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**CONSUMER AND FINANCIAL LITERACY**

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| Key Aspects |
| Personal finance | Understanding and being able to effectively manage your personal finance in a modern world requires a combination of knowledge, skills and dispositions to make informed, responsible financial decisions. Having financial confidence and being adaptable to change, as the digital revolution influences the way we manage our money day-to-day, enables us to make sound financial choices and set solid financial goals for the future. In this key aspect, students explore the knowledge and skills required to make personal financial decisions. Students learn about the difference between wants and needs, and understand spending, saving, investing and borrowing money. They have opportunities to engage with money and other financial transactions such as those conducted online and with digital systems. They understand varied payment methods such as cash, debit cards, credit cards, gift cards, buy now and pay later schemes, in-app and online payments.  Students understand a range of concepts related to finance such as earning money (including payslips, tax and superannuation), budgeting, spending and saving priorities (including loans, subscriptions and payment plans), operating securely and safely with their money online, and the importance of long-term planning. |
| Roles, rights and responsibilities | Awareness of the roles, rights and responsibilities that relate to consumer and financial literacy fosters students’ understanding of their rights and responsibilities as consumers. This can help students make fair and informed decisions about their future finances. As consumers, they also have a right to privacy. They need to adopt protective strategies and mitigate risk when sharing or exchanging personal information and financial data. In this key aspect, students explore how governments, financial institutions, employers, consumer and financial literacy service providers and other key stakeholders have a responsibility to consumers. Through understanding the different roles, rights and responsibilities of each party, students are empowered to make informed, responsible financial decisions, recognise scams and plan their future finances. |
| Economic environment  | Developing consumer and financial capability in young people is a strong investment in Australia’s social and economic prosperity. Economic awareness includes knowledge of basic economic principles and how factors such as inflation, the cost of living and interest rates impact personal finances. In this key aspect, students explore the complexity of the economic environment and how it is globally connected. They learn how it can be affected by geopolitical shifts, technological change and global events. Students identify economic indicators such as economic growth rates, interest rates, unemployment trends, inflation rates and sustainability indexes. They understand how these influence government economic decision-making. They understand how the Australian government may intervene in response to economic environment changes, such as responding to a decline in Gross Domestic Product (GDP). |
| Enterprise | In an increasingly complex, globalised and rapidly changing world, it is critical for every young Australian to not only be able to cope with life’s challenges but also to flourish as a financially literate and enterprising citizen in the 21st century. All young people need opportunities to develop financial and enterprising capabilities that enable them to confidently operate in a complex, information-rich financial world.In this key aspect, students explore enterprise skills and how these can be used to create innovative approaches to processes and solutions. They also explore how these skills can contribute to success in their future careers. They have opportunities to develop these skills including problem-solving, decision-making, communication, initiative, resilience, adaptability and commercial awareness through rich connections between learning area content, the general capabilities and authentic financial contexts.Students explore different types of enterprise including business enterprise and social enterprise. They identify processes that businesses use to create competitive advantage, including using digital tools and digital systems, optimising costs and managing the workforce to improve productivity. |

For more information:

<https://v9.australiancurriculum.edu.au/content/acara-curriculum/au/en/teacher-resources/understand-this-curriculum-connection/consumer-and-financial-literacy/>

**CONSUMER AND FINANCIAL LITERACY: years 9 and 10**

The following tables identify how the key aspects of consumer and financial literacy are evident in content descriptions from across the Australian Curriculum Version 9.0. From this information, teachers can develop a sequential program for learning about consumer and financial literacy by connecting the key aspects of learning with learning area and subject-specific content descriptions. *NB: Banded subjects will appear in both Years 9 and Year 10 tables.*

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| Year 9 |
| Key aspect 1: Personal finance |
| Learning area/subject | Strand/sub-strand | Content descriptions | Content elaborations |
| **HASS**Economics and Business | **Knowledge and understanding** | the role of Australia’s financial sector and its effect on economic decision-making by individuals, businesses and global marketsAC9HE9K01 | * explaining the nature of investment or the financial products and services that enable people to receive income in the future; for example, shares, earning interest on term deposits, managed funds or superannuation
* explaining the difference between good and bad debt, how to manage debt, the risks of over-indebtedness and the importance of having a savings buffer
 |
| how individuals and businesses manage consumer and financial risks and rewardsAC9HE9K05 | * discussing examples of consumer reward programs; for example, innovative products and services, benefits accrued through loyalty schemes, and rewards for building savings and making investments (such as shares, term deposits, managed funds or home ownership)
* identifying and explaining strategies individuals use to manage consumer and financial risk; for example, through setting financial goals, having insurance and savings, and being alert to scams
 |
| **Skills**Evaluating, concluding and decision-making | develop and evaluate a response to an economic and business issue, using cost-benefit analysis or criteria to decide on a course of actionAC9HE9S04 | * applying strategies to mitigate risk in consumer and financial decision-making; for example, estimating monthly and annual costs of each option and considering ability to pay
* selecting and justifying a preferred response using criteria such as consideration of consumer and financial risk
 |
| **Mathematics** | **Number** | recognise that the real number system includes the rational numbers and the irrational numbers, and solve problems involving real numbers using digital toolsAC9M9N01 | * using positive and negative rational numbers to solve problems; for example, for financial planning such as budgeting
 |
| **Algebra** | use mathematical modelling to solve applied problems involving change including financial contexts; formulate problems, choosing to use either linear or quadratic functions; interpret solutions in terms of the situation; evaluate the model and report methods and findingsAC9M9A05 | * modelling and solving problems involving financial contexts using linear functions; for example, combinations of purchases of different items when they have a set amount of money to spend, profit/loss situations and trade quotes involving call out fees
 |
