

Teaching about consumer affairs with **Buy Smart** resources

A guide for Year 5 teachers





This guide was developed by the Queensland Office of Fair Trading as an addendum to the Australian Consumer Law *Teaching about consumer affairs—a guide for Year 5 teachers*.

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Introduction



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

About this guide

This guide provides advice to teachers on how the **Buy Smart** resources align with the Australian Curriculum and the National Consumer and Financial Literacy Framework (the Framework or National Framework).

These resources contribute significantly to the teaching and learning of consumer and financial literacy in Year 5. They have been designed flexibly so that schools and teachers can choose to teach one, more or all units in each resource depending on the needs of their students.

The Australian Curriculum and National Framework

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

Links to the Australian Curriculum and Framework

The **Buy Smart** resources link with some learning areas, general capabilities and dimensions of consumer and financial education more comprehensively than others.

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

Primary school resource kit

This resource kit introduces students to consumer law and the basic world of consumer rights. They also consider what it means to be a consumer.

Content descriptions

Humanities and Social Sciences

Why regulations and laws are enforced and the personnel involved (ACHASSK117)

Evaluate evidence to draw conclusions (ACHASSI101)

Work in groups to generate responses to issues and challenges (ACHASSI102)

Present ideas, findings, viewpoints and conclusions in a range of texts and modes that incorporate source materials, digital and non-digital representations and discipline-specific terms and conventions (ACHASSI105)

English

Clarify understanding of content as it unfolds in formal and informal situations, connecting ideas to students' own experiences and present and justify a point of view (ACELY1699)

Use interaction skills, for example paraphrasing, questioning and interpreting non-verbal cues and choose vocabulary and vocal effects appropriate for different audiences and purposes (ACELY1796)

Plan, rehearse and deliver presentations for defined audiences and purposes incorporating accurate and sequenced content and multimodal elements (ACELY1700)

Plan, draft and publish imaginative, informative and persuasive print and multimodal texts, choosing text structures, language features, images and sound appropriate to purpose and audience (ACELY1704)

General capabilities

Literacy

Level 4: Typically, by the end of Year 6, students can:

- compose and edit learning area texts
- use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships, test possibilities, compare solutions and to prepare for creating texts
- plan, research, rehearse and deliver presentations on learning area topics, selecting appropriate content and visual and multimodal elements to suit different audiences

Information and communication technology

Level 4: Typically, by the end of Year 6, students can:

- locate, retrieve or generate information using search engines and simple search functions and classify information in meaningful ways

Critical and creative thinking

Level 4: Typically, by the end of Year 6, students can:

- pose questions to clarify and interpret information and probe for causes and consequences
- identify and clarify relevant information and prioritise ideas
- identify and justify the thinking behind choices they have made

National Framework

Knowledge and understanding

By the end of Year 6, students can:

- identify and discuss some rights and responsibilities of consumers and business

Responsibility and enterprise

By the end of Year 6, students can:

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

Enchancing resource kit



Activity 1: Making a complaint

This resource prepares students to be informed and assertive consumers by teaching them how to make a complaint when a product or service they pay for does not meet their expectations.

Content descriptions

Humanities and Social Sciences

Locate and collect relevant information and data from primary and secondary sources (ACHASSI095)

Work in groups to generate responses to issues and challenges (ACHASSI102)

Reflect on learning to propose personal and/or collective action in response to an issue or challenge, and predict the probable effects (ACHASSI104)

Present ideas, findings, viewpoints and conclusions in a range of texts and modes that incorporate source materials, digital and non-digital representations and discipline-specific terms and conventions (ACHASSI105)

English

Understand that patterns of language interaction vary across social contexts and types of texts and that they help to signal social roles and relationships (ACELA1501)

Understand how to move beyond making bare assertions and take account of differing perspectives and points of view (ACELA1502)

Use interaction skills, for example paraphrasing, questioning and interpreting non-verbal cues and choose vocabulary and vocal effects appropriate for different audiences and purposes (ACELY1796)

Plan, draft and publish imaginative, informative and persuasive print and multimodal texts, choosing text structures, language features, images and sound appropriate to purpose and audience (ACELY1704)

General capabilities

Literacy

Level 4: Typically, by the end of Year 6, students can:

- compose and edit learning area texts
- use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships, test possibilities, compare solutions and to prepare for creating texts

Information and communication technology

Level 4: Typically, by the end of Year 6, students can:

