Here teachers will find an overview of *Knowing Growing Showing* based on key research in Indigenous consumer and financial literacy.
Knowing Growing Showing: translating research into practice

Knowing Growing Showing is a suite of teaching, learning and assessment material to support teachers to tailor and customise the delivery of consumer and financial literacy to Aboriginal and Torres Strait Islander learners from early schooling to secondary schooling.

Knowing Growing Showing draws upon the literature and evidence in Indigenous consumer and financial literacy and education and then translates it into advice to facilitate culturally responsive and effective teachers of Indigenous learners. The research provides the foundation from which Knowing Growing Showing resources (lesson guides, assessment advice, and teaching material) have been devised. More specifically, it provides teachers with an overview, advice and guidance regarding:

1. **WHAT? What is Knowing Growing Showing:**
   explaining the resources in a nutshell.

2. **WHY? The Context:**
   why financial and consumer literacy is important in Indigenous contexts.

3. **WHO? The Learners:**
   understanding Indigenous learners.

4. **HOW? The Teaching:**
   a guide to teaching and assessing Indigenous learners in consumer and financial literacy.

Knowing Growing Showing also aligns with a number of important national frameworks in education and financial literacy, namely:

- the Australian Curriculum, and
- the National Consumer and Financial Literacy Framework.

These alignments are further explained in the Attachment.
1. What is Knowing Growing Showing?

Knowing Growing Showing provides teachers of Aboriginal and Torres Strait Islander students in Australian primary and secondary schools with a suite of contextualised teaching and learning materials in consumer and financial literacy. The resources have been tailored to incorporate Indigenous histories, cultures and values into consumer and financial literacy in order to give learners confidence and meaning. The resource is aimed at improving personal, family and community financial wellbeing among Indigenous learners through customised material which are aligned to the Australian Curriculum, ASIC’s MoneySmart program, and the National Consumer and Financial Literacy Framework.

In short, Knowing Growing Showing is designed in a way that supports students in knowing the basics of money, growing their understanding of money and the various opportunities and risks for consumers, and showing their skills and knowledge in consumer and financial literacy through applied learning such as entrepreneurialism, as illustrated below:
2. Why? All children need to be ‘money smart’

As with all Australian children, Aboriginal and Torres Strait Islander children and young people need to learn about money in order to survive and, more ideally, thrive in life. The ubiquitous nature of finances (in households, business, government, and non-government community organisations) demands that children and young people are fully aware of both the enabling (potential) and disabling (pitfalls) features of money. Ideally, all young people will, over time, become more and more ‘money smart’; that is, gain an ability to recognise, discern and practise how money works, its value, its risks, its changing nature, and an ability to make informed and smart choices about money throughout their lives. Young people will not only need to develop their awareness of the value, calculation and forms of money (coins and notes, debit and credit cards, and online banking), but also recognise behaviours (both good and bad) that surround money. That is, teaching in consumer and financial literacy needs to maximise protective factors such as how money can be earned, spent, shared, grown, and saved wisely; while at the same time mitigating the risk factors of money such as misuse, exploitation, gambling and poor choices.

Money: unique Indigenous perspectives and drivers

Knowing Growing Showing has been developed in response to a number of unique Indigenous perspectives and drivers within consumer and financial literacy that teachers will need to consider and incorporate into their teaching programs. These perspectives are discussed here under three sub-headings: histories and cultures, money and wellbeing, and entrepreneurial behaviours.

Histories and cultures

Both the Australian Curriculum and the Australian Professional Standards for Teachers identify Aboriginal and Torres Strait Islander cultures and histories as priorities in curriculum and teaching in Australia. The teaching of culture is particularly important for Indigenous children and young people in order to develop cultural identity and pride. To this end, Knowing Growing Showing, firstly, provides Indigenous students with an opportunity to consider how traditional Indigenous societies engaged in trade, but not by using money as we now know it; rather, trade and commerce conducted through bartering and an exchange of goods, tools and arts, over many centuries, including with international visitors. By engaging in this thinking, students will appreciate that trade is part and parcel of Indigenous societies and cultures. Additionally, learners will recognise that no matter what form money takes, trade and exchange practices have provided both essentials (food, tools, clothing, and hunting weapons) and other things of value (artefacts, art, and cultural exchange through ceremony, dance and music) to Indigenous societies for many years. Furthermore, students could consider the various Indigenous images that appear in Australian currency, such as the story of Indigenous entrepreneur and inventor, David Unaipon who features on the fifty dollar note. This way, Indigenous learners are embracing and celebrating Indigenous achievement and finding things to relate to, whilst at the same time strengthen their recognition of Australian currency. In facilitating this type of learning, teachers are delivering on the Australian Curriculum cross-curriculum priority of Aboriginal and Torres Strait Islander histories and cultures into their teaching.
Money and wellbeing