| **Measurement** | use mathematical modelling to solve practical problems involving direct proportion, rates, ratio and scale, including financial contexts; formulate the problems and interpret solutions in terms of the situation; evaluate the model and report methods and findingsAC9M9M05 | * modelling situations involving direct proportion such as pro rata pay rates, exchange rates, multiple quotes for a job, conversion between scales or other appropriate science contexts; for example, Hooke’s law and other science contexts involving wave lengths and frequencies
 |
| **Statistics** | plan and conduct statistical investigations involving the collection and analysis of different kinds of data; report findings and discuss the strength of evidence to support any conclusionsAC9M9ST05 | * planning and conducting an investigation relating to consumer spending habits; modelling market research on what teenagers are prepared to spend on technology compared to clothing, with consideration of sample techniques and potential sources of bias
 |
| use mathematical modelling to solve applied problems involving growth and decay, including financial contexts; formulate problems, choosing to apply linear, quadratic or exponential models; interpret solutions in terms of the situation; evaluate and modify models as necessary and report assumptions, methods and findingsAC9M10A04 | * modelling situations that involve working with authentic information, data and interest rates to calculate compound interest and solve related problems
 |
| **Digital Technologies** | **Knowledge and understanding**Digital systems | investigate how hardware and software manage, control and secure access to data in networked digital systemsAC9TDI10K01 | * exploring how public key cryptography, for example TLS, and hashing, such as SHA-1, secure the storage and transmission of data
* explaining how domain names and IP addresses allow data to be transmitted to specific networked devices, for example DNS and routing tables
* describing elements of access control and explaining why they are necessary, for example authentication and permissions for restricting access to install software to administrators
 |
| Key aspect 2: Roles, rights and responsibilities |
| Learning area/subject | Strand/sub-strand | Content descriptions | Content elaborations |
| **HASS**Economics and Business | **Knowledge and understanding** | how individuals and businesses manage consumer and financial risks and rewardsAC9HE9K05 | * discussing examples of consumer and financial risk to individuals and businesses, such as scams, identity threat or fraudulent transactions
* identifying and explaining practices used by businesses to protect the safety of consumers; for example, mandatory and voluntary standards, product safety recalls or cooling-off periods
* reflecting on the importance of ethical decision-making and corporate social responsibility when making consumer and financial decisions; for example, considering consequences for themselves, their families, the broader community and/or the environment
 |
| **Skills**Questioning and researching | develop and modify questions to investigate a contemporary economic and business issueAC9HE9S01 | * developing and modifying questions to improve the focus of an investigation, using economic and business concepts and terms such as, “How can consumers protect themselves from risk?” and “How do businesses create and maintain a competitive advantage?”
 |
| **HASS**Civics and Citizenship | **Knowledge and understanding**Government and democracy | the role of the Australian Constitution in providing the basis for Australia’s federal system of government and democratic processes, including institutions, and the process for constitutional change through a referendumAC9HC9K01 | * investigating the extent to which the Constitution upholds and enables democratic institutions and processes, including a constitutional monarchy, a federal parliamentary system with elected legislatures, protection of states’ rights and individual rights, and representation of the interests of all Australians
 |
| the legislative processes through which federal government policy is shaped, developed and implementedAC9HC9K02 | * locating the areas of federal government responsibility as outlined in the Constitution and methods for resolving conflicts over federal/state/territory responsibilities
 |
| **Knowledge and understanding**Laws and citizens | the role of courts, judges, lawyers and juries in trials, and the rights of the accused and the rights of victimsAC9HC9K04 | * understanding the role of the police, including state and federal police, in enabling equal access to justice and equal treatment under the law (the rule of law)
* understanding the purpose of civil remedies and the rights of appeal in both criminal and civil cases, and evaluating whether they are applied equally and deliver just outcomes
* investigating potential barriers to equality of access to justice, such as education and literacy, location and proximity to legal avenues, financial constraints, race or ethnicity, especially for First Nations Australians
 |
| **Skills**Analysis, evaluation and intreptation | analyse information, data and ideas about political, legal or civic issues to identify and evaluate differences in perspectives and interpretationsAC9HC9S03 | * investigating how the Australian Government responds to an issue and examining the process of policy development and implementation, such as the development of welfare changes and financial support in response to natural disasters or emergencies
 |
| **HASS**Geography | **Skills**Concluding and decision-making | develop and evaluate strategies using environmental, economic or social criteria; recommend a strategy and explain the predicted impactsAC9HG9S05 | * proposing collective action and supporting the proposal with reasons; for example, organisations that work to end hunger and improve food security, or improve labour practices and increase wages for people working to produce goods exported to other countries
* evaluating the effectiveness of a strategy in relation to environmental, economic or social criteria; for example, examining factors likely to impact on achieving Goal 2 of the Sustainable Development Goals – Ending global hunger by 2030 or monitoring the extent that a management plan for a national park is implemented
 |
| **Mathematics** | **Algebra** | use mathematical modelling to solve applied problems involving change including financial contexts; formulate problems, choosing to use either linear or quadratic functions; interpret solutions in terms of the situation; evaluate the model and report methods and findingsAC9M9A05 | * modelling and solving problems involving financial contexts using linear functions; for example, combinations of purchases of different items when they have a set amount of money to spend, profit/loss situations and trade quotes involving call out fees
 |
| **Statistics** | analyse reports of surveys in digital media and elsewhere for information on how data was obtained to estimate population means and mediansAC9M9ST01 | * investigating the use of statistics in reports regarding the growth of Australia's trade with other countries of the Asia region
 |
| plan and conduct statistical investigations involving the collection and analysis of different kinds of data; report findings and discuss the strength of evidence to support any conclusionsAC9M9ST05 | * planning and conducting an investigation relating to consumer spending habits; modelling market research on what teenagers are prepared to spend on technology compared to clothing, with consideration of sample techniques and potential sources of bias
 |
| **Digital Technologies** | **Process and production skills**Privacy and security | develop cyber security threat models, and explore a software, user or software supply chain vulnerabilityAC9TDI10P13 | * using a data flow diagram to understand how private information moves through a system and when it would be the most likely target of a cyber attack, for example mapping how data moves between the user and server when using a web application, and identifying that sending the data in plaintext would make it susceptible to a man-in-the-middle attack