- locate, retrieve or generate information using search engines and simple search functions and classify information in meaningful ways

Critical and creative thinking

Level 4: Typically, by the end of Year 6, students can:

- pose questions to clarify and interpret information and probe for causes and consequences
- identify and clarify relevant information and prioritise ideas
- assess whether there is adequate reasoning and evidence to justify a claim, conclusion or outcome

Personal and social capability

Level 4: Typically, by the end of Year 6, students can:

- identify and explain factors that influence effective communication in a variety of situations
- identify causes and effects of conflict, and practise different strategies to diffuse or resolve conflict situations

National Framework

Knowledge and understanding

By the end of Year 6, students can:

- identify and discuss some rights and responsibilities of consumers and business

Responsibility and enterprise

By the end of Year 6, students can:

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

The Ruby Hutchison story



This resource prepares students to be informed and assertive consumers by teaching them how to make a complaint when a product or service they pay for does not meet their expectations.

Content descriptions

Humanities and Social Sciences

Why regulations and laws are enforced and the personnel involved (ACHASSK117)¹

How people with shared beliefs and values work together to achieve a civic goal (ACHASSK118)

Influences on consumer choices and methods that can be used to help make informed personal consumer and financial choices (ACHASSK121)²

Examine different viewpoints on actions, events, issues and phenomena in the past and present (ACHASSI099)

Evaluate evidence to draw conclusions (ACHASSI101)

Work in groups to generate responses to issues and challenges (ACHASSI102)

Reflect on learning to propose personal and/or collective action in response to an issue or challenge, and predict the probable effects (ACHASSI104)

English

Understand the use of vocabulary to express greater precision of meaning, and know that words can have different meanings in different contexts (ACELA1512)

Clarify understanding of content as it unfolds in formal and informal situations, connecting ideas to students' own experiences and present and justify a point of view (ACELY1699)

Use interaction skills, for example paraphrasing, questioning and interpreting nonverbal cues and choose vocabulary and vocal effects appropriate for different audiences and purposes (ACELY1796)

Use comprehension strategies to analyse information, integrating and linking ideas from a variety of print and digital sources (ACELY1703)

General capabilities

Literacy

Level 4: Typically, by the end of Year 6, students:

- navigate, read and view subject-specific texts with some challenging features and a range of graphic representations
- listen to detailed spoken instructions for undertaking learning tasks, listen to spoken and audio texts, and respond to and interpret information and opinions presented
- interpret and analyse information and ideas, comparing texts on similar topics or themes using comprehension strategies
- use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships, test possibilities, compare solutions and to prepare for creating texts
- use developing knowledge of the structure and features of learning area texts to comprehend and compose a range of more complex texts for identified purposes
- use vocabulary, including subject-specific vocabulary from a range of learning areas and vocabulary that expresses shades of meaning

Critical and creative thinking

- identify and clarify relevant information and prioritise ideas
- assess whether there is adequate reasoning and evidence to justify a claim, conclusion or outcome
- scrutinise ideas or concepts, test conclusions and modify actions when designing a course of action

¹ Alignment in this case refers to why regulations and laws are enforced and the role of regulatory bodies.

The activity does not cover the personnel involved in the enforcement of law.

² In relation to consumers understanding their rights.

Ethical understanding

- explain what constitutes an ethically better or worse outcome and how it might be accomplished
- evaluate the consequences of actions in familiar and hypothetical scenario
- explain a range of possible interpretations and points of view when thinking about ethical dilemmas

National Framework

Knowledge and understanding

By the end of Year 6, students can:

- identify and discuss some rights and responsibilities of consumers and business

Responsibility and enterprise

By the end of Year 6, students can:

- explain there are ethical considerations to some consumer and financial decisions
- exercise a range of enterprising behaviours through participation in relevant class and/or school activities

Earning money and making a budget



This resource introduces students to a range of financial literacy skills such as identifying needs and wants, making links between work and income, and using a budget to control spending.