Secondly, learners will appreciate that money has a strong relationship with personal and family/community wellbeing. The ‘collectivist’ nature of Indigenous cultures means that money is often subjected to reciprocal obligation and sharing. This ethos can lead to financial wellbeing in environments of poverty through people sharing resources and caring for each other and by prioritising and being resourceful. Learners will also understand that money can lead to situations of tension. Learners will need to consider these tensions and develop tools to deal with them. In addition, students will consider how money can support both needs and wants. They will consider this through budgeting and prioritisation of resources by discerning between the essentials in life (food, water, shelter, medicine and clothing) and the desirables in life (such as travel, entertainment and mobile phones). For these things to happen in a healthy and sustained way, people will need to be ‘money smart’. Consistent with the National Consumer and Financial Literacy Framework, Indigenous learners will distinguish between / discern the difference between ‘needs’ and ‘wants’.

Thirdly, learners will understand the unique forms of money in some parts of Australia in the shape of the Basics Card (in the Northern Territory) and the Healthy Welfare Card reportedly to be trialled in Ceduna, Wyndham and Kununurra by considering how they work, why they were introduced, community responses to them, and how they compare with other cards such as Credit Cards and Debit Cards.

Entrepreneurial behaviours

Fourthly and finally, older Indigenous school students (such as those in the early years of secondary schooling) will need to engage in higher order and constructivist thinking about how to earn and grow money by applying creativity, problem solving, and entrepreneurial behaviours. Such learning activity aligns to a number of important general capabilities in the Australian Curriculum, especially critical and creative thinking, personal and social capability, and ethical and intercultural understandings. It also ties to the Work Studies Curriculum in Years 9 and 10. This demand for greater enterprising and entrepreneurial behaviour among Indigenous communities is driven by the fact that many Indigenous communities continue to encounter poverty, thin labour markets, economic marginalisation, and social exclusion. Furthermore, Indigenous people are often involved in the governance and/or operations of community enterprises in the key areas of health, housing, retail, land management, and local government. Young people will need to be equipped with the skills and knowledge to make positive contributions to these community enterprises or in the wider economy.
Teachers may appreciate that Indigenous Australia is incredibly diverse, and has been for tens of thousands of years. This diversity is perfectly illustrated in the map of Indigenous Australia. See: http://aiatsis.gov.au/explore/articles/aiatsis-map-indigenous-australia developed by anthropologist Norman Tindale in the 1970s. Notwithstanding that Indigenous groups may contest (as evidenced in Native Title disputes) the boundaries within the map and the spelling ascribed to language names, the map nevertheless illustrates the rich diversity of Indigenous languages, lore, and identities that continue to this day.

Furthermore, teachers will understand that the use of the word ‘Indigenous’ can be contentious in some communities given that it potentially overlooks the fact that Australia is made up of two very distinct groups – Aboriginal Peoples and Torres Strait Islanders. The word ‘Indigenous’ is used throughout Knowing Growing Showing to capture learners of Aboriginal and/or Torres Strait Islander heritage.

In contemporary Indigenous societies, diversity has taken on added dimensions. Put simply, Aboriginal communities in Sydney can be very different on many levels to Aboriginal communities in the Central Desert. This is owing to a number of factors, most obviously that of varying degrees of colonial impact, cultural disruption, language loss, and land dispossession. Indigenous people are not all dark in skin colour, nor speak the same language, nor learn the same. However, teachers should recognise that Indigeneity has many shared qualities including strong links to family and identity, bonds to ‘country’, shared historical experiences, and an ongoing struggle for social justice.