 |
| apply the Australian Privacy Principles to critique and manage the digital footprint that existing systems and student solutions collectAC9TDI10P14 | * critiquing the extent to which online services allow them to control access to their data in line with the Australian Privacy Principles, for example assessing whether their social media accounts allow them to update their contact information if these details change, and who else can see that information on the platform
* using the Australian Privacy Principles as a reference to evaluate the steps they are taking to protect user information in their application, for example explaining how they are storing passwords using cryptographic hashing algorithms so that a data breach does not expose their users to security vulnerabilities due to password re-use
 |
| Key aspect 3: Economic environment |
| Learning area/subject | Strand/sub-strand | Content descriptions | Content elaborations |
| **HASS**Economics and Business | **Knowledge and understanding** | the role of Australia’s financial sector and its effect on economic decision-making by individuals, businesses and global marketsAC9HE9K01 | * identifying different organisations within Australia’s financial sector, such as banks, credit unions or building societies, and explaining their functions; for example, collecting deposits, pooling savings, and lending funds to individuals and businesses
* explaining the forces that shape and affect Australia’s financial landscape, such as financial deregulations, technological changes, economic and business activities, and consumer and business sentiment about the future
* identifying examples and explaining how Australia’s financial sector supports businesses in global markets; for example, the nature of global financial services, payment systems – clearing and settlement, access to currencies, insurance and capital
 |
| how economic decision-making involves the interdependence of consumers, businesses, the financial sector and governmentAC9HE9K02 | * explaining the interdependent nature of economic decision-making within local, national and global contexts; for example, consumers purchase goods and services, businesses organise production and distribution, and the financial sector facilitates investment
* examining how the nature of globalisation supports transnational corporations use supply chains to develop, produce and deliver a product or service, and explaining the advantages or disadvantages for businesses, workers and consumers
* analysing the implications of interdependence within the global economy for Australian consumers, workers and businesses; for example, costs of the product or service and impacts of disruption or changes to regulations in another country
* identifying examples and explaining how changes to a nation’s economic conditions affects other nations; for example, rising unemployment affects consumer demand in one country and impacts the exports of goods and services in another country
 |
| the reasons Australia trades with other nations, and the patterns of trade between Australia and AsiaAC9HE9K03 | * explaining the reasons countries trade, such as variations in the quantity and quality of economic resources within and between countries, to sell surplus goods and services, or to buy goods and services required by individuals and businesses
* identifying the benefits of trade; for example, economic benefits (such as increased production, specialisation, increased household incomes, increased employment), benefits for individuals and businesses (such as opportunities to sell surpluses, competition encouraging greater choice, connections for inventors and entrepreneurs with future discoveries), and national benefits (such as relationships between countries, access to health and education services, and diversified sources of national income)
* analysing patterns of trade between Australia and the countries of Asia over time; for example, total value of trade each year, composition of trade (such as category, goods, services), direction of trade (such as exports to which countries, imports from which countries), percentage change over a decade (such as increase or decrease)
* identifying similarities and differences or trends in the composition and direction of trade between Australia and Asia now and 50 years ago
* explaining the interdependent nature of trade between Australia and the countries of Asia
 |
| **Skills**Questioning and researching | develop and modify questions to investigate a contemporary economic and business issueAC9HE9S01 | * developing questions to investigate a complex issue, such as “How do participants in the global economy interact?” and “Why does international trade benefit Australian society?”
 |
| locate, select and analyse information and data from a range of sourcesAC9HE9S02 | * locating online sources using contextually specific terms (for example, “global markets”) or criteria (for example, find “case studies related to trade between Australia and Asia”)
* selecting and presenting data in appropriate formats using specialised digital tools and processes; for example, a table and graph showing the composition and direction of trade between Australia and Asia
 |
| **Skills**Interpreting and analysing | interpret information and data, explaining economic and business issues, trends and economic cause-and-effect relationships, and make predictions about consumer and financial impactsAC9HE9S03 | * interpreting information to explain the nature and extent of economic and business issues; for example, the way Australian businesses operate in the global economy
* interpreting multi-variable data to explain direction and time period for a change; for example, change in the direction and composition of Australia’s trade in the past 10, 20 or 50 years
* explaining trends to make predictions about who will be affected and how; for example, the trend for money lost in scams and age groups most affected, and predictions about how it will affect the behaviour of individuals and businesses
 |
| **HASS**Civics and Citizenship | **Knowledge and understanding**Government and democracy | the legislative processes through which federal government policy is shaped, developed and implementedAC9HC9K02 | * using a specific federal policy to understand and analyse the influences on policy formulation and implementation, such as political parties, interest groups, citizens, international influences and the public service
 |
| **HASS**Geography | **Knowledge and understanding**Geographies of interconnections | the effects on places of people’s travel, recreational, cultural or leisure choices, and the strategies for managing the impacts on these placesAC9HG9K06 | * discussing the causes of the global growth of tourism and its environmental, economic or social impacts on places
* explaining the impacts of people’s cultural and leisure choices on the sustainability of places popular with tourists (for example, visiting Mecca, Vatican City or Varanasi as religious pilgrimages) and predicting how space tourism or the impacts of COVID-19 may affect places
 |
| the ways that places and people are interconnected with other places through trade in goods and services, at all scalesAC9HG9K07 | * examining how and why places are interconnected nationally, regionally and globally through trade in goods and services
* identifying examples of change in interconnections between places and people through trade in goods and/or services over time at the local, national and global scale
 |
| the impacts of the production and consumption of goods on places throughout the world, and strategies to manage sustainability in these placesAC9HG9K08 | * evaluating the environmental, economic and social impacts of the global oil supply chain, from where the resource is extracted, processed and sold, and how impacts could be sustainably managed in Australia and in West Asia