Content descriptions

Mathematics

Solve problems involving division by a one digit number, including those that result in a remainder (ACMNA101)

Use efficient mental and written strategies and apply appropriate digital technologies to solve problems (ACMNA291)

Solve problems involving multiplication of large numbers by one- or two-digit numbers using efficient mental, written strategies and appropriate digital technologies (ACMNA100)

Create simple financial plans (ACMNA106)

Humanities and Social Sciences

The difference between needs and wants and why choices need to be made about how limited resources are used (ACHASSK119)

Influences on consumer choices and methods that can be used to help make informed personal consumer and financial choices (ACHASSK121)

Locate and collect relevant information and data from primary and secondary sources (ACHASSI095)

Evaluate evidence to draw conclusions (ACHASSI101)

Use criteria to make decisions and judgements and consider advantages and disadvantages of preferring one decision over others (ACHASSI103)

Reflect on learning to propose personal and/or collective action in response to an issue or challenge, and predict the probable effects (ACHASSI104)

General capabilities

Literacy

Level 4: Typically, by the end of Year 6, students:

- navigate, read and view subject-specific texts with some challenging features and a range of graphic representations
- use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships, test possibilities, compare solutions and to prepare for creating texts
- use developing knowledge of the structure and features of learning area texts to comprehend and compose a range of more complex texts for identified purposes

Numeracy

Level 4: Typically, by the end of Year 6, students:

- solve problems and check calculations using efficient mental and written strategies
- create simple financial plans, budgets and cost predictions
- solve problems using equivalent fractions, decimals and simple percentages

Information and communication technology

Level 4: Typically, by the end of Year 6, students:

- locate, retrieve or generate information using search engines and simple search functions and classify information in meaningful ways

Critical and creative thinking

Level 4: Typically, by the end of Year 6, students:

- assess and test options to identify the most effective solution and to put ideas into action
- identify and justify the thinking behind choices they have made
- assess whether there is adequate reasoning and evidence to justify a claim, conclusion or outcome
- evaluate the effectiveness of ideas, products, performances, methods and courses of action against given criteria

National Framework

Knowledge and understanding

By the end of Year 6, students can:

- describe how an individual can influence their income
- analyse the value of a range of goods and services in relation to an identified need

Competence

By the end of Year 6, students can:

- use a range of methods and tools to keep financial records in 'real-life' contexts
- create simple budgets for a range of purposes and explain the benefits of saving for future needs and wants
- evaluate the value of a range of goods and services in a variety of 'real-life' situations
- order and justify reasons for spending preferences

Responsibility and enterprise

By the end of Year 6, students can:

- identify and describe the impact that the consumer decisions of individuals may have on themselves and their families, the broader community and/or the environment
- recognise that matching household expenditure against income is important

Buying and using digital technology



This resource introduces students to consumer issues relevant to digital technology. It promotes the development of critical evaluation and a range of mathematical skills.

Content descriptions

Mathematics

Use efficient mental and written strategies and apply appropriate digital technologies to solve problems (ACMNA291)

Solve problems involving multiplication of large numbers by one- or two-digit numbers using efficient mental, written strategies and appropriate digital technologies (ACMNA100)

Pose questions and collect categorical or numerical data by observation or survey (ACMSP118)

Construct displays, including column graphs, dot plots and tables, appropriate for data type, with and without the use of digital technologies (ACMSP119)

Describe and interpret different data sets in context (ACMSP120)

Humanities and Social Sciences

The difference between needs and wants and why choices need to be made about how limited resources are used (ACHASSK119)

Influences on consumer choices and methods that can be used to help make informed personal consumer and financial choices (ACHASSK121)

Locate and collect relevant information and data from primary and secondary sources (ACHASSI095)

Organise and represent data in a range of formats including tables, graphs and large- and small-scale maps, using discipline-appropriate conventions (ACHASSI096)

Interpret data and information displayed in a range of formats to identify, describe and compare distributions, patterns and trends, and to infer relationships (ACHASSI100)

Evaluate evidence to draw conclusions (ACHASSI101)

Use criteria to make decisions and judgements and consider advantages and disadvantages of preferring one decision over others (ACHASSI103)

Reflect on learning to propose personal and/or collective action in response to an issue or challenge, and predict the probable effects (ACHASSI104)

General capabilities

Literacy

Level 4: Typically, by the end of Year 6, students:

- navigate, read and view subject-specific texts with some challenging features and a range of graphic representations
- use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships, test possibilities, compare solutions and to prepare for creating texts

Numeracy

Level 4: Typically, by the end of Year 6, students:

- solve problems and check calculations using efficient mental and written strategies
- collect, compare, describe and interpret data as 2-way tables, double column graphs and sector graphs, including from digital media

