 **NSW Syllabus
for the Australian
Curriculum**

Commerce
Years 7–10
Syllabus

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Introduction

The K–10 curriculum

The NSW Education Standards Authority (NESA) syllabuses are developed with respect to some overarching views about education. These include the NESA *K–10 Curriculum Framework* and *Statement of Equity Principles* and the *Melbourne Declaration on Educational Goals for Young Australians* (December 2008).

NESA syllabuses include agreed Australian Curriculum content and content that clarifies the scope, breadth and depth of learning. The Australian Curriculum achievement standards underpin the syllabus outcomes and the Stage statements for Stage 4 and Stage 5.

In accordance with the *K–10 Curriculum Framework* and the *Statement of Equity Principles*, the syllabus takes into account the diverse needs of all students. It identifies essential knowledge, understanding, skills, values and attitudes. It outlines clear standards of what students are expected to know and be able to do in Years 7–10. It provides structures and processes by which teachers can provide continuity of study for all students.

The framework also provides a set of broad learning outcomes that summarise the knowledge, understanding, skills, values and attitudes essential for all students in all learning areas to succeed in and beyond their schooling.

The continued relevance of the *K–10 Curriculum Framework* is consistent with the intent of the *Melbourne Declaration on Educational Goals for Young Australians* (December 2008), which sets the direction for Australian schooling for the next ten years. There are two broad goals:

Goal 1: Australian schooling promotes equity and excellence

Goal 2: All young Australians become successful learners, confident and creative individuals, and active and informed citizens.

The way in which learning in the *Commerce Years 7–10 Syllabus* contributes to the curriculum, and to students' achievement of the broad learning outcomes, is outlined in the syllabus rationale.

Diversity of learners

NSW syllabuses are inclusive of the learning needs of all students. Syllabuses accommodate teaching approaches that support student diversity, including students with disability, gifted and talented students, and students learning English as an additional language or dialect (EAL/D). Students may have more than one learning need.

Students with disability

All students are entitled to participate in and progress through the curriculum. Under the *Disability Standards for Education 2005*, schools are required to provide additional support or adjustments to teaching, learning and assessment activities for some [students with disability](#). [Adjustments](#) are measures or actions taken in relation to teaching, learning and assessment that enable a student with disability to access syllabus outcomes and content and demonstrate achievement of outcomes.

Students with disability can access outcomes and content from Years 7–10 syllabuses in a range of ways. Students may engage with:

- syllabus outcomes and content from their age-appropriate Stage with adjustments to teaching, learning and/or assessment activities; or
- selected syllabus outcomes and content from their age-appropriate Stage, relevant to their learning needs; or
- syllabus outcomes from an earlier Stage, using age-appropriate content; or
- selected Years 7–10 Life Skills outcomes and content from one or more syllabuses for students in Stages 4 and 5.

Decisions regarding curriculum options, including adjustments, should be made in the context of [collaborative curriculum planning](#) with the student, parent/carer and other significant individuals to ensure that syllabus outcomes and content reflect the learning needs and priorities of individual students.

Further information can be found in support materials for:

- [HSIE](#)
- [Special Education](#)
- [Life Skills](#).

Gifted and talented students

Gifted and talented students have specific learning needs that may require adjustments to the pace, level and content of the curriculum. Differentiated educational opportunities assist in meeting the needs of gifted and talented students.

Generally, gifted and talented students demonstrate the following characteristics:

- the capacity to learn at faster rates
- the capacity to find and solve problems
- the capacity to make connections and manipulate abstract ideas.

There are different kinds and levels of giftedness and talent. Gifted and talented students may also have learning disabilities and/or English as an additional language or dialect. These needs should be addressed when planning appropriate teaching, learning and assessment activities.

Curriculum strategies for gifted and talented students may include:

- differentiation: modifying the pace, level and content of teaching, learning and assessment activities
- acceleration: promoting a student to a level of study beyond their age group
- curriculum compacting: assessing a student's current level of learning and addressing aspects of the curriculum that have not yet been mastered.

School decisions about appropriate strategies are generally collaborative and involve teachers, parents/carers and students, with reference to documents and advice available from NESA and the education sectors.

Gifted and talented students may also benefit from individual planning to determine the curriculum options, as well as teaching, learning and assessment strategies, most suited to their needs and abilities.

Students learning English as an additional language or dialect (EAL/D)

Many students in Australian schools are learning English as an additional language or dialect (EAL/D). EAL/D students are those whose first language is a language or dialect other than Standard Australian English and who require additional support to assist them to develop English language proficiency.

EAL/D students come from diverse backgrounds and may include:

- overseas and Australian-born students whose first language is a language other than English, including creoles and related varieties
- Aboriginal and Torres Strait Islander students whose first language is Aboriginal English, including Kriol and related varieties.

EAL/D students enter Australian schools at different ages and stages of schooling and at different stages of English language learning. They have diverse talents and capabilities and a range of prior learning experiences and levels of literacy in their first language and in Standard Australian English. EAL/D students represent a significant and growing percentage of learners in NSW schools. For some, school is the only place they use Standard Australian English.

EAL/D students are simultaneously learning a new language and the knowledge, understanding and skills of a syllabus through that new language. They require additional time and support, along with informed teaching that explicitly addresses their language needs, and assessments that take into account their developing language proficiency.

The *ESL Scales* and the [English as an Additional Language or Dialect: Teacher Resource](#) provide information about the English language development phases of EAL/D students. These materials and other resources can be used to support the specific needs of EAL/D students and to assist students to access syllabus outcomes and content.

Commerce Key

The following codes and icons are used in the *Commerce Years 7–10 Syllabus*.

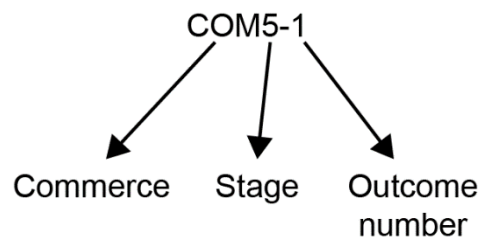
Outcome coding

Syllabus outcomes are coded in a consistent way. The code identifies the subject, Stage, outcome number and the way content is organised.

Stage 4, Stage 5 and Life Skills are represented by the following codes:

Stage	Code
Stage 4	4
Stage 5	5
Life Skills	LS

In the Commerce syllabus, outcome codes indicate subject, Stage and outcome number. For example:

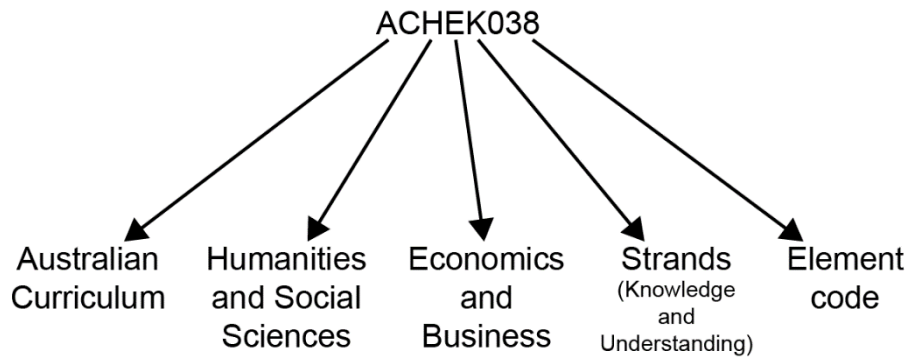


Outcome code	Interpretation
COM5-1	Commerce, Stage 5 – Outcome number 1
COMLS-3	Commerce, Life Skills – Outcome number 3

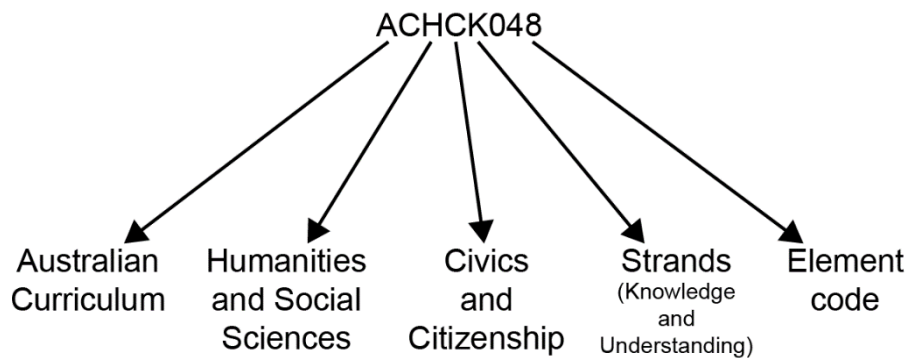
Coding of Australian Curriculum content

The syllabus includes Australian Curriculum content for Economics and Business, and Civics and Citizenship, with Australian Curriculum codes in brackets at the end of each content description, for example:

- investigate Australia as a trading nation and its place within the rising economies of Asia and broader global economy (ACHEK038)



- describe the roles and responsibilities of the three levels of government, including the division of powers (ACHCK048)






Where a number of content descriptions are jointly represented, all description codes are included, eg (ACHCK077, ACHCK092).








Learning across the curriculum icons

Learning across the curriculum content, including the cross-curriculum priorities, general capabilities and other areas identified as important learning for all students, is incorporated and identified by icons in the syllabus.