* examining a strategy used by local, state or national governments to manage waste in one of Australia’s cities or regional urban centres, and identifying implications for sustainability (environmental, economic and social factors)
 |
| **Skills**Concluding and decision-making | evaluate data and information to justify conclusionsAC9HG9S04 | * justifying conclusions by reflecting on perspectives identified and reasons for these perspectives; for example, considering environmental, economic and social factors when challenging disappearing arable land converted from food production to non-food crops, or promoting ecotourism that impacts on people and places
 |
| **Mathematics** | **Number** | recognise that the real number system includes the rational numbers and the irrational numbers, and solve problems involving real numbers using digital toolsAC9M9N01 | * using positive and negative rational numbers to solve problems; for example, for financial planning such as budgeting
 |
| **Algebra** | use mathematical modelling to solve applied problems involving change including financial contexts; formulate problems, choosing to use either linear or quadratic functions; interpret solutions in terms of the situation; evaluate the model and report methods and findingsAC9M9A05 | * modelling and solving problems involving financial contexts using linear functions; for example, combinations of purchases of different items when they have a set amount of money to spend, profit/loss situations and trade quotes involving call out fees
 |
| **Measurement** | use mathematical modelling to solve practical problems involving direct proportion, rates, ratio and scale, including financial contexts; formulate the problems and interpret solutions in terms of the situation; evaluate the model and report methods and findingsAC9M9M05 | * modelling situations involving direct proportion such as pro rata pay rates, exchange rates, multiple quotes for a job, conversion between scales or other appropriate science contexts; for example, Hooke’s law and other science contexts involving wave lengths and frequencies
 |
| **Statistics** | analyse reports of surveys in digital media and elsewhere for information on how data was obtained to estimate population means and mediansAC9M9ST01 | * investigating the use of statistics in reports regarding the growth of Australia's trade with other countries of the Asia region
 |
| plan and conduct statistical investigations involving the collection and analysis of different kinds of data; report findings and discuss the strength of evidence to support any conclusionsAC9M9ST05 | * planning and conducting an investigation relating to consumer spending habits; modelling market research on what teenagers are prepared to spend on technology compared to clothing, with consideration of sample techniques and potential sources of bias
* investigating where would be the best location for a tropical fruit plantation by conducting a statistical investigation comparing different variables such as the annual rainfall in various parts of Australia, Indonesia, New Guinea and Malaysia, land prices and associated farming costs
 |
| Key aspect 4: Enterprise |
| Learning area/subject | Strand/sub-strand | Content descriptions | Content elaborations |
| **HASS**Economics and Business | **Knowledge and understanding** | processes that businesses use to create and maintain competitive advantage, including the role of entrepreneursAC9HE9K04 | * identifying and explaining processes used by First Nations Australian businesses to out-perform competitors and innovate in global markets; for example, promoting brand image recognition or the uniqueness of experiences, managing cultural and intellectual property, copyright and licensing, and collaborating through the First Nations Chamber of Commerce and Industry
* identifying and explaining the processes First Nations Australian businesses use to maintain, control, protect and develop their cultural expressions in goods and/or services; for example, designing products, licensing of art and music, or consulting on locations of cultural significance for movies, television programs and other commercial activities
* explaining the reasons businesses seek to build or create a competitive advantage; for example, to meet the changing demands of a competitive global market and improve their profit margins
* explaining processes that businesses use to build connections, such as working with other businesses within the industry to share promotion costs, working with government to increase exports, developing highly skilled professionals and leaders in different industries
* explaining processes that businesses use to produce goods and services at a lower cost, such as research and development; improving efficiency in development, production or delivery processes; utilising local resources, and outsourced labour in the global economy
* explaining processes that businesses use to innovate and differentiate products and services from competitors; for example, identifiable marketable attributes, and use of advertising and social media
 |
| **Skills**Interpreting and analysing | interpret information and data, explaining economic and business issues, trends and economic cause-and-effect relationships, and make predictions about consumer and financial impactsAC9HE9S03 | * explaining relationships between the actions of individuals and businesses; for example, the way businesses operate in the global economy and implications for the Australian market
 |
| **Skills**Evaluating, concluding and decision-making | develop and evaluate a response to an economic and business issue, using cost-benefit analysis or criteria to decide on a course of actionAC9HE9S04 | * examining why businesses may have to consider opportunity cost when deciding on a course of action; for example, an Australian bank may prioritise support for an existing business operating in local and global markets instead of supporting a new or emerging business
* developing processes that consider the results of a cost-benefit analysis; for example, processes used by businesses to remain competitive in the global market
 |
| **Skills**Communicating | create descriptions, explanations and arguments, using economic and business knowledge, concepts and terms that incorporate and acknowledge research findingsAC9HE9S05 | * developing a response to an issue that orients the audience; for example, peers or representatives of businesses, to the issue using relevant economic and business terms and concepts such as “interdependence”, “trade”, “comparative advantage”, “competitive advantage”, “globalisation”, “supply chain” “financial risks and rewards”, “return on investment”, “debt”, “savings buffer”, “scams”, “financial landscape”, “corporate social responsibility”, “financial planning“ and “insurance”
* presenting a reasoned argument in relation to an economic or business issue, applying tone appropriate to the purpose; for example, using an authoritative tone when explaining trends in data to an audience such as peers or representatives of a business
 |
| **HASS**Geography | **Knowledge and understanding**Biomes and food security | the environmental, economic and technological factors that impact agricultural productivity, in Australia and a country in AsiaAC9HG9K03 | * examining how economic factors such as available land, labour, finance and enterprise, and technological factors such as biotechnology and use of Geographical Information Systems (GIS) software, affect agricultural production in Australia and a country in Asia; for example, increased labour supply or access to storage, transportation and markets
* explaining the impact of the interconnections between environmental, economic and technological factors on the yield of a particular crop, such as wheat, rice or maize, in Australia
 |
| challenges to sustainable food production and food security in Australia and appropriate management strategiesAC9HG9K04 | * examining economic and social impacts of changes to food production; for example, competing land uses such as urban and industrial uses, and recreation activities