While traditional Indigenous cultures are oral and narrative based cultures, this should not be interpreted by teachers as meaning that all teaching needs to be audio-visual based and that Indigenous children have one ‘learning style’. One of the most significant variances across Indigenous communities is the extent of spoken and written English (as illustrated below).

These variations between languages spoken by Indigenous learners will naturally have a large bearing on how teachers teach in their particular classroom and community circumstances. In relation to learners with limited proficiency in Standard Australian English, teachers will need to facilitate ‘code-switching’ between languages and use Mother Tongue languages to scaffold toward SAE.
Regardless of these variations in language, Indigenous children and young people - like all learners - respond well to story-telling, whether through listening to a book being read, to watching film, to listening to music, to engaging with new technologies. In fact, story-telling and audio-visual material can be very powerful in teaching Indigenous children while they build on their narrative-based cultures.

Indigenous learners perform best when they understand and are confident in the learning task, and paradoxically, are likely to underperform when they are anxious or stressed. Teachers therefore will be looking for opportunities to build on the strengths of learners, it may for example, be on the sporting field. It may be in music. It may be in the community.

With regard to teaching financial literacy more specifically, teachers will need to be mindful of differing values and customs within Indigenous societies when it comes to money. As previously noted, Indigenous cultures tend to be ‘collectivist’ in their orientation as opposed to ‘individualistic’. Sharing among families, clans and kin forms a large part of Indigenous culture. Therefore, financial literacy lessons that centre upon personal wealth accumulation (such as superannuation, investment portfolios or tax avoidance) are unlikely to resonate as much as lessons about families and communities becoming happier and healthier through financial wellbeing. Think collective health, not individual wealth.

Building confidence among learners is a particularly important responsibility among the teaching profession. Increasingly educational research and neuro-science show that stress and anxiety can inhibit learning. The relationship in this regard between teachers and Indigenous students is vitally important. Generally speaking, Indigenous children will look for personal qualities in their teachers, not just content expertise. Relationships of trust, care and accessibility are therefore critical. This is not to say that teachers cannot work toward and enforce classroom and school discipline, but it is more likely to be realised in environments of reciprocated respect. Therefore, strengthening relationships between schools and Indigenous homes and community organisations is a critical success factor in Indigenous education. The use of Indigenous role models, including those from the business and community governance sectors, is an effective way to nurture these relationships. Furthermore, class visits to community organisations and enterprises can also help consolidate relationships while at the same time demonstrating to young people financial literacy in ‘real life’.


Knowing Growing Showing explores a number of high level pedagogical strategies that teachers should consider in delivering consumer and financial literacy to Indigenous learners. (NB: There is considerably more detail about pedagogical and assessment approaches in Knowing Growing Showing Lesson Guides.)

The first point that needs to be made about teaching financial literacy is that it involves more than mathematics. Not only do children need to recognise and calculate money, but they will also need to develop higher order skills in saving, spending, growing and giving money. They also need to engage in learning activities that examine the ethical, social, economic and cultural dimensions of money. For example, students could consider the tensions that might arise when family sharing obligations
compete with pressing personal needs. Teachers and students alike will recognise the importance of discernment, judgement, exploring alternatives and making wise choices about money in such scenarios. When teaching against this backdrop, teachers might bear in mind the following model which neatly captures the various dimensions of consumer and financial literacy in Indigenous contexts:

[Diagram]

Equally importantly, *Knowing Growing Showing* material aims to support teachers in mixing-it-up pedagogically so that financial literacy learning is both interesting and challenging.

**An embedded approach**

Financial literacy can be taught across most, if not all, subject areas. For instance, in music and drama, students could develop a musical on the subject of money. In sports, children could play a number of warm-up Indigenous games before engaging in financial literacy classes (as featured in the *Knowing Growing Showing* Lesson Guides). In social and economic studies, young people can consider money within the context of ethical behaviour and conflict resolution. In technology studies, students can use a number of online apps to assist with preparing budgets.

In adopting this embedded approach, the lesson guides within *Knowing Growing Showing* have been developed in a way that recognises that finding time within a curriculum of competing priorities can be a challenge for teachers. Therefore, the lesson guides allow teachers to couple consumer and financial literacy with other subjects, such as arts, music, and technology.