Cross-curriculum priorities

-  Aboriginal and Torres Strait Islander histories and cultures
-  Asia and Australia's engagement with Asia
-  Sustainability

General capabilities

-  Critical and creative thinking
-  Ethical understanding
-  Information and communication technology capability
-  Intercultural understanding
-  Literacy
-  Numeracy
-  Personal and social capability

Other learning across the curriculum areas

-  Civics and citizenship
-  Difference and diversity
-  Work and enterprise

Rationale

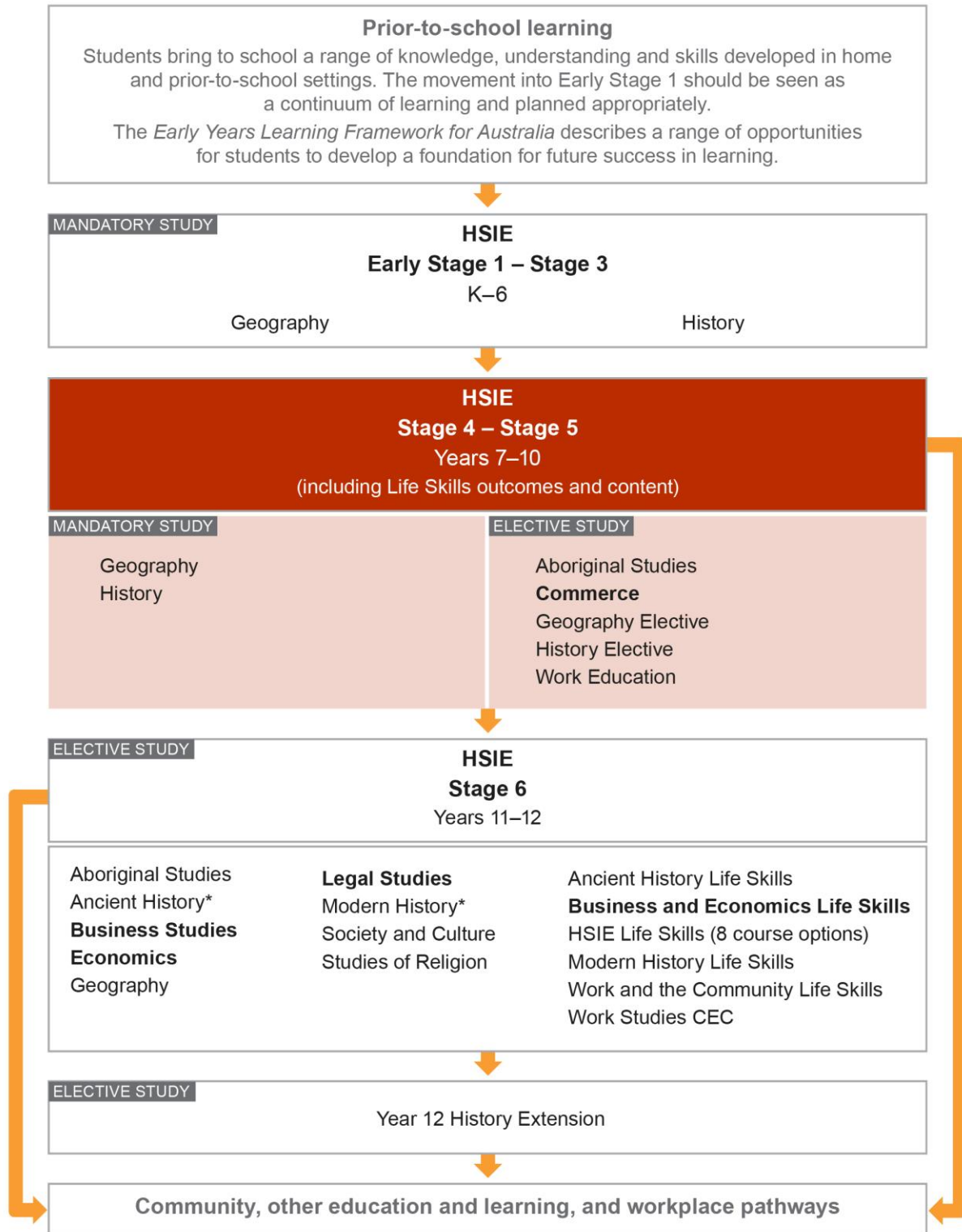
Commerce provides the knowledge, understanding, skills and values that form the foundation on which young people make sound decisions about consumer, financial, economic, business, legal, political and employment issues. It develops in students an understanding of commercial and legal processes and competencies for personal consumer and financial management. Through the study of Commerce students develop consumer and financial literacy which enables them to participate in the financial system in an informed way.

Central to the course is the development of an understanding of the relationships between consumers, businesses and governments in the overall economy. Through their investigation of these relationships, students have the opportunity to apply problem-solving strategies which incorporate the skills of analysis and evaluation. In the study of Commerce, students develop critical thinking, reflective learning and the opportunity to participate in the community.

Developing skills of research, evaluation and collaborative decision-making through the study of Commerce enables students to contribute to our democratic and pluralistic society as well as develop the skills to become self-directed lifelong learners.

Commerce provides for a range of learning experiences. It emphasises the potential and use of information and communications technology. Students develop greater competence in problem-solving and decision-making by evaluating a range of consumer, financial, economic, business, legal, political and employment strategies. In examining these, students have the opportunity to develop values and attitudes that promote ethical behaviour and social responsibility and a commitment to contribute to a more just and equitable society.

The Place of the Commerce Years 7–10 Syllabus in the K–12 Curriculum



* Year 11 Ancient History or Modern History is a prerequisite for entry into Year 12 History Extension.
Year 12 Ancient History or Modern History is a co-requisite for Year 12 History Extension.

Aim

The aim of the *Commerce Years 7–10 Syllabus* is to enable young people to develop the knowledge, understanding and skills to research and develop solutions to consumer, financial, economic, business, legal, political and employment issues in order to make informed and responsible decisions as individuals and as part of the community.

Objectives

Knowledge and understanding

Students develop knowledge and understanding of:

- consumer, financial, economic, business, legal, political and employment matters.

Skills

Students develop skills in:

- decision-making and problem-solving in relation to consumer, financial, economic, business, legal, political and employment issues
- effective research and communication
- working independently and collaboratively.

Values and attitudes

Students value and appreciate:

- ethical and socially responsible behaviour in relation to personal decision-making, business practices, employment and legal issues
- fundamental rights, rules and laws that promote fairness, justice and equity in society through informed, responsible and active citizenship.

Outcomes

Table of objectives and outcomes – continuum of learning

Knowledge and understanding

Objective

Students develop knowledge and understanding of:

- consumer, financial, economic, business, legal, political and employment matters

Stage 4 outcomes A student:	Stage 5 outcomes A student:
COM4-1 uses appropriate terminology in consumer, financial, economic, business, legal, political and employment contexts	COM5-1 applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts
COM4-2 describes the rights and responsibilities of individuals within consumer, financial, economic, business, legal, political and employment contexts	COM5-2 analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts
COM4-3 identifies the role of the law in society	COM5-3 examines the role of law in society

Skills

Objective

Students develop skills in:

- decision-making and problem-solving in relation to consumer, financial, economic, business, legal, political and employment issues

Stage 4 outcomes A student:	Stage 5 outcomes A student:
COM4-4 describes key factors affecting decisions	COM5-4 analyses key factors affecting decisions
COM4-5 identifies and describes options for solving problems and issues	COM5-5 evaluates options for solving problems and issues
COM4-6 identifies and explains plans for achieving goals	COM5-6 develops and implements plans designed to achieve goals

Objective

Students develop skills in:

- effective research and communication

Stage 4 outcomes A student:	Stage 5 outcomes A student:
COM4-7 selects and organises information from a variety of sources	COM5-7 researches and assesses information using a variety of sources
COM4-8 communicates information using a variety of forms	COM5-8 explains information using a variety of forms

Objective

Students develop skills in:

- working independently and collaboratively

Stage 4 outcomes A student:	Stage 5 outcomes A student:
COM4-9 works independently and collaboratively to meet goals within specified timeframes	COM5-9 works independently and collaboratively to meet individual and collective goals within specified timeframes

Stage 4 outcomes have been provided to assist the assessment and reporting of student achievement in those schools that choose to begin elective study before Year 9. Teachers are advised to select from the elective course content to target the specific needs of students who commence study in Stage 4.

Stage Statements

Stage statements are summaries of the knowledge, understanding, skills, values and attitudes that have been developed by students as a result of achieving the outcomes for the relevant Stage of learning.

Stage 4

By the end of Stage 4, students demonstrate knowledge and understanding of consumer, financial, economic, business, legal, political and employment matters. They describe the rights and responsibilities of individuals in a range of contexts, and the role of law in society. Students develop skills in decision-making and problem-solving, related to a range of issues, and identify appropriate plans designed to achieve a range of goals.

Students select and organise consumer, financial, economic, business, legal, political and employment information using research and communication skills. Through the investigation of contemporary issues, students work independently and collaboratively to meet goals. They develop knowledge of civics and skills for citizenship, and recognise the importance of being an informed, responsible and active citizen.

Students appreciate the importance of ethical and socially responsible behaviour, and fundamental rights, rules and laws that promote fairness, justice and equity in society.

Stage 5

By the end of Stage 5, students demonstrate knowledge and understanding of consumer, financial, economic, business, legal, political and employment matters. They analyse the rights and responsibilities of individuals in a range of contexts, and the role of law in society. Students develop skills in decision-making and problem-solving, related to a range of issues, and apply skills to construct plans designed to achieve a range of goals.

Students assess consumer, financial, economic, business, legal, political and employment information using research and communication skills. Through the investigation of contemporary issues, students work independently and collaboratively to meet individual and collective goals. They develop knowledge of civics and skills for citizenship, and recognise the importance of being an informed, responsible and active citizen.

Students appreciate the importance of ethical and socially responsible behaviour, and fundamental rights, rules and laws that promote fairness, justice and equity in society.