 |
| **Knowledge and understanding**Geographies of interconnections | the ways that places and people are interconnected with other places through trade in goods and services, at all scalesAC9HG9K07 | * discussing some of the products and/or services that businesses in their local area sell to or buy from other places
 |
| **Digital Technologies** | **Process and production skills**Generating and designing | design algorithms involving logical operators and represent them as flowcharts and pseudocodeAC9TDI10P05 | * describing algorithms using flowcharts or other appropriate diagram types, for example a decision tree for classifying an animal based on physical characteristics
 |
| **Process and production skills**Evaluating | evaluate existing and student solutions against the design criteria, user stories, possible future impact and opportunities for enterpriseAC9TDI10P10 | * evaluating how an existing solution detects violations of site rules and imposes sanctions as described in the Safety by Design Vision for Young People, for example enforcing rules using artificial intelligence and human moderators to detect inappropriate behaviour, and consistently imposing consequences
 |
| **Process and production skills**Collaborating and managing | select and use emerging digital tools and advanced features to create and communicate interactive content for a diverse audienceAC9TDI10P11 |  |
| use simple project management tools to plan and manage individual and collaborative agile projects, accounting for risks and responsibilitiesAC9TDI10P12 | * using relevant legislation or guidelines to inform their solutions, for example correctly controlling and treating data collected from users by applying techniques that ensure data protection, privacy and copyright requirements are followed
 |
| **Design and Technologies** | **Knowledge and understanding**Technologies and society | analyse the impact of innovation, enterprise and emerging technologies on designed solutions for global preferred futuresAC9TDE10K02 | * exploring the ways commercial enterprises respond to the challenges and opportunities of technological change, for example e-commerce, and considering their carbon footprint
* investigating scenarios of how the future may unfold and what opportunities and impacts there may be for society and particular groups in a preferred future, for example by using forecasting and backcasting techniques
 |
| **Process and production skills**Collaborating and managing | develop project plans for intended purposes and audiences to individually and collaboratively manage projects, taking into consideration time, cost, risk, processes and production of designed solutionsAC9TDE10P05 | * investigating manufacturing processes to identify strategies to enhance production, for example identifying techniques to reduce use, cut costs, speed up processes or to form beneficial partnerships with others in production
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| Year 10 |
| Key aspect 1: Personal finance |
| Learning area/subject | Strand/sub-strand | Content descriptions | Content elaborations |
| **HASS**Economics and Business | **Knowledge and understanding** | factors that influence major consumer and financial decisions, and the short- and long-term consequences of these decisionsAC9HE10K03 | * identifying examples of minor and major consumer and financial decisions, and explaining the processes that guide decision-making
* analysing factors that influence major consumer and financial decisions, such as price, availability and cost of finance, marketing of products, age and gender of consumer, convenience, and ethical and environmental considerations
* identifying the costs of consumer and financial transactions over time, such as the ability to make loan repayments, available savings, depreciation, and maintenance costs and insurance, as well as the benefits such as independence and convenience when purchasing a car or home
 |
| the importance of Australia’s superannuation system and how this system affects consumer and financial decision-makingAC9HE10K04 | * identifying why individuals make decisions about superannuation investment options and how their circumstances, such as age, employment status, dependents and anticipated retirement age, affect these decisions
* explaining how individuals manage a personal superannuation fund; for example, who contributes, taxation, consolidating superannuation funds, finding lost superannuation and tracking the performance of a superannuation account
 |
| **Skills**Evaluating, concluding and decision-making | develop and evaluate a response to an economic and business issue, using cost-benefit analysis or criteria to decide on a course of actionAC9HE10S04 | * evaluating the short- and long-term financial implications of a decision; for example, calculating the costs of different purchasing methods and considering ability to opt out if circumstances change
* evaluating a response, using a cost-benefit analysis to explain the reasons for a course of action; for example, comparing different types of loans to estimate the short- and long-term financial costs and benefits of each
 |
| **Skills**Questioning and researching | develop and modify questions to investigate a contemporary economic and business issueAC9HE10S01 | * developing and modifying a range of questions to improve the focus of an investigation; for example, modifying “What factors influence decision-making within consumer and financial contexts?” to “What factors influence choosing a mobile phone plan?”
 |
| **Mathematics** | **Number** | recognise the effect of using approximations of real numbers in repeated calculations and compare the results when using exact representationsAC9M10N01 | * investigating the impact of approximation on multiple calculations in contexts that involve the area of compound shapes involving circles, the surface area and volume of compound objects, and repeated calculations of simple interest where the solutions are not exact cents
 |
| **Algebra** | solve linear inequalities and simultaneous linear equations in 2 variables; interpret solutions graphically and communicate solutions in terms of the situationAC9M10A02 | * investigating situations involving linear equations in context, such as multiple quotes for a job, or profit and loss; solving the equations graphically, giving solutions in everyday language, such as “break-even point” or “point to change providers” for the job
* identifying all the combinations of trips to the movies, each costing $12, and ice-skating sessions, each costing $21, as the integer solutions for an entertainment budget of up to $150 for the school holidays; expressing algebraically as 12m+21s≤150
 |
| **Measurement** | interpret and use logarithmic scales  in applied contexts involving small and large quantities and changeAC9M10M02 | * investigating and interpreting logarithmic scales used in real-world contexts; for example, Richter, decibel and sensitivity scales or growth in investments, timescales and the spread of micro-organisms and disease and describing reasons for choosing to use a logarithmic scale rather than a linear scale
 |
| identify the impact of measurement errors on the accuracy of results in practical contextsAC9M10M04 | * determining the impact that compounding errors have on financial calculations; for example, considering the effect of truncation on money amounts for large scale customer populations
 |
| **Statistics** | use mathematical modelling to solve applied problems involving growth and decay, including financial contexts; formulate problems, choosing to apply linear, quadratic or exponential models; interpret solutions in terms of the situation; evaluate and modify models as necessary and report assumptions, methods and findingsAC9M10A04 | * modelling situations that involve working with authentic information, data and interest rates to calculate compound interest and solve related problems
 |