Information and communication technology

Level 4: Typically, by the end of Year 6, students:

- independently apply strategies for determining and protecting the security of digital information and assess the risks associated with online environments
- identify the risks to identity, privacy and emotional safety for themselves when using ICT and apply generally accepted social protocols when sharing information in online environments, taking into account different social and cultural contexts
- explain the main uses of ICT at school, home and in the local community, and recognise its potential positive and negative impacts on their lives
- locate, retrieve or generate information using search engines and simple search functions and classify information in meaningful ways

Critical and creative thinking

Level 4: Typically, by the end of Year 6, students:

- assess and test options to identify the most effective solution and to put ideas into action
- identify and justify the thinking behind choices they have made
- assess whether there is adequate reasoning and evidence to justify a claim, conclusion or outcome
- evaluate the effectiveness of ideas, products, performances, methods and courses of action against given criteria

National Framework

Knowledge and understanding

By the end of Year 6, students can:

- identify and discuss some rights and responsibilities of consumers and business
- recognise that the currencies of different countries have different values relative to the Australian dollar

Competence

By the end of Year 6, students can:

- interpret information from a variety of invoice accounts including information presented graphically such as in electricity accounts

Responsibility and enterprise

By the end of Year 6, students can:

- identify and describe the impact that the consumer decisions of individuals may have on themselves and their families, the broader community and/or the environment

Avoiding sneaky scammers



This resource assists students in developing critical evaluation skills as they explore how scams work and consider ways they and their families can avoid becoming victims of scams.

Content descriptions

Humanities and Social Sciences

Influences on consumer choices and methods that can be used to help make informed personal consumer and financial choices (ACHASSK121)

Locate and collect relevant information and data from primary and secondary sources (ACHASSI095)

Evaluate evidence to draw conclusions (ACHASSI101)

English

Identify and explain characteristic text structures and language features used in imaginative, informative and persuasive texts to meet the purpose of the text (ACELY1701)

Use interaction skills, for example paraphrasing, questioning and interpreting nonverbal cues and choose vocabulary and vocal effects appropriate for different audiences and purposes (ACELY1796)

Health and Physical Education

Examine the influence of emotional responses on behaviour and relationships (ACPPS056)

General capabilities

Literacy

Level 4: Typically, by the end of Year 6, students:

- navigate, read and view subject-specific texts with some challenging features and a range of graphic representations
- use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships, test possibilities, compare solutions and to prepare for creating texts

Information and communication technology

Level 4: Typically, by the end of Year 6, students:

- identify the risks to identity, privacy and emotional safety for themselves when using ICT and apply generally accepted social protocols when sharing information in online environments, taking into account different social and cultural contexts

Critical and creative thinking

Level 4: Typically, by the end of Year 6, students:

- identify and justify the thinking behind choices they have made
- assess whether there is adequate reasoning and evidence to justify a claim, conclusion or outcome

Personal and social capability

Level 4: Typically, by the end of Year 6, students:

- explain the influence of emotions on behaviour, learning and relationships

National Framework

Competence

By the end of Year 6, students can:

- identify key features used in advertising, marketing and social media to influence consumer decision-making

Responsibility and enterprise

By the end of Year 6, students can:

- identify and describe the impact that the consumer decisions of individuals may have on themselves and their families, the broader community and/or the environment
- practise safe, ethical and responsible behaviour in online and digital consumer and financial contexts

Becoming smarter shoppers

This resource further develops students' evaluation skills in areas such as comparative shopping, determining needs and wants, and keeping to a specific budget.

Content descriptions

Mathematics

Use efficient mental and written strategies and apply appropriate digital technologies to solve problems (ACMNA291)

Solve problems involving multiplication of large numbers by one- or two-digit numbers using efficient mental, written strategies and appropriate digital technologies (ACMNA100)

Create simple financial plans (ACMNA106)

Humanities and Social Sciences

The difference between needs and wants and why choices need to be made about how limited resources are used (ACHASSK119)

Influences on consumer choices and methods that can be used to help make informed personal consumer and financial choices (ACHASSK121)

Evaluate evidence to draw conclusions (ACHASSI101)

General capabilities

Literacy

Level 4: Typically, by the end of Year 6, students:

- use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships, test possibilities, compare solutions and to prepare for creating texts
- use developing knowledge of the structure and features of learning area texts to comprehend and compose a range of more complex texts for identified purposes