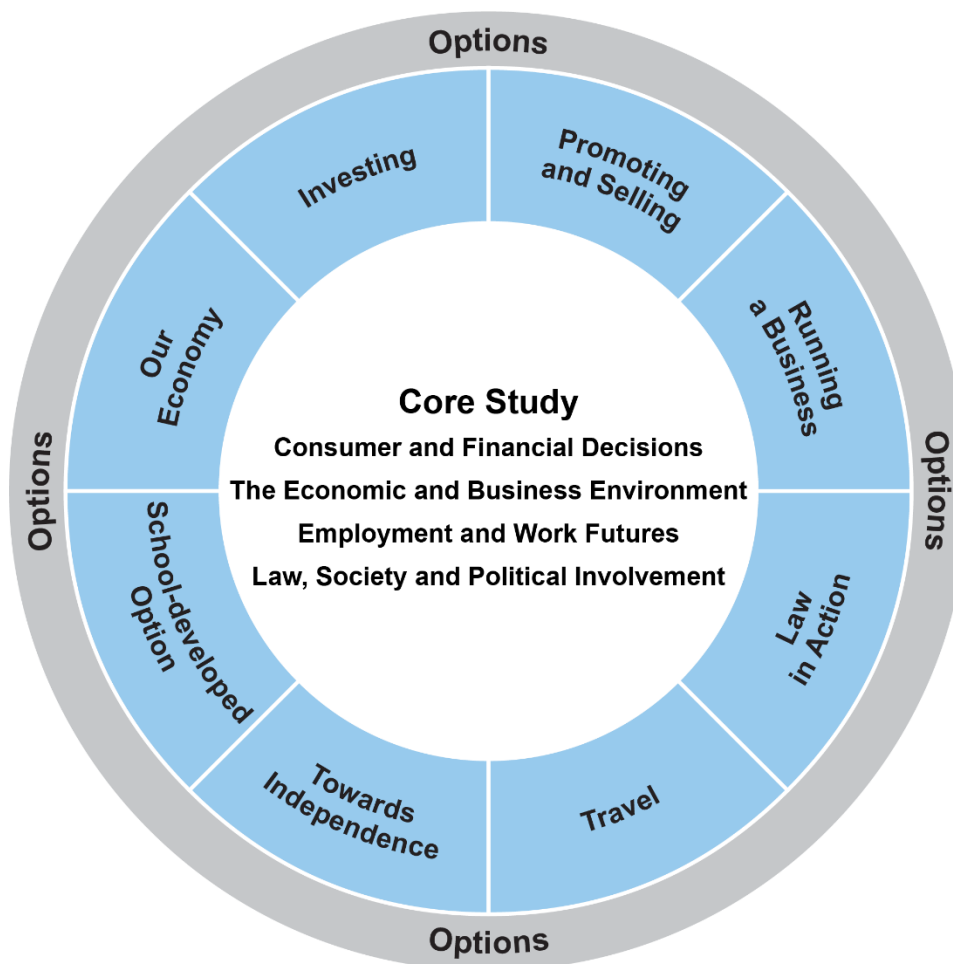
Content

For Kindergarten to Year 10, courses of study and educational programs are based on the outcomes of syllabuses. The content describes in more detail how the outcomes are to be interpreted and used, and the intended learning appropriate for the Stage. In considering the intended learning, teachers will make decisions about the sequence, the emphasis to be given to particular areas of content, and any adjustments required based on the needs, interests and abilities of their students.

The knowledge, understanding and skills described in the outcomes and content provide a sound basis for students to successfully move to the next Stage of learning.

Organisation of content

The following diagram provides an illustrative representation of elements of the course and their relationship.



Course structure and requirements

Students may undertake either 100 or 200 hours of study in Commerce in Stage 4 and/or Stage 5. Courses are structured in the following ways:

100-hour course

- a minimum of TWO Core Study topics
- additional study of selected options to meet the 100-hour requirement.

200-hour course

- all FOUR Core Study topics
- additional study of selected options to meet the 200-hour requirement.

Each option builds on the essential learning of the core and allows teachers and students to extend core learning.

The Core Study topics and options may be studied in any order or pattern.

Across a 100-hour course or a 200-hour course students may study only ONE School-developed Option.

Core study

Each Core Study topic should be 20–25 indicative hours

1. Consumer and Financial Decisions
2. The Economic and Business Environment
3. Employment and Work Futures
4. Law, Society and Political Involvement

Options

Each Option topic should be 15–25 indicative hours

1. Our Economy
2. Investing
3. Promoting and Selling
4. Running a Business
5. Law in Action
6. Travel
7. Towards Independence
8. School-developed Option

Site studies

Site studies may be integrated within the study of Commerce. They enable students to explore the processes that take place in the consumer, financial, economic, business, legal, political and employment world, and provide an opportunity for students to develop an understanding of the key factors affecting decisions that shape their lives.

Site studies can involve examination of a physical or virtual space relating to a consumer, financial, economic, business, legal, political or employment context. Teachers should identify the outcomes relevant to the activity.

Some students with disability may require adjustments and/or additional support in order to engage in site studies.

The following examples could be considered as a site study:

- NSW Indigenous Chamber of Commerce
- Indigenous Business Australia
- Supply Nation
- Federal Parliament
- Government House, Canberra
- Government House, Sydney
- NSW Parliament House
- Reserve Bank of Australia
- Royal Australian Mint
- banks or other financial institutions
- local businesses
- physical or virtual retailers
- Australian Electoral Commission
- Justice and Police Museum
- Museum of Australian Democracy – Old Parliament House
- courts and tribunals, eg High Court, Supreme Court of New South Wales, Local or District court
- local council chambers
- community organisations
- media outlets

Learning across the curriculum

Learning across the curriculum content, including the cross-curriculum priorities and general capabilities, assists students to achieve the broad learning outcomes defined in the NESA *K–10 Curriculum Framework and Statement of Equity Principles*, and in the *Melbourne Declaration on Educational Goals for Young Australians* (December 2008).

Cross-curriculum priorities enable students to develop understanding about and address the contemporary issues they face.

The cross-curriculum priorities are:

- Aboriginal and Torres Strait Islander histories and cultures 🇺🇸
- Asia and Australia's engagement with Asia 🌏
- Sustainability ♻️

General capabilities encompass the knowledge, skills, attitudes and behaviours to assist students to live and work successfully in the 21st century.

The general capabilities are:

- Critical and creative thinking 🧠
- Ethical understanding ⚖️
- Information and communication technology capability 💻
- Intercultural understanding 🌐
- Literacy 📖
- Numeracy 📊
- Personal and social capability 🧑

NESA syllabuses include other areas identified as important learning for all students:

- Civics and citizenship 🇺🇸
- Difference and diversity 🌈
- Work and enterprise ⭐

Learning across the curriculum content is incorporated, and identified by icons, in the content of the syllabus in the following ways.

Aboriginal and Torres Strait Islander histories and cultures 🖐️

This syllabus provides students with opportunities to develop knowledge and understanding of Aboriginal and Torres Strait Islander People's involvement in customary trade and historical and contemporary markets. Students have the opportunity to explore enterprises established by Aboriginal and Torres Strait Islander communities and individuals. They investigate the relationship between economic independence and self-determination. Students develop an appreciation of Aboriginal customary law and its significance.

When planning and programming content relating to Aboriginal and Torres Strait Islander histories and cultures, teachers are encouraged to:

- involve local Aboriginal communities and/or appropriate knowledge holders in determining suitable resources, or to use Aboriginal or Torres Strait Islander authored or endorsed publications
- read the [Principles and Protocols](#) relating to teaching and learning about Aboriginal and Torres Strait Islander histories and cultures and the involvement of local Aboriginal communities.

Asia and Australia's engagement with Asia 🌐

Students have opportunities to develop knowledge and understanding of the economic links between Australia and Asia, through the investigation of consumers, employers, businesses and governments and the global economy. In studying these links, students have the opportunity to develop an appreciation of how our interactions with Asia influence Australia's economy, and how Australians can participate in the Asia region as informed, responsible and active citizens.

Sustainability 🌱

Students investigate the impact on the environment and communities of consumer, financial, economic, business, legal and political and employment decisions. They develop an understanding of personal and social goals in relation to protecting the environment and in moving towards a more sustainable society. Students have opportunities to understand how individuals and businesses can act in enterprising and innovative ways, with a commitment to ecological sustainability. They have opportunities to develop the skills necessary to be informed and responsible consumers, by considering the environmental consequences of their decisions.

Critical and creative thinking ⚙️

Students are provided with opportunities to develop an understanding of the relationships between consumers, economies, businesses, governments and the law. Through their investigation of these relationships, students develop the capacity to apply problem-solving and decision-making strategies to real and hypothetical situations. Students develop skills in analysis and evaluation relevant to the consumer, financial, economic, business, legal, political and employment world, including identifying business opportunities in changing local, regional and global economic contexts.

Ethical understanding

In studying Commerce, students have opportunities to develop an understanding of the ethical considerations that may be involved in making consumer, financial, economic, business, legal, political and employment decisions. This involves examining the implications of these decisions for individuals, society and the environment. In examining these, they can also develop values and attitudes that promote ethical behaviour, social responsibility and a commitment to contribute to a more just and equitable society. Students develop an awareness of rights and responsibilities in Australia's democratic society and how they can be safeguarded.

Information and communication technology capability

Students are provided with opportunities to investigate the significance of information and communication technology (ICT) in the consumer, financial, economic, business, legal, political and employment world. Students develop ICT capability by maximising use of the technologies available to them, adapting as technologies evolve and limiting the risks to themselves and others in a digital environment. Students locate, select, evaluate, communicate and share commercial information using digital technologies. They explore the implications of the increasing use of technology.

Intercultural understanding

Students have the opportunity to develop an understanding of different perspectives about consumer, financial, economic, business, legal, political and employment issues, varying cultural practices and the importance of culturally sensitive behaviour. They develop an appreciation of consumer, financial, economic, business, legal, political and employment interactions, and how they may be enhanced by intercultural understanding.

Literacy

Students have the opportunity to develop their literacy capability as they explore, discuss, analyse and communicate information, concepts and ideas. They use a wide range of multimodal texts, for example interviews, reports, stories and articles, to help them understand relevant consumer, financial, economic, business, legal, political and employment concepts.

Students develop literacy skills as they use language and relevant vocabulary to pose questions relating to consumer, financial, economic, business, legal, political and employment matters relevant to their lives. They have opportunities to investigate a range of issues in their study of Commerce and to acquire and process information, communicate their findings, reflect on their inquiry and apply what they have learned.

Numeracy

Students have the opportunity to develop their numeracy capability as they make informed consumer, financial, economic, business, legal, political and employment decisions. They are provided with opportunities to apply numeracy knowledge and skills to present, interpret and analyse data and statistics, including financial records such as savings and investment plans, and indicators of economic performance. They access and present numerical data when proposing and evaluating options.

Personal and social capability

Students explore the effects of consumer, financial, economic, business, legal, political and employment decisions on their lives and those of others. They have the opportunity to develop enterprising behaviours and capabilities such as leadership and initiative, developing and maintaining positive relationships, negotiating and resolving conflict and making informed and responsible decisions. These skills enable students to engage with consumer, financial, economic, business, legal, political and employment issues effectively, and to participate as active and collaborative members within society.

Civics and citizenship

Students investigate the role and structure of local, state and federal governments, the law and legal frameworks, and their rights and responsibilities in relation to the democratic process, in order to be informed, responsible and active citizens. They are provided with opportunities to evaluate decisions made by governments and businesses and the possible impacts on individuals and the wider community. Students consider possible methods of political involvement, redressing economic inequity in society, promoting ethical behaviour and responsible citizenship.