| construct two-way tables and discuss possible relationship between categorical variablesAC9M10ST04 | * conducting a litter survey around the school, considering the relationship between different categorical variables such as the day of the week as canteen specials might lead to different types of litter or the weather due to hot days leading to more ice blocks and cold drinks being sold
 |
| **Digital Technologies** | **Knowledge and understanding**Digital systems | investigate how hardware and software manage, control and secure access to data in networked digital systemsAC9TDI10K01 | * exploring how public key cryptography, for example TLS, and hashing, such as SHA-1, secure the storage and transmission of data
* explaining how domain names and IP addresses allow data to be transmitted to specific networked devices, for example DNS and routing tables
* describing elements of access control and explaining why they are necessary, for example authentication and permissions for restricting access to install software to administrators
 |
| Key aspect 2: Roles, rights and responsibilities |
| Learning area/subject | Strand/sub-strand | Content descriptions | Content elaborations |
| **HASS**Economics and Business | **Knowledge and understanding** | the ways that government intervenes in the economy to improve economic performance and living standards within Australian societyAC9HE10K02 | * explaining how the Australian Government uses fiscal policy to help improve the standard of living; for example, the federal Budget, taxation, expenditure on skills training and workforce development
* explaining the forces that shape and affect variations in living standards within Australian society, such as unemployment and poverty, and identifying why the government may redistribute income and wealth
* explaining how the government may redistribute income to achieve a more equal distribution of income and wealth; for example, income transfers such as pensions, youth allowance and job search, or the provision of services for all such as healthcare and education
 |
| the importance of Australia’s superannuation system and how this system affects consumer and financial decision-makingAC9HE10K04 | * explaining the importance of Australia’s superannuation system in relation to human and financial wellbeing in retirement and the government’s ability to maintain a welfare payment system for the common good
 |
| **Skills**Questioning and researching | locate, select and analyse information and data from a range of sourcesAC9HE10S02 | * selecting and representing information and data about an economic or business issue, using specialised digital tools and processes to support interpretation and analysis; for example, a graphic organiser connecting objectives of the Australian economy with examples of government intervention in the economy
 |
| **Skills**Interpreting and analysing | interpret information and data, explaining economic and business issues, trends and economic cause-and-effect relationships, and make predictions about consumer and financial impactsAC9HE10S03 | * interpreting multi-variable data to analyse trends in government expenditure over time; for example, the trend in the provision of health and education programs over time, and explaining reasons for the change
* analysing the causes and effects of an economic issue on individuals or businesses; for example, the reasons for and implications of government intervention in the economy to improve living standards
 |
| **HASS**Civics and Citizenship | **Knowledge and understanding**Government and democracy | the key features and values of Australia’s system of government compared with at least one other democratic or non-democratic system of government in the Asia-Pacific regionAC9HC10K01 | * researching and comparing the experiences of First Nations Australians in engaging with the political system with those of the Indigenous peoples in an Asian nation
 |
| the Australian Government’s role and responsibilities at a regional and global levelAC9HC10K02 | * explaining the ways Australia contributes to and participates in the Asia-Pacific region, including membership of international organisations and participation in agreements with other nations (for example, exchange programs, peacekeeping, election monitoring, development aid, health programs, disaster management) and internationally, including participation in the United Nations Security Council
* investigating Australia’s responsibilities and commitment to various international treaties, conventions and agendas, such as the UN Sustainable Development Agenda and the United Nations Framework Convention on Climate Change
* analysing and evaluating the reasons for and effectiveness of Australia's participation in the region and globally with regard to a global issue, such as human rights, war and conflict, challenges to democracy or climate
* comparing the responses of governments and organisations around the world to a global issue; for example, gender equality, poverty, climate change, vaccination against communicable diseases
 |
| **Knowledge and understanding**Laws and citizens | the role of the parliament and the High Court of Australia in protecting rights under the Constitution, common law, and through federal and state statute lawAC9HC10K03 | * explaining the role of the High Court in interpreting and applying the law, using contemporary Australian examples
 |
| how Australia’s international legal obligations shape Australian law and government policies, including those relating to First Nations Australians, and the issues related to the application of these obligationsAC9HC10K04 | * investigating how many of the 9 key human rights treaties Australia has signed and ratified, and researching how at least one of these has shaped Australian law or government policy
 |
| **HASS**Geography | **Knowledge and understanding**Environmental change and management | causes and effects of a change in an identified environment at a local, national or global scale, and strategies to manage sustainabilityAC9HG10K04 | * explaining how Traditional Owners, communities, developers, governments and non-government organisations use environmental, economic and social criteria, and consider trade-offs when making decisions
 |
| **Knowledge and understanding**Geographies of human wellbeing | responses of international and national government and non-government organisations to improve human wellbeing in Australia, within India and another country in the PacificAC9HG10K08 | * explaining the objectives and outcomes of an overseas economic and social development program by the Australian Government (for example, AusAID) or a non-government overseas aid program (for example, World Vision) in India or a country in the Pacific
 |
| **Mathematics** | **Measurement** | identify the impact of measurement errors on the accuracy of results in practical contextsAC9M10M04 | * determining the impact that compounding errors have on financial calculations; for example, considering the effect of truncation on money amounts for large scale customer populations
 |
| **Statistics** | construct scatterplots and comment on the association between the 2 numerical variables in terms of strength, direction and linearityAC9M10ST03 | * using statistical evidence to make, justify and critique claims about association between variables, such as in contexts of climate change, migration, online shopping and social media
 |
| plan and conduct statistical investigations of situations that involve bivariate data; evaluate and report findings with consideration of limitations of any inferencesAC9M10ST05 | * investigating anecdotal claims including those concerning climate, housing affordability and natural resources, with consideration of data validity and limitations of interpolation or extrapolation
 |
| **Probability** | design and conduct repeated chance experiments and simulations using digital tools to model conditional probability and interpret resultsAC9M10P02 | * identifying situations in real-life where probability simulations are used for decision-making, such as supply and demand of product, insurance risk and queueing