**Personalised learning**

Teachers are encouraged to support personalised learning throughout *Knowing Growing Showing* learning experience in a number of ways, including via strategies\(^1\) identified by the Australian Curriculum, Assessment and Reporting Authority which include:

- selecting age-equivalent content that is meaningful and respects students’ individual needs, strengths, language proficiencies and interests
- providing stimulating learning experiences that challenge, extend and develop the gifts and talents of all students
- using their knowledge of students’ individual needs, strengths and interests to ensure access to the teaching and learning program
- drawing from learning area content at different levels along the Foundation to Year 10 sequence to personalise age-equivalent content (for example, some Year 6 students will be able to plan and conduct a specific investigation making decisions about variables, while others may take part in the same investigation but at a less complex level by exploring and answering questions)

\(^1\) [http://www.australiancurriculum.edu.au/StudentDiversity/Student-diversity-advice-personalised-learning](http://www.australiancurriculum.edu.au/StudentDiversity/Student-diversity-advice-personalised-learning)
- scaffolding student learning through guided practice and support
- modelling and demonstrating skills, knowledge and cognitive strategies
- explicit and systematic instruction
- motivating students through engagement with personal interests
- providing opportunities for the student to think aloud (verbalisation)
- providing feedback and correction
- using cross-curricular and naturally occurring learning opportunities to enhance individual learning goals
- providing alternative representations of teaching and learning materials (for example, using multimedia)
- providing opportunities for the student to work at a faster pace (acceleration, compacting), at greater breadth (enrichment) and in more depth (extension)
- providing peer assistance (for example, using buddy systems, peer-assisted learning and peer tutoring)
- use of support personnel.

Teaching and assessing for growth

The learning experiences contained in Knowing Growing Showing are not designed for ‘pass / fail’ purposes. Rather, they adopt a ‘growth mindset’ approach whereby teachers are constantly assessing and observing for continuous improvement among students. The lesson guides provide targeted educational interventions, from foundation right through the key phases of adolescence, in preparing youth transitions into the real world and financial complexity of adulthood. The approach adopted, therefore, within Knowing Growing Showing focuses upon a whole-of-life approach, via a constructivist, inquiry-based approach to learning that is learner-centric, adaptive and culturally contextualised. To this end, teachers are encouraged to sequence learning from the fundamentals to higher order thinking. The emphasis within Knowing, Growing, and Showing is on ‘stages’ of learning rather than ‘ages’ of learners. The lesson guides are therefore grouped across three stages (see following diagram).

In presenting the lesson guides in this broader form rather than by school year level, Knowing Growing Showing deliberately allows for teacher discretion to teach in a way that is learner-centred and group-centred rather than year level centric. This method also helps accommodate composite classrooms which are common in smaller communities. This approach is about moving from surface learning (impacting of content) to deep learning (the acquisition of behavioural change). In practical terms it means students moving from a stage of recognising money, calculating money, applying the utility of money (for example, smart shopping), understanding the evolving nature of money, through to the generation and giving of money through entrepreneurial and philanthropic behaviours.
Students can progress through *Introductory (or knowing stage)*, *Intermediate (or growing stage)*, and *Intensive (or showing stage)* depending on their interests, strengths and demonstrated prior understanding, not merely their year level. That said and broadly speaking, the *introductory* stage could be potentially delivered to students in the early years of schooling, the *intermediate* stage potentially to students in the middle years of schooling, and the *intensive* stage potentially to students in junior secondary schooling.

Throughout this journey, teachers will be, ideally, facilitating the application of creative and critical thinking, connecting content to the world around Indigenous students, allowing a grasp of material and concepts to be applied constructively and logically via a staged and integrated approach to learning. Emphasis should be given to weaving financial education with social, citizenship and character education in order to teach children how to make responsible, ethical and compassionate decisions that affect the social and environmental wellbeing of communities. Environmental and community outcomes echoes notions of transformative educational measures.