Difference and diversity

Students investigate the impact of consumer, financial, economic, business, legal, political and employment issues on various groups in Australian society. They have opportunities to develop an understanding of the varying perspectives of individuals and groups, including people from culturally and linguistically diverse backgrounds, women, people with disability, and the aged. They are provided with opportunities to understand the actions, values, attitudes and motives of people. Students develop an understanding of the diversity of opinions and appreciate the contributions made by a variety of people to Australia's economic, business, legal and political frameworks. Students develop an awareness of the need for equity and inclusivity in Australia's economic, business, legal and political systems.

Work and enterprise

Students examine the nature of business, the variety of work and employment structures, and how the law and the economy have an impact on work and employment. Opportunities to engage in practical activities related to starting a small business provide students with an understanding of the importance of enterprise. Students also develop their enterprising capacity, including valuable collaborative workplace skills, decision-making skills, effective communication skills and the ability to solve a range of work, employment and enterprise-related problems.

Content for Years 7–10

Core 1: Consumer and Financial Decisions

Outcomes

A student:

- › applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts COM5-1
- › analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts COM5-2
- › examines the role of law in society COM5-3
- › analyses key factors affecting decisions COM5-4
- › evaluates options for solving problems and issues COM5-5
- › develops and implements plans designed to achieve goals COM5-6
- › researches and assesses information using a variety of sources COM5-7
- › explains information using a variety of forms COM5-8
- › works independently and collaboratively to meet individual and collective goals within specified timeframes COM5-9

Related Stage 4 outcomes: COM4-1, COM4-2, COM4-3, COM4-4, COM4-5, COM4-6, COM4-7, COM4-8, COM4-9

Related Life Skills outcomes: COMLS-1, COMLS-2, COMLS-3, COMLS-4, COMLS-5, COMLS-6, COMLS-7, COMLS-8, COMLS-9, COMLS-10, COMLS-11, COMLS-12, COMLS-13

Content focus

Students learn how to identify and research issues that individuals encounter when making consumer and financial decisions. They investigate laws and mechanisms that protect consumers including the process of consumer redress. Students examine a range of options related to personal decisions of a consumer and financial nature and assess responsible financial management strategies.

Skills to be integrated in this topic as appropriate: developing questions, gathering and processing relevant information, analysing familiar and new situations, evaluating options, developing and implementing plans, developing evidence-based conclusions/decisions and reasoned arguments, working independently and collaboratively.

Content

The nature of commerce

Students:

- investigate the scope of commerce, including the concepts of: consumer, needs and wants, goods and services, resources, scarcity and how these may impact on choice ❄️*

Consumer and financial decisions

Students:

- explain factors influencing consumer and financial decisions, for example advertising/marketing, age, convenience, culture, customer service, disposable income, environmental considerations and social media (ACHEK017, ACHEK053) 📄 🌐 📱 🌐 📱
- examine how individuals make particular decisions, including: (ACHEK053) 🌐 🌐 📱 📱
 - whether to spend or save, eg being prepared for unexpected expenses
 - what to buy, eg different types of goods and services
 - where to buy, eg locally, regionally, interstate or globally; physical or online store
- investigate advantages and disadvantages of different payment options, including: 📄
 - deciding whether to use cash or cashless transactions
 - the use of credit to make purchases, including the facilities offered by lenders and financial institutions 📄
 - selecting and applying appropriate criteria to rank alternative purchasing options 📄
- reflect on their own purchasing decisions, including affordability, the decision-making processes they have used in the past, and how they might change these in the future 🌐 📱

Consumer protection

Students:

- investigate the need for consumer protection (ACHEK029) 📄 📄 📄
- explain the reasons for, and features of, a simple contract, for example through the construction of a written contract for a financial transaction (ACHEK029) 📄
- investigate the legal rights and responsibilities of consumers, including protection through legislation, for example the purpose of the *Competition and Consumer Act 2010* (ACHEK029) 📄 📄
- explore the assistance and protection provided by consumer protection agencies and independent bodies and organisations, including state and federal government agencies 📄 📄 📄
- examine the processes of consumer redress, for example proposing options for a consumer who has purchased a product that is not fit for purpose/of acceptable quality 📄 📄 📄 📄


Financial management

Students:

- investigate the consequences of poor financial management, including: 📄 📄
 - excessive debt 📄
 - impact on wellbeing of the individual and families 📄
- discuss the role and importance of long-term financial strategies, including superannuation
- investigate tools and strategies for effective financial management, including: 📄 📄 📄
 - monitoring and record-keeping to avoid overcommitment, eg managing mobile phone costs
 - budgets, eg using digital technologies to develop a financial plan
 - savings and superannuation plans
- compare options for addressing financial difficulty, including: 📄 📄 📄
 - negotiating an alternative payment plan
 - seeking support via a financial institution

Current issues

Students:

- investigate a current issue that influences the decisions consumers make, for example: 
 - the impact of technology on payment processes
 - housing affordability and the impact on savings
 - various types of scams, eg relating to online shopping, banking and identity theft
 - management of personal superannuation, eg tracking and consolidating lost superannuation accounts

Core 2: The Economic and Business Environment

Outcomes

A student:

- › applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts COM5-1
- › analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts COM5-2
- › analyses key factors affecting decisions COM5-4
- › evaluates options for solving problems and issues COM5-5
- › develops and implements plans designed to achieve goals COM5-6
- › researches and assesses information using a variety of sources COM5-7
- › explains information using a variety of forms COM5-8
- › works independently and collaboratively to meet individual and collective goals within specified timeframes COM5-9

Related Stage 4 outcomes: COM4-1, COM4-2, COM4-4, COM4-5, COM4-6, COM4-7, COM4-8, COM4-9

Related Life Skills outcomes: COMLS-1, COMLS-2, COMLS-3, COMLS-4, COMLS-5, COMLS-7, COMLS-8, COMLS-9, COMLS-10, COMLS-11, COMLS-12, COMLS-13

Content focus

Students develop an understanding of the importance, and features of, the economic environment, including markets. They explore the nature, role and operation of businesses in the context of an increasingly globalised economy. Students investigate cause-and-effect relationships in relation to a major economic event or development affecting Australian consumers and businesses.

Skills to be integrated in this topic as appropriate: developing questions, gathering and processing relevant information, analysing familiar and new situations, evaluating options, developing and implementing plans, developing evidence-based conclusions/decisions and reasoned arguments, working independently and collaboratively.

Content

The nature of the economy

Students:

- investigate the role of consumers, business, government, financial institutions and the overseas sector in the five sector circular flow model (ACHEK027) ⚙️ 📄 ⭐
- explain the interdependence between different sectors of the economy, for example the role of the government in protecting consumers, the role of the financial sector in facilitating business investment ⚙️ ⭐
- investigate the business cycle and its impact on the economy ⚙️ ⭐

The nature of markets within the economy

Students:

- explain the price mechanism and the interaction of demand and supply within a market ⚙️ ⭐
- investigate the concept of a market and the various types of markets, for example retail markets, labour markets, financial markets, stock markets (ACHEK027) ⚙️ 📊 ⭐
- explore customary trading practices of Aboriginal Peoples and Torres Strait Islander Peoples and the nature of participation in historical and contemporary markets, for example trade in rare and valuable goods, changes in technologies and ideas, use of cultural knowledge in enterprising ways (ACHEK028) 🤝 🌐 🏛️ ⭐
- examine the reasons for government intervention in the market, for example energy pricing, prevention of environmental degradation, conservation of natural resources ↕️ ⚙️ 🌿 ⭐

Interactions within markets

Students:

- explore different types of businesses and their features, for example online, on-demand, global, offshore, small and large scale, government, not for profit (ACHEK030) 📊 ⭐
- investigate factors influencing business decisions, for example technology, business cycle, globalisation 📊
- investigate the contribution of entrepreneurship and innovation ⭐
- explore the importance of ethical decision-making for businesses and corporate social responsibility (ACHEK029) ↕️ ⚙️ ⚖️ ⭐

Current issues

Students:

- investigate a major economic event or development that has affected Australian consumers and businesses, including causes, impacts and responses, for example: ⚙️ ⚖️ 📊 🌿 ⭐
 - reasons for deregulation of a particular Australian industry
 - consequences of the 2008 Global Financial Crisis
 - the emergence and influence of global companies in Australia
 - an issue relating to the activities of a transnational corporation (TNC)

Core 3: Employment and Work Futures

Outcomes

A student:

- › applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts COM5-1
- › analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts COM5-2
- › examines the role of law in society COM5-3
- › analyses key factors affecting decisions COM5-4
- › evaluates options for solving problems and issues COM5-5
- › develops and implements plans designed to achieve goals COM5-6
- › researches and assesses information using a variety of sources COM5-7
- › explains information using a variety of forms COM5-8
- › works independently and collaboratively to meet individual and collective goals within specified timeframes COM5-9

Related Stage 4 outcomes: COM4-1, COM4-2, COM4-3, COM4-4, COM4-5, COM4-6, COM4-7, COM4-8, COM4-9

Related Life Skills outcomes: COMLS-1, COMLS-2, COMLS-3, COMLS-4, COMLS-5, COMLS-6, COMLS-7, COMLS-8, COMLS-9, COMLS-10, COMLS-11, COMLS-12, COMLS-13

Content focus

Students investigate the contribution of work to the individual and society and the changing nature of work. They examine how individuals may derive an income, and the changing rights and responsibilities of workplace participants. Students analyse a range of perspectives in their consideration of employment and work futures.

Skills to be integrated in this topic as appropriate: developing questions, gathering and processing relevant information, analysing familiar and new situations, evaluating options, developing and implementing plans, developing evidence-based conclusions/decisions and reasoned arguments, working independently and collaboratively.