Numeracy

Level 4: Typically, by the end of Year 6, students:

- solve problems and check calculations using efficient mental and written strategies
- create simple financial plans, budgets and cost predictions
- solve problems using equivalent fractions, decimals and simple percentages

Critical and creative thinking

Level 4: Typically, by the end of Year 6, students:

- identify and justify the thinking behind choices they have made

National Framework

Knowledge and understanding

By the end of Year 6, students can:

- analyse the value of a range of goods and services in relation to an identified need

Competence

By the end of Year 6, students can:

- order and justify reasons for spending preferences

Buy Smart activities



Online vs. bricks and mortar shopping—Vocabulary shopping bag

These resources assist students in engaging with and developing understanding of issues and terminology relating to shopping, budgeting and being a consumer.

Content descriptions

Humanities and Social Sciences

Influences on consumer choices and methods that can be used to help make informed personal consumer and financial choices (ACHASSK121)

Develop appropriate questions to guide an inquiry about people, events, developments, places, systems and challenges (ACHASSI094)

Locate and collect relevant information and data from primary and secondary sources (ACHASSI095)

Examine different viewpoints on actions, events, issues and phenomena in the past and present (ACHASSI099)

Evaluate evidence to draw conclusions (ACHASSI101)

Work in groups to generate responses to issues and challenges (ACHASSI102)

Use criteria to make decisions and judgements and consider advantages and disadvantages of preferring one decision over others (ACHASSI103)

Present ideas, findings, viewpoints and conclusions in a range of texts and modes that incorporate source materials, digital and non-digital representations and discipline-specific terms and conventions (ACHASSI105)

English

Understand the use of vocabulary to express greater precision of meaning, and know that words can have different meanings in different contexts (ACELA1512)

Clarify understanding of content as it unfolds in formal and informal situations, connecting ideas to students' own experiences and present and justify a point of view (ACELY1699)

Use interaction skills, for example paraphrasing, questioning and interpreting nonverbal cues and choose vocabulary and vocal effects appropriate for different audiences and purposes (ACELY1796)

Plan, rehearse and deliver presentations for defined audiences and purposes incorporating accurate and sequenced content and multimodal elements (ACELY1700)

General capabilities

Literacy

Level 4: Typically, by the end of Year 6, students:

- navigate, read and view subject-specific texts with some challenging features and a range of graphic representations
- interpret and analyse information and ideas, comparing texts on similar topics or themes using comprehension strategies
- use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships, test possibilities, compare solutions and to prepare for creating texts
- plan, research, rehearse and deliver presentations on learning area topics, selecting appropriate content and visual and multimodal elements to suit different audiences
- use developing knowledge of the structure and features of learning area texts to comprehend and compose a range of more complex texts for identified purposes
- use vocabulary, including subject-specific vocabulary from a range of learning areas and vocabulary that expresses shades of meaning

Information and communication technology

Level 4: Typically, by the end of Year 6, students:

- locate, retrieve or generate information using search engines and simple search functions and classify information in meaningful ways

Critical and creative thinking

Level 4: Typically, by the end of Year 6, students:

- pose questions to clarify and interpret information and probe for causes and consequences
- identify and clarify relevant information and prioritise ideas
- analyse, condense and combine relevant information from multiple sources
- assess and test options to identify the most effective solution and to put ideas into action
- identify and justify the thinking behind choices they have made
- assess whether there is adequate reasoning and evidence to justify a claim, conclusion or outcome
- evaluate the effectiveness of ideas, products, performances, methods and courses of action against given criteria

Personal and social capability

Level 4: Typically, by the end of Year 6, students:

- contribute to groups and teams, suggesting improvements in methods used for group investigations and projects
- identify factors that influence decision making and consider the usefulness of these in making their own decisions

National Framework

Knowledge and understanding

By the end of Year 6, students can:

- identify and discuss some rights and responsibilities of consumers and business
- recognise that the currencies of different countries have different values relative to the Australian dollar

Competence

By the end of Year 6, students can:

- discuss various payment options for purchasing goods and services such as: cash, debit card, credit card, direct debit and PayPal

Responsibility and enterprise

By the end of Year 6, students can:

- identify and describe the impact that the consumer decisions of individuals may have on themselves and their families, the broader community and/or the environment
- examine and discuss the external factors that influence consumer choices
- explain there are ethical considerations to some consumer and financial decisions
- 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