In conclusion, the following table provides an insight of some of the resources contained in *Knowing Growing Showing*. They are provided as a guide and a flavour of possible teaching approaches. Teachers know their learners best and are encouraged to exercise their own creative license in developing critically important consumer and financial literacy among Indigenous learners in Australia.
<table>
<thead>
<tr>
<th>Stage</th>
<th>The What: Desired learning outcomes</th>
<th>The How: Pedagogical approach</th>
<th>The Why: Rationale and drivers</th>
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| Knowing: Introductory stage | Students recognise, order and understand the value of money. Students will be able to identify the difference between a want and a need. Students will be able to confidently and accurately handle money including counting and giving change. Students develop an understanding of how money is used to access goods and services. | Enable students to engage with the basics of money in real contexts and facilitate meaningful learning experiences a variety of learning experiences have been devised which include games and online exercises, a classroom economy the simulation of a shop and showcasing learning through planning and implementing a market or small enterprise.  
**Money in the past**  
Start by playing an Aboriginal and Torres Strait Islander related game of trade based upon traditional trading routes and Dreaming pathways. Ask students to make, collect or bring items from home to integrate into a simple trading activity.  
**Money in the present**  
Australian coins and notes  
Ask students to describe the currencies in Australia and show them the coins and the notes. Explore the characteristics of Australian coins and notes e.g., colour, size, shape, weight, markings, texture.  
**Counting, adding and ordering**  
Scavenger hunt using real coins  
Set up a large area, incorporating the play equipment, water bubblers etc. and scatter coins throughout the space. Give time limits to see how many coins can be collected.  
- total number of coins in a set time  
- segue into attributing value  
- count to see how much money each person had, who had the most, how much over all.  
**Money dice game**  
Using the money dice (dice that have had money values placed on each face) students sit in a circle and are | The critical importance of students grasping a foundational understanding of money and its value.                                                                                                                                                                                                 |
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<td>encouraged to call out the value showing on the dice. Using two and then three dice, begin to show how they can be added together to form a value. David Unaipon Using the $50 note, students explore the life of David Unaipon. A trip to the shops Students visit a community store, local council, local business or local community enterprise and are exposed to real-life scenarios of money exchange and financial management. Planning a market The students will now have the opportunity to devise, plan and conduct an activity that will make a profit and benefit the school and community. This activity could be to make and sell food, art, or any other item that the students feel people would buy. Or, it may include another type of product, service or transaction that is determined in consultation with the community. In order to help students identify how they can contribute or give back to the community, teachers could invite a community member to address the class and highlight an issue or social need.</td>
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<td>Growing: Intermediate stage</td>
<td>Students are engaging in real life learning where they understanding how money works in action and across different scenarios. Enable students to explore all aspects of being a consumer including detecting scams, knowing their consumer rights and responsibilities. Invisible Money Discuss students' experiences with money and how they have observed people paying for goods. Some will mention cash, while others will describe a plastic card being waved at the checkout. Some people will even get cash back when they use their plastic card.</td>
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<td>Money is more than mathematics. It can be contested, contentious, and therefore political. People can behave differently about money. It can also have different meanings and applications across cultures.</td>
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<td>Money at work</td>
<td>Take students on a field trip to the local shop or bank to see real money and consumer practice in action. The trip should highlight digital money in operation and students should be able to observe experiences of purchasing, using ATMs, writing cheques, pay wave, PINs etc.</td>
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<td>Let's bank</td>
<td>Teachers and students investigate the MyKidsBank artificial bank (<a href="http://mykidsbank.org/">http://mykidsbank.org/</a>). It is designed to help students develop personal money management skills. The artificial online bank operates in a way that is similar to a real online bank. Teachers can apply for a unique user log in to demonstrate how accounts can be established and manipulated, reinforcing the concept of 'invisible' money. (Another similar website is banquer.co)</td>
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<td>Credit and Loans</td>
<td>In this activity students build upon their understanding of invisible money by learning about credit and loans. Particular attention is given to the impact credit and loans can have on them personally, their community and their capacity to establish a business or enterprise. Discuss students' understanding of the term 'credit'.</td>
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<td></td>
<td></td>
<td>• What does this term mean?</td>
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<td>• Who provides credit and how do you get it?</td>
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<td>• What are all the different types of credit?</td>
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<td>• Brainstorm the different types/forms of credit</td>
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<td>• Record the types of credit identified by the students, in a place they can all see.</td>
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<td>Using the list developed, students undertake research to</td>
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| Showing: Intensive stage | Students understand the many and varied dimensions of money, including its relationship ethics, history and human development. Students engage in learning which considers finance from cross-cultural perspectives. |gain an understanding of the different types of credit, when each type of credit should be used, and for what purpose. During this process students may discover types of credit that they had not previously identified. Add these types of credit to the communal list and include them in the table below. Be sure to include the following types of credit in the final list:  
• Interest free deals  
• Rent vs Buy  
• Payday loans  
• Book-up  
• Low interest loans  
Growing money – interest and investment | Students engaging in real life learning expose them to entrepreneurial thinking, problem solving, team work and communication. |
| | Enable students to engage in applied learning and demonstrate their consumer and financial literacy skills through projects, events and enterprise planning and delivery. Business planning and event  
Assist students to develop their business planning and management skills by allowing students to plan, budget and manage an event such as the school fete, music and arts festival, or Elders lunch. The event should involve both the school and the local community. Business and enterprise should be the key theme and focus of this exercise.  
Students work in groups to develop an event plan and budget. Students deliver the event and engage in a post-event evaluation. Any profits from the event could be shared between the school and a local community organisation, such as an Elders group or community kindergarten. | | |
Key alignments to national frameworks

