the knowledge, values and practices of groups, selectively making choices to appeal to and position audiences.</p> <p>Cr 6.3 Students construct textual representations of people, places, events, things and concepts by making choices about accommodating or resisting audience expectations and by drawing on competing discourses to invite particular readings of texts.</p>

State/ Territory	Strand/ Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
South Australia	Texts and contexts		Standards 1–5 (Years 1–10)	<p>1.3 Reads and views a range of texts containing familiar topics and language and predictable text structures and illustrations and recognises the ways that texts are constructed to represent real and imaginary experience.</p> <p>2.3 Reads and views a range of texts containing familiar topics and some unfamiliar text structures and language features, and identifies symbolic meaning and stereotypes.</p> <p>3.3 Reads and views a range of texts containing some ideas and issues of social/cultural interest and more complex text structures and language features and explains possible reasons for different interpretations of texts.</p> <p>4.3 Reads and views a range of texts containing multiple social and cultural perspectives and examines personal and diverse understandings of the contemporary world.</p> <p>5.3 Reads and views a range of texts containing challenging ideas and issues and multiple views of the past, present and future and examines some relationships between texts, contexts, readers and producers of texts.</p> <p>1.4 Composes a range of texts that include topics of personal interest and some related ideas, and that can be understood by others.</p> <p>2.4 Composes a range of texts that include interrelated ideas and information about familiar topics and shows an awareness of different audiences, purposes and contexts.</p> <p>3.4 Composes a range of texts that include ideas and information about familiar and some unfamiliar topics and applies an understanding of audience, purpose and context.</p> <p>4.4 Composes a range of texts that include detailed information and explore different perspectives about a range of issues and adjusts texts for particular audiences, purposes and contexts.</p> <p>5.4 Composes a range of texts that include detailed information and explore different perspectives about diverse topics or issues and adjusts the text to produce an intended effect upon the audience.</p>

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State/ Territory	Strand/Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
Victoria	Speaking and listening	Texts	Levels 1–6 (Years 1–10)	<p>1.1 Listen to and produce brief spoken texts that deal with familiar ideas and information.</p> <p>2.1 Listen to and produce predictable spoken texts that deal with familiar ideas and information.</p> <p>3.1 Listen to and produce a small range of spoken texts that deal with familiar ideas and information</p> <p>4.1 Listen to and produce a range of spoken texts that deal with some unfamiliar ideas and information.</p> <p>5.1 Listen to and produce a range of spoken texts dealing with some challenging themes and issues.</p> <p>6.1 Listen to and produce a range of spoken texts to examine different perspectives on complex themes and issues.</p>
		Aspects of language	Levels 1–6 (Years 1–10)	<p>Linguistic structures and features</p> <p>1.2 Use speaking and listening appropriately for classroom situations.</p> <p>2.2 Vary speaking and listening for familiar situations</p> <p>3.2 Vary speaking and listening for a small range of contexts, purposes and audiences.</p> <p>4.2 Listen critically, commenting on context, and adjust own speaking for different purposes, situations and audience expectations</p> <p>5.2 Discuss critically the spoken language use of others and select, prepare and present spoken texts for specified purposes and audiences.</p> <p>6.2 Compare and contrast the use of language in spoken texts that present different perspectives on complex themes and issues.</p> <p>Strategies</p> <p>1.4 Self-correct to clarify meaning, listen actively and respond appropriately in a variety of classroom situations.</p> <p>2.4 Use questioning and comments to expand or clarify ideas.</p> <p>3.4 Identify and use several strategies for assisting spoken communication.</p> <p>4.4 Identify strategies for adjusting communication and use these appropriately.</p> <p>5.4 Identify and use a range of strategies to influence an audience.</p> <p>6.4 Evaluate the strategies used by others to enhance presentation of spoken texts and select and use them appropriately.</p>

State/ Territory	Strand/ Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
Victoria (cont.)	Reading	Texts	Levels 1–6 (Years 1–10)	<p>1.5 Read and respond to simple texts with familiar content and predominantly oral language structures.</p> <p>2.5(b) Read and respond to short texts with familiar ideas and information, a small proportion of unfamiliar vocabulary and low-level support from illustrations</p> <p>3.5(b) Read and respond to a small range of texts with some unfamiliar ideas and information, vocabulary and textual features.</p> <p>4.5 Read and interpret a range of texts containing some unfamiliar ideas and information.</p> <p>5.5 Read and justify interpretation of a range of texts that present some challenging themes and issues.</p> <p>6.5 Read a range of texts and use them to discuss different perspectives on complex themes and issues</p>
		Aspects of language	Levels 1–6 (Years 1–10)	<p>Contextual understanding</p> <p>1.6 Compare experience and knowledge with information and ideas in texts.</p> <p>2.6(b) Distinguish between texts that represent real and imaginary experiences.</p> <p>3.6(b) Identify simple symbolic representations and stereotypes in texts and explain their purpose and meaning.</p> <p>4.6 Explain how texts are constructed for particular purposes and audiences.</p> <p>5.6 Explain possible reasons for different interpretations of a text.</p> <p>6.6 Explain how texts are shaped by the time, place and cultural setting in which they are created.</p> <p>Strategies</p> <p>1.8 Use a range of sources of information to make meaning from texts.</p> <p>2.8(b) Use and discuss basic strategies for selecting and interpreting texts</p> <p>3.8(b) Use several strategies for selecting resources and locating and recording key information found in texts.</p> <p>4.8 Use a range of strategies for selecting resources and interpreting key information and ideas found in a number of texts.</p> <p>5.8 Use strategies to select resources, locate, interpret and synthesise key information and ideas from a range of texts.</p> <p>6.8 Apply strategies to support understanding of dense or extended texts.</p>