Content

Work and wellbeing

Students:

- examine the contribution of work to the wellbeing of individuals and broader society, including:
 - the relationship of work to quality of life, eg disposable income, health, household economic wellbeing, superannuation accrual, household management
 - contributing to an individual's self-esteem and material and non-material living standards (ACHEK018, ACHEK020)
 - the redistribution of income through taxation, and government expenditure, eg in education, health, infrastructure and social welfare

The workplace

Students:

- compare the types of work and work arrangements, including full-time, part-time, casual, at home, paid, unpaid, voluntary, apprenticeships, traineeships (ACHEK020) ✱ ✱
- examine various sources of income, including wages and salaries, commissions, profits and dividends
- investigate how the nature of work has changed and how it is likely to change in the future, including: (ACHEK031) 📊 ✱
 - the use of statistical data to examine patterns of employment 📊 ✱
 - the emergence of the sharing economy 🌐
 - changes in the nature of work and workplace arrangements due to the impact of technology and globalisation 🌐 📊

Rights and responsibilities in the workplace

Students:

- investigate the roles of various participants in the workplace, including employers, employees, contractors, industrial organisations/unions, state/territory and Commonwealth governments (ACHEK042) 📊 🌐 ✱
- explain changes to the roles of employees in the workplace, for example the increasing encouragement for workers to show initiative (ACHEK042) 📊 📊 ✱
- discuss employer responsibilities to workers and the government, for example superannuation, paid parental leave, pay as you go (PAYG) withholding, income tax, company tax or the Goods and Services Tax (GST) (ACHEK042) 📊 📊 🌐 ✱
- examine laws related to the workplace, including: (ACHEK042) 🌐 📊 📊 ✱
 - Work Health and Safety (WHS) legislation
 - Equal Employment Opportunity and anti-discrimination laws 🌐
 - penalty rates and the role of the Fair Work Commission
- identify methods of resolving disputes, including grievance procedures, negotiation, mediation, arbitration 📊

Current issues

Students:

- investigate a current issue related to the workplace that has affected employees in Australia, for example: 🌐 📊 📊 ✱
 - workplace discrimination on the basis of, eg age, disability, ethnicity, gender, culture 🌐 📊 ✱
 - the ways in which different groups in society have been affected by one current employment relations issue ✱
 - artificial intelligence and/or robotic technology and its impact on the workforce
 - the nature of unemployment and implications for the individual, groups and society 📊 📊

Core 4: Law, Society and Political Involvement

Outcomes

A student:

- › applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts COM5-1
- › analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts COM5-2
- › examines the role of law in society COM5-3
- › analyses key factors affecting decisions COM5-4
- › evaluates options for solving problems and issues COM5-5
- › develops and implements plans designed to achieve goals COM5-6
- › researches and assesses information using a variety of sources COM5-7
- › explains information using a variety of forms COM5-8
- › works independently and collaboratively to meet individual and collective goals within specified timeframes COM5-9

Related Stage 4 outcomes: COM4-1, COM4-2, COM4-3, COM4-4, COM4-5, COM4-6, COM4-7, COM4-8, COM4-9

Related Life Skills outcomes: COMLS-1, COMLS-2, COMLS-3, COMLS-4, COMLS-5, COMLS-6, COMLS-7, COMLS-8, COMLS-9, COMLS-10, COMLS-11, COMLS-12, COMLS-13

Content focus












Students develop an understanding of how laws affect individuals and groups and regulate society, and how individuals and groups participate in the democratic process. Students examine various legal and political systems and learn how strategies are used to resolve contentious legal and political issues.

Skills to be integrated in this topic as appropriate: developing questions, gathering and processing relevant information, analysing familiar and new situations, evaluating options, developing and implementing plans, developing evidence-based conclusions/decisions and reasoned arguments, working independently and collaboratively.

Content

The role and structure of the legal system

Students:

- investigate the nature of laws and the reasons for laws in society in relation to values, morals and ethics     
- describe the roles and responsibilities of the three levels of government, including the division of powers (ACHCK048)  
- identify key features of Australia's court system, including the High Court and its role in interpreting the Australian Constitution (ACHCK077, ACHCK092)  
- describe the role of legal personnel and the role and selection of juries  

- explain how laws are made, including common and statute law (ACHEK063) 🏛️ 🗳️
- investigate the significance of customary law for Aboriginal and Torres Strait Islander Peoples and changes in its recognition over time (ACHCK064) 📄 🌐 🗳️ 🗳️
- outline types of law, including public and private, criminal and civil, domestic and international (ACHEK064) 🏛️ 🗳️

Law reform, political action and decision-making

Students:

- investigate why laws change, how they change and the effect of the changes ⚙️ 🏛️ 🌐 🗳️ 🗳️
- research methods an individual or group has taken to influence politicians and evaluate their effectiveness, for example individual action, actions of lobby groups and political parties and the use of the media (ACHCK062, ACHCK076) 🏛️ 📄 🗳️ 🗳️
- outline the process by which referendums to change the Australian Constitution are initiated and decided (ACHCK049) 🏛️ 🗳️

Participation in the democratic process

Students:

- investigate the rights and responsibilities of individuals and groups in the democratic process, including the right to vote (ACHCK061, ACHCK062) ⚙️ 🏛️ 🗳️ 🗳️
- explain how an election is conducted and the range of voting methods – first past the post, preferential, optional preferential and proportional 🏛️ 🗳️
- describe the role of political parties and independent representation in Australia's system of government, including the formation of governments (ACHCK075) 🏛️ 🗳️ 🗳️
- describe the process through which government policy is shaped and developed, including the role of Prime Minister and Cabinet (ACHCK103)
- discuss the significance of a parliamentary majority, a hung parliament and minority government (ACHCK075) 🗳️ 🗳️
- explain how and why the separation of powers exists between the Parliament (legislative), Executive and Judiciary (ACHCK048, ACHCK090) 🏛️ 🗳️

Current issues

Students:

- investigate a current issue relating to Australia's legal system or political process, for example: ⚙️ 🏛️ 🗳️
 - access to the law and why some individuals or groups have difficulty in doing so, due to factors such as cost, distance, time, procedures and language difficulties (ACHCK050) 🌐 🗳️
 - an issue of interest to young people and actions that could be taken to influence this issue 🗳️

Option 1: Our Economy

Outcomes

A student:

- › applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts COM5-1
- › analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts COM5-2
- › analyses key factors affecting decisions COM5-4
- › evaluates options for solving problems and issues COM5-5
- › researches and assesses information using a variety of sources COM5-7
- › explains information using a variety of forms COM5-8
- › works independently and collaboratively to meet individual and collective goals within specified timeframes COM5-9

Related Stage 4 outcomes: COM4-1, COM4-2, COM4-4, COM4-5, COM4-7, COM4-8, COM4-9

Related Life Skills outcomes: COMLS-1, COMLS-2, COMLS-3, COMLS-4, COMLS-5, COMLS-7, COMLS-8, COMLS-9, COMLS-10, COMLS-11, COMLS-12, COMLS-13

Content focus












Students investigate Australia's place in the global economy, measurement of economic performance, trade patterns, the impact of changes in our economy and the implications of these changes for consumers, businesses and broader society. They investigate global influences on Australia's economy.

Skills to be integrated in this topic as appropriate: developing questions, gathering and processing relevant information, analysing familiar and new situations, evaluating options, developing and implementing plans, developing evidence-based conclusions/decisions and reasoned arguments, working independently and collaboratively.

Content

Performance of the Australian economy

Students:

- examine the indicators of, and influences on, the performance of the Australian economy, including: (ACHEK050, ACHEK051)  
 - ways of assessing the performance of the Australian economy, eg standard of living, economic growth, income distribution and environmental sustainability (ACHEK050)  
 - government economic policy tools – macro (monetary policy/fiscal policy) and micro (trade, education, productivity) (ACHEK052) 
- research the performance of the Australian economy using key indicators, including: (ACHEK050)  
 - economic growth rates, unemployment trends, inflation rates and sustainability indexes 
 - possible reasons for its performance 
 - a comparison of its performance with one other economy in the Asia region  

International trade and the Australian economy

Students:

- investigate Australia as a trading nation and its place within the rising economies of Asia and broader global economy, including: (ACHEK038) 🛠️ 📊 📄 🔄
 - Australia’s major trading partners
 - Australia’s major exports and imports of goods, services and resources (ACHEK038)
- examine changes in Australia’s trade patterns including the reasons for changes, and possible future trends 🛠️ 📊
- investigate the interdependence of Australia with other global economies (ACHEK039) 🛠️
- analyse the impact of government on Australia’s international trade, including the significance of trade agreements 🛠️ 🔄 ⭐

Global influences on the Australian economy

Students:

- investigate the interactions between the international and domestic business cycles, including: (ACHEK050) 🛠️ 📊 ⭐
 - the impact of changes in global markets, eg labour, prices
 - the impact of changes in the global economy on confidence, interest rates and exchange rates (ACHEK051) 📊
 - examine the rise and influence of the global economy, eg trade and financial flows, investing, global market for labour, the international business cycle 📊

Current issues

Students:

- investigate a contemporary global issue affecting a local economy in Australia, and analyse the selected issue in relation to causes, impacts on individuals and the economy, and government policy responses, for example: 🛠️ 📊 🔄
 - unemployment ⭐
 - environmental degradation 🌱
 - inequality in the distribution of income and wealth
 - inflation
 - the setting of interest rates and the role of the Reserve Bank of Australia 🏦 📊
 - the place of multinational corporations within the Australian economy

Option 2: Investing

Outcomes

A student:

- › applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts COM5-1
- › analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts COM5-2
- › analyses key factors affecting decisions COM5-4
- › evaluates options for solving problems and issues COM5-5
- › develops and implements plans designed to achieve goals COM5-6
- › researches and assesses information using a variety of sources COM5-7
- › explains information using a variety of forms COM5-8
- › works independently and collaboratively to meet individual and collective goals within specified timeframes COM5-9

Related Stage 4 outcomes: COM4-1, COM4-2, COM4-4, COM4-5, COM4-6, COM4-7, COM4-8, COM4-9

Related Life Skills outcomes: COMLS-1, COMLS-2, COMLS-3, COMLS-4, COMLS-5, COMLS-7, COMLS-8, COMLS-9, COMLS-10, COMLS-11, COMLS-12, COMLS-13

Content focus

Students explore the range of investment options available and analyse information and data to make informed investment decisions. They examine the role and responsibilities of the financial services industry.

Skills to be integrated in this topic as appropriate: developing questions, gathering and processing relevant information, analysing familiar and new situations, evaluating options, developing and implementing plans, developing evidence-based conclusions/decisions and reasoned arguments, working independently and collaboratively.