 |
| **Digital Technologies** | **Process and production skills**Privacy and security | develop cyber security threat models, and explore a software, user or software supply chain vulnerabilityAC9TDI10P13 | * using a data flow diagram to understand how private information moves through a system and when it would be the most likely target of a cyber attack, for example mapping how data moves between the user and server when using a web application, and identifying that sending the data in plaintext would make it susceptible to a man-in-the-middle attack
 |
| apply the Australian Privacy Principles to critique and manage the digital footprint that existing systems and student solutions collectAC9TDI10P14 | * critiquing the extent to which online services allow them to control access to their data in line with the Australian Privacy Principles, for example assessing whether their social media accounts allow them to update their contact information if these details change, and who else can see that information on the platform
* using the Australian Privacy Principles as a reference to evaluate the steps they are taking to protect user information in their application, for example explaining how they are storing passwords using cryptographic hashing algorithms so that a data breach does not expose their users to security vulnerabilities due to password re-use
 |
| Key aspect 3: Economic environment |
| Learning area/subject | Strand/sub-strand | Content descriptions | Content elaborations |
| **HASS**Economics and Business | **Knowledge and understanding** | how and why the economic indicators influence economic decision-makingAC9HE10K01 | * identifying examples of economic indicators, such as economic growth rates, unemployment trends, inflation rates or sustainability indexes
* analysing how the Australian Government may intervene in response to an emerging economic issue or to changes in economic indicators, such as to maintain or improve the standard of living or respond to a decline in gross domestic product
* explaining economic objectives of the Australian Government (for example, economic growth, full employment and price stability) and how these have been framed in response to economic indicators (for example, gross domestic product, business sales or earnings, inflation)
* identifying an example of an economic indicator, such as employment statistics, and explaining how it influences government economic decision-making; for example, by providing support for new apprenticeships and training places
 |
| **Skills**Questioning and researching | develop and modify questions to investigate a contemporary economic and business issueAC9HE10S01 | * developing a range of questions to investigate a complex issue (for example, “Why does the government intervene in the economy to improve living standards?”) or formulating a hypothesis such as “Responding to an upswing in the economy with expansionary measures will improve business productivity”
 |
| **Skills**Interpreting and analysing | interpret information and data, explaining economic and business issues, trends and economic cause-and-effect relationships, and make predictions about consumer and financial impactsAC9HE10S03 | * interpreting information to explain the nature, extent and importance of the economic and business issue; for example, the relationship between standards of living, infant mortality and access to health services
 |
| **Skills**Evaluating, concluding and decision-making | develop and evaluate a response to an economic and business issue, using cost-benefit analysis or criteria to decide on a course of actionAC9HE10S04 | * evaluating a response, using criteria such as efficiency, profitability or equity to explain the reasons for a course of action; for example, use of indicators of economic performance to identify variations within the Australian economy
 |
| **HASS**Civics and Citizenship | **Knowledge and understanding**Government and democracy | the key features and values of Australia’s system of government compared with at least one other democratic or non-democratic system of government in the Asia-Pacific regionAC9HC10K01 | * comparing the key institutional features of Australia’s system of government (for example, free, fair and frequent elections, the party system, the partial separation of powers, the rule of law, and the protection of human rights and freedoms) with the key features of a system of government of a country in Asia
* exploring and reflecting on the cultural influences shaping the Australian political system and that of a comparison country
 |
| **HASS**Geography | **Knowledge and understanding**Geographies of human wellbeing | the methods used to measure spatial variations in human wellbeing and development, and how these can be applied to determine differences between places at the global scaleAC9HG10K05 | * comparing different measurements of human wellbeing (for example, comparing rankings of selected indicators such as Gross Domestic Product [GDP], Human Development Index [HDI] and Physical Quality of Life Index [PQLI] for Australia, India and a country in the Pacific) and explaining trends in the different measurements
 |
| reasons for, and consequences of, spatial variations in human wellbeing at a regional and national scale, drawing on studies such as from within India or another country in AsiaAC9HG10K06 | * identifying and describing the economic, social, technological, political or environmental causes of variations in human wellbeing within India or another country compared to Australia
 |
| reasons for, and consequences of, spatial variations in human wellbeing in Australia, including for First Nations AustraliansAC9HG10K07 | * explaining the environmental factors (access to resources – fossil fuels, water, fertile soils), the social factors (adequate food, health and education services), the economic factors (employment, income) and the technological factors (information and communications technology) that influence human wellbeing and development between and within countries
* explaining how a person’s wellbeing is influenced by where they live, with reference to interconnections of environmental, economic, social and technological factors in at least 2 different places in Australia, such as urban and remote places
 |
| **Skills**Concluding and decision-making | evaluate data and information to justify conclusionsAC9HG10S04 | * examining the reasons given for making a specific decision and explain how these reasons have or have not justified the conclusion reached, such as considering the interconnection of environmental, economic, social, political or technological factors when developing strategies to address sustainable management of environments, or unequal access of people to resources essential for human wellbeing
 |
| **Mathematics** | **Algebra** | solve linear inequalities and simultaneous linear equations in 2 variables; interpret solutions graphically and communicate solutions in terms of the situationAC9M10A02 | * investigating situations involving linear equations in context, such as multiple quotes for a job, or profit and loss; solving the equations graphically, giving solutions in everyday language, such as “break-even point” or “point to change providers” for the job
 |
| **Measurement** | interpret and use logarithmic scales  in applied contexts involving small and large quantities and changeAC9M10M02 | * investigating and interpreting logarithmic scales used in real-world contexts; for example, Richter, decibel and sensitivity scales or growth in investments, timescales and the spread of micro-organisms and disease and describing reasons for choosing to use a logarithmic scale rather than a linear scale
 |
| **Statistics** | construct scatterplots and comment on the association between the 2 numerical variables in terms of strength, direction and linearityAC9M10ST03 | * using statistical evidence to make, justify and critique claims about association between variables, such as in contexts of climate change, migration, online shopping and social media