*Appendix II: Mapping of consumer and financial education across states and territories*

State/ Territory	Strand/ Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
Victoria (cont.)	Writing	Texts	Levels 1–6 (Years 1–10)	<p>1.9 Produce simple written texts that convey an idea or message</p> <p>2.9 Write short sequenced texts that include some related ideas about familiar topics.</p> <p>3.9 Write texts that convey intended ideas and information, using a small range of text types.</p> <p>4.9 Use a range of text types to write about some unfamiliar ideas and information, providing supporting detail.</p> <p>5.9 Use a range of text types to write about some challenging themes and issues.</p> <p>6.9 Use a range of text types to convey detailed information and discuss different perspectives on complex themes and issues in writing</p>
		Aspects of language	Levels 1–6 (Years 1–10)	<p>Contextual understanding</p> <p>1.10 Identify the purpose of own and others' writing</p> <p>2.10 Explain the purpose and audience of own and others' writing</p> <p>3.10 Select an appropriate text type to write for a particular purpose and audience.</p> <p>4.10 Select an appropriate text type to write for a range of contexts, purposes and audiences.</p> <p>5.10 Adjust writing for a range of contexts, purposes and audiences.</p> <p>6.10 Identify the characteristics and expectations of particular audiences and accommodate or resist these expectations when writing.</p> <p>Strategies</p> <p>1.12 Use a range of ways to record ideas and information.</p> <p>2.12 Use basic strategies to plan, compose and revise texts.</p> <p>3.12 Use a small range of strategies to plan, compose and revise texts</p> <p>4.12 Use a range of strategies to plan, compose, revise and edit texts dealing with some unfamiliar ideas and information.</p> <p>5.12 Use a range of strategies to plan, compose, revise and edit texts that present some challenging themes and issues.</p> <p>6.12 Use a range of strategies to plan, compose, revise and edit texts that discuss different perspectives on complex themes and issues.</p>

State/ Territory	Strand/ Syllabus	Substrand/Topic	Level/Stage/Band (approximate year of schooling)	Statement/outcome/understanding
Western Australia	Speaking and listening	Use of texts	Levels 4–6 (Years 5–10)	<p>SL 4.1a Develops and presents familiar ideas and information and supports opinions with some detail in a variety of classroom situations.</p> <p>SL 4.1b Identifies the main ideas and supporting details of clearly-structured spoken informational or expressive texts and identifies alternative viewpoints in spoken, audio and video texts on an issue relating to a familiar topic.</p> <p>SL 5.1a Interacts with peers in structured situations to discuss familiar or accessible subjects involving challenging ideas and issues.</p> <p>SL 5.1b Processes ideas and information from a range of classroom texts dealing with challenging ideas and issues, including sustained teacher and peer discourse and audio and video texts.</p> <p>SL 6.1a Conveys detailed information and explores different perspectives on complex issues when interacting with known social groups in formal and informal situations.</p> <p>SL 6.1b Processes ideas and information and identifies different perspectives on complex issues in spoken texts, including sustained and unstructured discourse, in a variety of media and situations.</p>
	Viewing	Contextual understanding	Levels 3–6 (Years 3–10)	<p>V 3.2 Recognises the relationship between context and form, including simple symbolic representations, identifying purpose and meaning.</p> <p>V 4.2 Recognises that visual texts are constructed for particular purposes and to appeal to certain groups.</p> <p>V 5.2 Explains possible reasons for varying interpretations of a visual text.</p> <p>V 6.2 Considers the contexts in which texts were or are created and how these are reflected in visual texts.</p>
	Reading	Contextual understanding	Levels 4–6 (Years 5–10)	<p>R 4.2 Recognises that texts are constructed for particular purposes and to appeal to certain groups.</p> <p>R 5.2 Explains possible reasons for varying interpretations of a text.</p> <p>R 6.2 Considers the contexts in which texts are created and how these are reflected in those texts.</p>

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<b>State/ Territory</b>	<b>Strand/ Syllabus</b>	<b>Substrand/Topic</b>	<b>Level/Stage/Band (approximate year of schooling)</b>	<b>Statement/outcome/understanding</b>
<b>Western Australia (cont.)</b>	Reading (cont.)	Processes and strategies	Levels 4–6 (Years 5–10)	<p>R 4.4 Selects, uses and reflects on strategies appropriate for different texts and reading purposes; identifies information needs; and finds resources for specific purposes.</p> <p>R 5.4 Uses knowledge of texts to construct meaning from a range of text types and systematically finds and reconstructs information.</p> <p>R 6.4 Draws on a repertoire of strategies to maintain understanding through dense or extended texts and gathers, selects and organises information effectively for specific purposes.</p>
	Writing	Use of texts	Levels 3–6 (Years 3–10)	<p>W 3.2 Recognises that certain text types are associated with particular audiences and purposes.</p> <p>W 4.2 Adjusts writing to take account of aspects of context, purpose and audience.</p> <p>W 5.2 Selects text type, subject matter and language to suit a specific audience and purpose.</p> <p>W 6.2 Controls writing for specific effects related to context, audience and purpose.</p>