Content

Reasons for investing

Students:

- examine individual and business investment, including: (ACHEK018, ACHEK020, ACHEK040) 🏠
 - the reasons individuals and businesses may choose to invest ⚙️ ⭐
 - the range of ways to finance investment, including through savings, borrowings and superannuation 📊

Investment options

Students:

- outline the range of investment options available, including: ⚙️ ⭐
 - appropriate domestic and international investment options available to people in different situations, eg shares, property, term deposits, managed funds ⚙️ 📊 🏠
 - the relationship between risk and return for a range of investment options, eg managed funds, property, shares, superannuation (ACHEK040) ⚙️
 - ethical investments 🌱 🏠 🏡 🏠 🏠

Investment planning

Students:

- consider factors influencing an investment portfolio for an individual or business, for example risk, diversification, short and long-term goals (ACHEK040) ✨
- construct a hypothetical investment portfolio for an individual 📊 📈 ✨
- develop and apply a strategy for monitoring returns on components of the investment portfolio ✨ 📊 📈
- explain how changes in personal and economic circumstances may lead to variations in investment decisions ✨ ✨
- identify risk mitigation strategies for managing investments ✨

The financial services industry

Students:

- examine the role and responsibilities of the financial services industry, including: ✨ ✨
 - financial advice provided by a range of organisations 📊
 - the responsibilities of lenders and advisers when providing financial information and advice for individuals and community groups ✨ 📊 ✨
 - the role of government agencies, eg the Australian Securities and Investment Commission (ASIC) ✨ ✨ 📊 ✨

Current issues

Students:

- investigate a current issue relating to investing, for example: 📊 📈 ✨ ✨
 - the concept of ethical investing and possible implications for businesses ✨ ✨
 - the consequences of poor or inaccurate financial advice for individuals, and possible redress ✨ ✨

Option 3: Promoting and Selling

Outcomes

A student:

- › applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts COM5-1
- › analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts COM5-2
- › analyses key factors affecting decisions COM5-4
- › develops and implements plans designed to achieve goals COM5-6
- › researches and assesses information using a variety of sources COM5-7
- › explains information using a variety of forms COM5-8
- › works independently and collaboratively to meet individual and collective goals within specified timeframes COM5-9

Related Stage 4 outcomes: COM4-1, COM4-2, COM4-4, COM4-6, COM4-7, COM4-8, COM4-9

Related Life Skills outcomes: COMLS-1, COMLS-2, COMLS-3, COMLS-4, COMLS-5, COMLS-7, COMLS-8, COMLS-9, COMLS-10, COMLS-11, COMLS-12, COMLS-13

Content focus

Students investigate the promotion and selling of goods and services including social, ethical and environmental considerations. They analyse the strategies that sellers use to promote products and maximise sales, and evaluate the impact on consumers.

Skills to be integrated in this topic as appropriate: developing questions, gathering and processing relevant information, analysing familiar and new situations, evaluating options, developing and implementing plans, developing evidence-based conclusions/decisions and reasoned arguments, working independently and collaboratively.

Content

The selling process

Students:

- outline key features of the selling process, including: (ACHEK017) ✨ ✨ ✨
 - how businesses differentiate products ✨ 🌐
 - the social, ethical and environmental considerations involved when promoting products ✨ 🌐
 - the nature of product promotion, eg the role of gender 🌐 🌐 ✨

Targeting consumers

Students:

- discuss processes used by businesses to target consumers, including: (ACHEK017) ✨ 🌐 ✨ ✨ ✨
 - appropriate target markets for particular products 🌐
 - how promotion strategies target young people and particular groups in the community
 - legal and ethical issues which may arise from particular product promotion strategies ✨

Selling techniques

Students:

- analyse selling techniques used by businesses to promote a product or service, including: (ACHEK017) 🛠️💻🌟
 - the range of selling techniques used to market a good or service (ACHEK018)
 - the effectiveness of selling techniques used for a particular product or service 📱💻
 - the factors influencing contemporary selling techniques, eg technology, social media, global markets and government regulations 🏛️🌐👉

Current issues

Students:

- investigate a current issue relating to the promotion and selling of goods and services, for example: 🛠️🏛️💻🌟
 - the role of social media advertising in product promotion 💻🌐
 - advertising targeting young people and its regulation through state and federal laws 💻👉🛠️
 - the use of Indigenous cultural and intellectual property 🙌🌐👉

Option 4: Running a Business

Outcomes

A student:

- › applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts COM5-1
- › analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts COM5-2
- › examines the role of law in society COM5-3
- › analyses key factors affecting decisions COM5-4
- › evaluates options for solving problems and issues COM5-5
- › develops and implements plans designed to achieve goals COM5-6
- › researches and assesses information using a variety of sources COM5-7
- › explains information using a variety of forms COM5-8
- › works independently and collaboratively to meet individual and collective goals within specified timeframes COM5-9

Related Stage 4 outcomes: COM4-1, COM4-2, COM4-3, COM4-4, COM4-5, COM4-6, COM4-7, COM4-8, COM4-9

Related Life Skills outcomes: COMLS-1, COMLS-2, COMLS-3, COMLS-4, COMLS-5, COMLS-6, COMLS-7, COMLS-8, COMLS-9, COMLS-10, COMLS-11, COMLS-12, COMLS-13

Content focus

Students investigate how entrepreneurial attributes and dispositions contribute to business success, and examine the considerations involved when planning and running a business. They investigate key issues and processes related to the various aspects of running a business.

Skills to be integrated in this topic as appropriate: developing questions, gathering and processing relevant information, analysing familiar and new situations, evaluating options, developing and implementing plans, developing evidence-based conclusions/decisions and reasoned arguments, working independently and collaboratively.

Content

Being an entrepreneur

Students:

- discuss the characteristics of an entrepreneur, including: (ACHEK019) 🌱🌟
 - seeing and taking advantage of an opportunity; establishing a shared vision; demonstrating initiative, innovation and resilience; appreciating the role of failure in success (ACHEK019, ACHEK020) 🌱
 - qualities and capabilities that have contributed to the success of individual entrepreneurs, eg Aboriginal and Torres Strait Islander entrepreneurs (ACHEK019) 🇺🇸🌐🌱

Planning for success

Students:

- examine the key considerations involved when planning and organising a small business, including: (ACHEK019, ACHEK030) ★
 - opportunities to run a small business, eg market research, location, demographics, competition, target markets 📊🌐📄
 - key features of organisational structures, eg sole trader, partnership, private company and incorporated association (ACHEK030) 📄
 - the range of options for financing a business, eg the preparation of a loan application or a simple prospectus (ACHEK018) 📄📄
 - the establishment of a new business or purchase of an existing business, eg franchising, staffing, equipping premises, identifying an appropriate location, obtaining realistic valuations (ACHEK030) ⚙️📄
 - likely success of small business opportunities, including the factors contributing to the success or failure of businesses (ACHEK018) ⚙️📄📄

Business operations

Students:

- examine key considerations involved in running a small business, including: 📄★
 - local, state and federal regulations affecting a business's operation, eg Work Health and Safety, taxation, environmental regulations ↕️⚙️📄🌿
 - appropriate marketing strategies for promoting a business and selling products or services 🌐
 - the importance of ethical decision-making and corporate social responsibility ↕️⚙️📄
 - organisations that provide support and advice to small businesses in Australia 📄🌿

Maintaining financial records

Students:

- explain the importance of maintaining financial records and minimising risk, including: (ACHEK018) 📄📄★
 - the purpose and use of financial records, eg to inform decision-making and fulfil legal requirements ⚙️
 - the features of key business documents and how to interpret them, eg profit and loss statements, balance sheets, cash flow and taxation records (ACHEK018) 📄
 - strategies which businesses may put in place to minimise risk and avoid insolvency and bankruptcy, eg proposing a course of action for a hypothetical business 📄📄
 - the ways businesses respond to changing economic conditions (ACHEK054) ⚙️📄📄

Current issues

Students:

- investigate key issues, processes and strategies related to running a business, for example in relation to: ⚙️📄★
 - a real or hypothetical small business 📄
 - setting up and running a simulated or school-based business (ACHES021) 📄📄

Option 5: Law in Action

Outcomes

A student:

- › applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts COM5-1
- › analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts COM5-2
- › examines the role of law in society COM5-3
- › analyses key factors affecting decisions COM5-4
- › evaluates options for solving problems and issues COM5-5
- › develops and implements plans designed to achieve goals COM5-6
- › researches and assesses information using a variety of sources COM5-7
- › explains information using a variety of forms COM5-8
- › works independently and collaboratively to meet individual and collective goals within specified timeframes COM5-9

Related Stage 4 outcomes: COM4-1, COM4-2, COM4-3, COM4-4, COM4-5, COM4-6, COM4-7, COM4-8, COM4-9

Related Life Skills outcomes: COMLS-1, COMLS-2, COMLS-3, COMLS-4, COMLS-5, COMLS-6, COMLS-7, COMLS-8, COMLS-9, COMLS-10, COMLS-11, COMLS-12, COMLS-13

Content focus

Students investigate a range of situations in which individuals may come in contact with the law. They examine the legal rights and responsibilities of individuals in society and the range of options available for dispute resolution.

Skills to be integrated in this topic as appropriate: developing questions, gathering and processing relevant information, analysing familiar and new situations, evaluating options, developing and implementing plans, developing evidence-based conclusions/decisions and reasoned arguments, working independently and collaboratively.