A number of key documents and frameworks have informed the development of Knowing Growing Showing, namely:

- the Australian Curriculum, and
- the National Consumer and Financial Literacy Framework.

The following table outlines a number of key extracts and examples which are highly relevant to Indigenous consumer and financial literacy and have been incorporated into Knowing Growing Showing suite of teaching and learning materials:

<table>
<thead>
<tr>
<th>Australian Curriculum</th>
<th>National Consumer and Financial Literacy Framework</th>
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| By the end of Year 2, students can represent multiplication and vision by grouping into sets. They associate collection of Australian coins with their value. | Students can recognise:  
  - Australian money  
  - That money is limited and comes from a variety of sources |
| By the end of Year 4, students can develop questions to investigate. They locate and collect information and data from different sources. | Students can explain how money is exchanged for goods and services.  
   Students can identify and describe the differences between needs and wants. |
| By the end of Year 4 in drama, students use relationships, tension, time and place and narrative structure when improvising and performing devised and scripted drama. | Students can use a range of methods and tools to keep financial records in ‘real-life’ contexts and can create simple budgets.  
   Students can recognise that families use household income to meet regular financial commitments and immediate and future expenses. |
| By the end of Year 5, they can explain plans for simple budgets.                        | Students can identify types of consumer and financial risks to individuals, families and the broader community, and ways of managing them.  
   Students can apply consumer and financial knowledge and skills in relevant class and/or school activities such as student investigations, charity fundraising, product design and development, business ventures and special events. |
<p>| By the end of Year 6, students explain how social, ethical, technical and sustainability considerations influence the design of solutions to meet a range of present and future needs. They can calculate common percentage discounts on sale items. | |
| By the end of Year 7, students compare the cost of items to make financial decisions. They explain the diverse nature of Australian society, and identify the importance of shared values in contemporary Australian society. They identify why individuals choose to work and the various sources of income that exist. | |
| By the end of Year 8, students evaluate strategies and resources to manage changes and transitions and investigate their impact on identities. Students evaluate the impact on wellbeing of relationships and valuing diversity. | |
| By the end of Year 9, students create texts that respond to issues, interpreting and integrating ideas from other texts. | |</p>
<table>
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<tr>
<td>They make presentations and contribute actively to class and group discussions, comparing and evaluating response to ideas and issues.</td>
<td>By the end of Year 9, students explain the importance of managing financial risks and rewards and analyse the different strategies that may be used. They explain why businesses seek to create a competitive advantage, including through innovation, and evaluate the strategies that may be used.</td>
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<td>By the end of Year 10, students account for and evaluate different interpretation and points of view on civics and citizenship issues. They evaluate ways they can be active and informed citizens in different contexts.</td>
<td>By the end of Year 10, students evaluate artworks and displays from different cultures, times and place. They manipulate materials, techniques and processes to develop and refine techniques and processes to represent ideas and subject matter in their artworks.</td>
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</tbody>
</table>