 |
| plan and conduct statistical investigations of situations that involve bivariate data; evaluate and report findings with consideration of limitations of any inferencesAC9M10ST05 | * investigating anecdotal claims including those concerning climate, housing affordability and natural resources, with consideration of data validity and limitations of interpolation or extrapolation
 |
| **Probability** | design and conduct repeated chance experiments and simulations using digital tools to model conditional probability and interpret resultsAC9M10P02 | * identifying situations in real-life where probability simulations are used for decision-making, such as supply and demand of product, insurance risk and queueing
 |
| Key aspect 4: Enterprise |
| Learning area/subject | Strand/sub-strand | Content descriptions | Content elaborations |
| **HASS**Economics and Business | **Knowledge and understanding** | processes that businesses use to manage the workforce and improve productivity, including the role of entrepreneursAC9HE10K05 | * investigating the processes corporations, government and non-government organisations use to support start-up businesses, promote the success of business ventures or create relationships between businesses; for example, Indigenous Business Month Awards, First Nations Chambers of Commerce or the Registrar of Indigenous Corporations
* investigating the processes used by First Nations Australian businesses and other organisations to improve workforce participation; for example, cross-cultural training programs, "Closing the gap" initiatives or corporate commitments to diversity and inclusion in employment
* identifying and explaining strategies that improve productivity; for example, training or upskilling, capital investment, increasing research and development, investment in applications of technologies, use of just-in-time inventory systems or collection, and analysis of data to inform product development or service delivery
* explaining how entrepreneurs lead responses to changes in global and domestic economic conditions and use technologies to drive innovation; for example, influencing approaches to waste management or sustainable use of energy
 |
| **Skills**Interpreting and analysing | interpret information and data, explaining economic and business issues, trends and economic cause-and-effect relationships, and make predictions about consumer and financial impactsAC9HE10S03 | * analysing trends to make predictions about who will be affected and how; for example, trends in productivity and implications for businesses
 |
| **Skills**Evaluating, concluding and decision-making | develop and evaluate a response to an economic and business issue, using cost-benefit analysis or criteria to decide on a course of actionAC9HE10S04 | * examining the opportunity cost consumers and businesses may have to consider when deciding on a course of action; for example, employing more staff instead of upskilling existing staff to improve productivity
 |
| **Skills**Communicating | create descriptions, explanations and arguments, using economic and business knowledge, concepts and terms that incorporate and acknowledge research findingsAC9HE10S05 | * explaining decisions and conclusions about a business issue, supported by reasons and representations of data in a range of formats; for example, financial statements or information sheet and research in appropriate formats, such as reports and webpages
* presenting an argument for a proposal for action in response to an economic or business issue, applying tone appropriate to purpose; for example, using an authoritative tone when presenting an argument and making predictions about impacts, and audience; for example, a business manager or entrepreneur
 |
| **Mathematics** | **Measurement** | interpret and use logarithmic scales  in applied contexts involving small and large quantities and changeAC9M10M02 | * investigating and interpreting logarithmic scales used in real-world contexts; for example, Richter, decibel and sensitivity scales or growth in investments, timescales and the spread of micro-organisms and disease and describing reasons for choosing to use a logarithmic scale rather than a linear scale
 |
| **Statistics** | construct scatterplots and comment on the association between the 2 numerical variables in terms of strength, direction and linearityAC9M10ST03 | * using statistical evidence to make, justify and critique claims about association between variables, such as in contexts of climate change, migration, online shopping and social media
 |
| construct two-way tables and discuss possible relationship between categorical variablesAC9M10ST04 | * conducting a litter survey around the school, considering the relationship between different categorical variables such as the day of the week as canteen specials might lead to different types of litter or the weather due to hot days leading to more ice blocks and cold drinks being sold
 |
| **Probability** | design and conduct repeated chance experiments and simulations using digital tools to model conditional probability and interpret resultsAC9M10P02 | * identifying situations in real-life where probability simulations are used for decision-making, such as supply and demand of product, insurance risk and queueing
 |
| **Digital Technologies** | **Process and production skills**Generating and designing | design algorithms involving logical operators and represent them as flowcharts and pseudocodeAC9TDI10P05 | * describing algorithms using flowcharts or other appropriate diagram types, for example a decision tree for classifying an animal based on physical characteristics
 |
| **Process and production skills**Evaluating | evaluate existing and student solutions against the design criteria, user stories, possible future impact and opportunities for enterpriseAC9TDI10P10 | * evaluating how an existing solution detects violations of site rules and imposes sanctions as described in the Safety by Design Vision for Young People, for example enforcing rules using artificial intelligence and human moderators to detect inappropriate behaviour, and consistently imposing consequences
 |
| **Process and production skills**Collaborating and managing | select and use emerging digital tools and advanced features to create and communicate interactive content for a diverse audienceAC9TDI10P11 |  |
| use simple project management tools to plan and manage individual and collaborative agile projects, accounting for risks and responsibilitiesAC9TDI10P12 | * using relevant legislation or guidelines to inform their solutions, for example correctly controlling and treating data collected from users by applying techniques that ensure data protection, privacy and copyright requirements are followed
 |
| **Design and Technologies** | **Knowledge and understanding**Technologies and society | analyse the impact of innovation, enterprise and emerging technologies on designed solutions for global preferred futuresAC9TDE10K02 | * exploring the ways commercial enterprises respond to the challenges and opportunities of technological change, for example e-commerce, and considering their carbon footprint
* investigating scenarios of how the future may unfold and what opportunities and impacts there may be for society and particular groups in a preferred future, for example by using forecasting and backcasting techniques
 |
| **Process and production skills**Collaborating and managing | develop project plans for intended purposes and audiences to individually and collaboratively manage projects, taking into consideration time, cost, risk, processes and production of designed solutionsAC9TDE10P05 | * investigating manufacturing processes to identify strategies to enhance production, for example identifying techniques to reduce use, cut costs, speed up processes or to form beneficial partnerships with others in production
 |