Content

Contact with the law

Students:

- discuss the nature of legal capacity, including:
 - the age when various rights and responsibilities are granted by the law
 - areas of the law that affect young persons in Australia
- explain the ways in which individuals may come in contact with the criminal law, including:
 - the elements which must be proven for someone to be convicted of a crime
 - the levels of responsibility that apply to young people as the accused, a witness or a victim
 - when a young person is considered to be an adult in different criminal situations
 - appropriate punishments for a range of crimes (ACHCK078)

- explain the ways in which individuals may come in contact with the civil law, including:
 - the impact of civil law on young people
 - how the same incident may give rise to both criminal and civil action
 - the capacity of a young person to enter into different types of contracts
 - situations where businesses can be found to be negligent in a legal sense
 - remedies for negligence

Rights and responsibilities of individuals

Students:

- investigate examples of laws that protect human rights
- examine the rights and responsibilities of individuals in a range of situations, including:
 - commercial, family and work situations
 - offender, victim, defendant/plaintiff or witness
 - the ways in which children are protected under the Convention of the Rights of the Child

Resolving disputes

Students:

- discuss the range of options for dispute resolution, including:
 - the role of law enforcement agencies, eg police, the Australian Taxation Office, and courts and tribunals
 - alternative dispute resolution methods, eg mediation, restorative justice, circle sentencing
 - dispute resolution in Aboriginal and Torres Strait Islander communities, including the role of customary law (ACHCK064)
 - the effectiveness of different methods of resolving disputes

Current issues

Students:

- investigate a current issue relating to the law in action, for example:
 - the rights and responsibilities of a young person in a contractual arrangement
 - a comparison of legal rights and responsibilities of Australian individuals compared with one other country
 - the role of international organisations, eg the United Nations, in dispute resolution
 - cyberbullying and the effectiveness of the law

Option 6: Travel

Outcomes

A student:

- › applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts COM5-1
- › analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts COM5-2
- › analyses key factors affecting decisions COM5-4
- › evaluates options for solving problems and issues COM5-5
- › develops and implements plans designed to achieve goals COM5-6
- › researches and assesses information using a variety of sources COM5-7
- › explains information using a variety of forms COM5-8
- › works independently and collaboratively to meet individual and collective goals within specified timeframes COM5-9

Related Stage 4 outcomes: COM4-1, COM4-2, COM4-4, COM4-5, COM4-6, COM4-7, COM4-8, COM4-9

Related Life Skills outcomes: COMLS-1, COMLS-2, COMLS-3, COMLS-4, COMLS-5, COMLS-7, COMLS-8, COMLS-9, COMLS-10, COMLS-11, COMLS-12, COMLS-13

Content focus

Students learn how to plan for travel and how to solve problems encountered when travelling. They explore the considerations that need to be made when planning for travel and gather relevant data when developing a travel itinerary and budget.

Skills to be integrated in this topic as appropriate: developing questions, gathering and processing relevant information, analysing familiar and new situations, evaluating options, developing and implementing plans, developing evidence-based conclusions/decisions and reasoned arguments, working independently and collaboratively.

Content

The nature of tourism









Students:

- identify different forms of tourism and their contribution, for example Aboriginal cultural tourism, ecotourism, recreational tourism, mass tourism 🗺️📉🌐👥

Planning a trip






Students:

- compare the options available when planning a trip, including: (ACHEK018) 🗺️👤
 - appropriate travel destinations and factors that influence the choice of destination, eg personal, financial and political 🌐📄#
 - advantages and disadvantages of various means of travel, eg by air, sea, rail, road; group or private
 - the different planning options available, eg do-it-yourself, using an agent 🗺️

- investigate key considerations when planning a trip, including:   
 - official documents (passport/visa) 
 - medical requirements
 - political stability and travel warnings 
 - travel insurance
 - language/cultural considerations
- research the processes involved in applying for and renewing a passport, and applying for a visa   














Developing an itinerary

Students:

- describe factors to be considered when developing an itinerary and planning a trip, including: (ACHEK018)  
 - making decisions about where to stay, getting around, length of stay, what to see and do  
 - travel advice provided by the Department of Foreign Affairs and Trade (DFAT)
 - travel reviews, travel connections, different methods to pay for things, sourcing travel health advice before leaving Australia 






Solving problems related to travel

Students:

- research and report on possible travel problems that may arise, and strategies to solve them, including:   
 - financial issues, eg relating to exchange rate fluctuations, converting money, lost/stolen cash/cards/passport/tickets, varying access to credit facilities 
 - potential areas of legal concern in different countries    
 - potential issues due to cultural differences and the importance of culturally sensitive behaviour   
 - proposing strategies to deal with common problems associated with travel and where to go for assistance, including the role of embassies and airlines in assisting travellers  

Current issues

Students:

- investigate a current issue relating to travel and tourism, for example:    
 - declining tourism on communities 
 - overtourism in certain historical and cultural sites
 - risks associated with travelling to certain countries – awareness of local laws and cultural customs

Option 7: Towards Independence

Outcomes

A student:

- › applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts COM5-1
- › analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts COM5-2
- › analyses key factors affecting decisions COM5-4
- › evaluates options for solving problems and issues COM5-5
- › develops and implements plans designed to achieve goals COM5-6
- › researches and assesses information using a variety of sources COM5-7
- › explains information using a variety of forms COM5-8
- › works independently and collaboratively to meet individual and collective goals within specified timeframes COM5-9

Related Stage 4 outcomes: COM4-1, COM4-2, COM4-4, COM4-5, COM4-6, COM4-7, COM4-8, COM4-9

Related Life Skills outcomes: COMLS-1, COMLS-2, COMLS-3, COMLS-4, COMLS-5, COMLS-7, COMLS-8, COMLS-9, COMLS-10, COMLS-11, COMLS-12, COMLS-13

Content focus

Students investigate financial, consumer, legal and employment issues which may affect them in the future. They examine a range of strategies that young people may use in their move towards independence. Students learn about the role of community organisations and how they as individuals can contribute to society.

Skills to be integrated in this topic as appropriate: developing questions, gathering and processing relevant information, analysing familiar and new situations, evaluating options, developing and implementing plans, developing evidence-based conclusions/decisions and reasoned arguments, working independently and collaboratively.

Content








Moving from home

Students:

- discuss considerations related to independent living, including:
 - reasons a young person may have for leaving home and living independently
 - key issues facing young people in their moves to independent living, eg access to a regular income
 - applying for legal/medical identification, eg birth certificate, photo ID, Medicare card
 - types of support provided by government, religious and community organisations
 - continuing to live at home to save for future purchases, eg buying a property










Arranging accommodation

Students:

- evaluate a range of accommodation options and identify the process for arranging a lease, including:
 - types of accommodation available and their suitability for particular situations and needs, eg budget constraints   
 - calculation of the affordability of accommodation  
 - accessing information available relating to arranging a lease, eg tenancy rights and responsibilities, financial advice, sharing accommodation  




Managing finances

Students:

- explain the responsible management of finances when living independently, including: (ACHEK018)
 - major costs involved in independent living, eg establishment costs, ongoing costs 
 - strategies to minimise financial problems, eg budgeting, saving, monitoring spending, superannuation   
 - construction of a household budget that includes income and borrowing, fixed and variable expenses, and saving  
 - tax obligations, eg applying for a tax file number, completing a tax return 
 - insurance options available, including household and personal insurance  











Major purchases

Students:

- identify the major items to be purchased for independent living
- investigate the options available for the purchase of major items, including: 
 - new, second-hand, joint ownership
 - consumer protection available for selected items, whether bought new, second-hand, from a business or privately, within Australia or overseas, independently or in joint ownership 
- evaluate alternatives to the purchase of major items, for example relating to the sharing economy 






Community involvement

Students:

- outline opportunities to become active and effective participants in the community, including:  
 - young people enrolling to vote, being informed and voting responsibly (ACHCK062)
 - the benefits of community involvement (ACHCK079)
- investigate the purpose and contribution of ONE community organisation in which young people may become involved, including: (ACHCK079)    
 - the goals and strategies of an organisation, eg a union, charity, association or club 
 - the organisation's effectiveness in achieving objectives 
 - actions individuals can take to assist the organisation to achieve its goals 
 - proposing actions to improve the effectiveness of the organisation 

Current issues

Students:

- investigate a current issue that has an impact on the independence of young people, and possible solutions, for example:    
 - housing affordability and the implications for independence 
 - ease of access to loans and credit facilities
 - financial stress which may be experienced by young people due to poor financial management

Option 8: School-developed Option

Outcomes

A student:

- › applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts COM5-1
- › analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts COM5-2
- › examines the role of law in society COM5-3
- › analyses key factors affecting decisions COM5-4
- › evaluates options for solving problems and issues COM5-5
- › develops and implements plans designed to achieve goals COM5-6
- › researches and assesses information using a variety of sources COM5-7
- › explains information using a variety of forms COM5-8
- › works independently and collaboratively to meet individual and collective goals within specified timeframes COM5-9

Related Stage 4 outcomes: COM4-1, COM4-2, COM4-3, COM4-4, COM4-5, COM4-6, COM4-7, COM4-8, COM4-9

Related Life Skills outcomes: COMLS-1, COMLS-2, COMLS-3, COMLS-4, COMLS-5, COMLS-6, COMLS-7, COMLS-8, COMLS-9, COMLS-10, COMLS-11, COMLS-12, COMLS-13

Content focus

Students are provided with the opportunity to develop their knowledge, understanding and skills related to a particular area of interest, and design and develop strategies for effective learning.

The topic should extend a particular area of individual student or group interest that is not studied through other core topics or options. It may be conducted individually or collaboratively.

For the School-developed Option, schools may address some or all of the outcomes identified, as relevant to the study developed.

The topic selected in this option must not overlap, duplicate significantly or be a preparation for the Business Studies, Economics or Legal Studies Stage 6 syllabuses.

Only ONE School-developed Option can be studied within a 100-hour or 200-hour course.

Skills to be integrated in the School-developed Option as appropriate: developing questions, gathering and processing relevant information, analysing familiar and new situations, evaluating options, developing and implementing plans, developing evidence-based conclusions/decisions and reasoned arguments, working independently and collaboratively.

Content

Students:

- investigate a specific area of interest or a current issue relating to consumers, finance, economics, business, law, politics or employment, and:
 - justify the research topic in terms of its significance, relevance and interest 📖
 - identify appropriate procedures and strategies for conducting the research 📖
 - investigate the topic using a range of research methods, including digital technologies 📖 📱
 - solve complex personal, commercial and legal problems effectively by thinking logically and creatively ⚙️ 📦
 - develop progress reports at various stages of the investigation 📖
 - explore different social and ethical perspectives which have impacts on the specific area of interest or current issue ⚙️ ⚖️ 🌐 📦
 - evaluate the learning achieved in the process of completing the project, eg in relation to knowledge, values and attitudes, research methods, thinking skills, use of technology, application of findings ⚙️ 📖 📦
 - communicate findings creatively through visual, written or oral presentation, using digital technologies where appropriate 📖 📱 📺
 - explore various ways their findings could be applied ⚙️

Years 7–10 Life Skills Outcomes and Content

The Years 7–10 Life Skills outcomes and content are developed from the objectives of the *Commerce Years 7–10 Syllabus*.

Before deciding that a student should undertake a course based on Life Skills outcomes and content, consideration should be given to other ways of assisting the student to engage with the regular course outcomes. This assistance may include a range of adjustments to teaching, learning and assessment activities.

If the adjustments do not provide a student with sufficient access to some or all of the Stage 4 and Stage 5 outcomes, a decision can be explored for the student to undertake Life Skills outcomes and content. This decision should be made through the collaborative curriculum planning process involving the student and parent/carer and other significant individuals. School principals are responsible for the management of the [collaborative curriculum planning process](#).

The following points need to be taken into consideration:

- students are required to demonstrate achievement of one or more Life Skills outcomes
- specific Life Skills outcomes should be selected based on the needs, strengths, goals, interests and prior learning of each student
- achievement of an outcome may be demonstrated through selected Life Skills content
- outcomes may be demonstrated independently or with support.

Further information in relation to planning, implementing and assessing Life Skills outcomes and content can be found in support materials for:

- [HSIE](#)
- [Special Education](#)
- [Life Skills](#).

Years 7–10 Life Skills Outcomes

Table of objectives and outcomes

Knowledge and understanding

Objective

Students develop knowledge and understanding of:

- consumer, financial, economic, business, legal, political and employment matters

Life Skills outcomes
A student:
<p>COMLS-1 recognises the differences between needs and wants</p>
<p>COMLS-2 identifies ways in which people obtain goods and services in the local community</p>
<p>COMLS-3 explores rights and/or responsibilities as a consumer</p>
<p>COMLS-4 identifies individual employment rights and/or responsibilities</p>
<p>COMLS-5 investigates issues which affect daily life</p>
<p>COMLS-6 outlines individual legal rights and responsibilities</p>

Skills

Objective

Students develop skills in:

- decision-making and problem-solving in relation to consumer, financial, economic, business, legal, political and employment issues

Life Skills outcomes

A student:

COMLS-7

makes informed decisions in a range of contexts

COMLS-8

purchases goods and services

COMLS-9

identifies financial services that assist in making decisions

COMLS-10

identifies appropriate community support personnel and agencies who can assist with problems and issues

Objective

Students develop skills in:

- effective research and communication

Life Skills outcomes

A student:

COMLS-11

uses strategies to locate and select information

COMLS-12

uses strategies to organise and communicate information

Objective

Students develop skills in:

- working independently and collaboratively

Life Skills outcome

A student:

COMLS-13

uses individual and collaborative skills in the learning process

Values and attitudes

Objectives

Students value and appreciate:

- ethical and socially responsible behaviour in relation to personal decision-making, business practices, employment and legal issues
- fundamental rights, rules and laws that promote fairness, justice and equity in society through informed, responsible and active citizenship.

Years 7–10 Life Skills and related syllabus outcomes

Knowledge and understanding

Objective

Students develop knowledge and understanding of:

- consumer, financial, economic, business, legal, political and employment matters

Life Skills outcomes A student:	Related Stage 4 and 5 outcomes A student:
<p>COMLS-1 recognises the differences between needs and wants</p> <p>COMLS-2 identifies ways in which people obtain goods and services in the local community</p>	<p>COM4-1 uses appropriate terminology in consumer, financial, economic, business, legal, political and employment contexts</p> <p>COM5-1 applies consumer, financial, economic, business, legal, political and employment concepts and terminology in a variety of contexts</p>
<p>COMLS-3 explores rights and/or responsibilities as a consumer</p> <p>COMLS-4 identifies individual employment rights and/or responsibilities</p> <p>COMLS-5 investigates issues which affect daily life</p>	<p>COM4-2 describes the rights and responsibilities of individuals within consumer, financial, economic, business, legal, political and employment contexts</p> <p>COM5-2 analyses the rights and responsibilities of individuals in a range of consumer, financial, economic, business, legal, political and employment contexts</p>
<p>COMLS-6 outlines individual legal rights and responsibilities</p>	<p>COM4-3 identifies the role of the law in society</p> <p>COM5-3 examines the role of law in society</p>

Skills

Objective

Students develop skills in:

- decision-making and problem-solving in relation to consumer, financial, economic, business, legal, political and employment issues

Life Skills outcomes A student:	Related Stage 4 and 5 outcomes A student:
<p>COMLS-7 makes informed decisions in a range of contexts</p> <p>COMLS-8 purchases goods and services</p> <p>COMLS-9 identifies financial services that assist in making decisions</p>	<p>COM4-4 describes key factors affecting decisions</p> <p>COM5-4 analyses key factors affecting decisions</p>
<p>COMLS-10 identifies appropriate community support personnel and agencies who can assist with problems and issues</p>	<p>COM4-5 identifies and describes options for solving problems and issues</p> <p>COM5-5 evaluates options for solving problems and issues</p> <p>COM4-6 identifies and explains plans for achieving goals</p> <p>COM5-6 develops and implements plans designed to achieve goals</p>

Objective

Students develop skills in:

- effective research and communication

Life Skills outcomes A student:	Related Stage 4 and 5 outcomes A student:
COMLS-11 uses strategies to locate and select information	COM4-7 selects and organises information from a variety of sources COM5-7 researches and assesses information using a variety of sources
COMLS-12 uses strategies to organise and communicate information	COM4-8 communicates information using a variety of forms COM5-8 explains information using a variety of forms

Objective

Students develop skills in:

- working independently and collaboratively

Life Skills outcome A student:	Related Stage 4 and 5 outcomes A student:
COMLS-13 uses individual and collaborative skills in the learning process	COM4-9 works independently and collaboratively to meet goals within specified timeframes COM5-9 works independently and collaboratively to meet individual and collective goals within specified timeframes

Years 7–10 Life Skills Content

The Years 7–10 Life Skills content is suggested.

Content describes the intended learning for students as they work towards achieving one or more of the Life Skills outcomes. It provides the foundations for students to progress to the next stage of schooling or post-school opportunities.

Teachers will make decisions about the choice of outcomes and selection of content regarding the sequence, emphasis and any adjustments required based on the needs, strengths, goals, interests and prior learning of students. Examples provided in the content are suggestions only. Teachers may use the examples provided or use other examples to meet the particular needs of individual students.

Topics

The following topics provide possible frameworks for addressing the Life Skills outcomes and content, and are suggestions only. Teachers have the flexibility to develop topics that will meet the needs, strengths, goals, interests and prior learning of their students.

- Consumer and Financial Decisions
- The Economic and Business Environment
- Employment and Work Futures
- Law, Society and Political Involvement
- Independent Living
- Business and the Economy
- School-developed Option.

Site studies

Site studies can provide meaningful and relevant opportunities for learning about the consumer, financial, economic, business, legal, political and employment worlds. Where appropriate, students should be provided with opportunities to engage in site studies in order to develop their understanding and demonstrate achievement of Commerce Years 7–10 Life Skills outcomes.

Refer to the *Course Structure and Requirements* for further information about site studies, including examples.

Consumer and Financial Decisions

Outcomes

A student:

- › recognises the differences between needs and wants COMLS-1
- › identifies ways in which people obtain goods and services in the local community COMLS-2
- › explores rights and/or responsibilities as a consumer COMLS-3
- › investigates issues which affect daily life COMLS-5
- › outlines individual legal rights and responsibilities COMLS-6
- › makes informed decisions in a range of contexts COMLS-7
- › purchases goods and services COMLS-8
- › identifies financial services that assist in making decisions COMLS-9
- › identifies appropriate community support personnel and agencies who can assist with problems and issues COMLS-10
- › uses strategies to locate and select information COMLS-11
- › uses strategies to organise and communicate information COMLS-12
- › uses individual and collaborative skills in the learning process COMLS-13

Related Stage 4/5 outcomes: COM4-1, COM4-2, COM4-3, COM4-4, COM4-5, COM4-6, COM4-7, COM4-8, COM4-9, COM5-1, COM5-2, COM5-3, COM5-4, COM5-5, COM5-6, COM5-7, COM5-8, COM5-9

Content focus

Students learn how to identify and consider a variety of options when making consumer decisions and solving consumer-related problems.

Content

Needs and wants

Students:

- identify basic needs common to all young people, for example: 🏠 🍴 🏥 🎓
 - food
 - shelter
 - clothing
 - care
 - health
 - education
- identify aspirations common to all young people, for example: 🏆 🏡 🏠 🎓
 - a sense of self-worth
 - a sense of belonging
 - security
 - independence

- identify ways in which the needs of young people may be met, for example: 🏠 🚗 🏠
 - through families, carers and friends
 - departments and agencies
 - community organisations
 - education and training
 - employment

Goods and services

Students:

- recognise goods, for example:
 - medicines
 - groceries
 - clothing
 - appliances
 - food
- identify providers of goods, for example: 🌟
 - retail outlets
 - service stations
- recognise different types of services and where to locate them within their community, for example: 🏠 🚗 🌟
 - healthcare
 - government
 - transport
 - financial
 - education
 - employment
- identify providers of services, for example: 🏠 🏢 🚗 🌟
 - government departments and agencies, eg Centrelink, Medicare
 - hospitals
 - schools
 - small businesses
 - contractors
 - community organisations
- identify where specific goods may be obtained, for example: 🏠 🌟
 - retail outlets
 - online
- identify how services may be obtained, for example: 🏠 🚗
 - going to the hospital for emergency care
 - accessing banking services online
- identify what it means to be a consumer
- use a range of strategies to obtain goods and/or services either physically or online 🏠

- recognise the factors that influence consumer decisions, for example: 🏠 📱 🛒 ⭐
 - availability of funds
 - age of the consumer
 - availability and quality of goods and services
 - advertising
 - convenience
 - value for money
 - product features
 - customer service
 - reputation of service providers
 - environmental considerations

Being a responsible consumer

Students:

- identify and locate items for purchase ⚙️ 📱
- handle items appropriately prior to purchase, for example: 🛒
 - trying on clothes with care
 - handling breakable items with care
 - retaining items in package until after payment
- identify payment options, for example cash, credit, direct debit, electronic funds transfer ⚙️ 📱
- explore reasons why cashless payment options might be used
- make payment appropriately, for example: 📱 🛒
 - wait appropriately in a queue or at a counter to be served
 - tender exact money where possible
 - check change
 - inquire about exchange or refund policy if appropriate
- make a purchase using electronic funds transfer, for example: 📱 📱 🛒
 - select correct account
 - enter PIN accurately
 - check amount tendered
- understand the right of consumers to return damaged or faulty products for refund or exchange ⚙️ ⭐
- use appropriate strategies when making a complaint about goods or services, for example: ⚙️
 - speak to manager or supervisor
 - write an email or letter of complaint using appropriate language 📱 📧
- locate, select and communicate information relating to individuals or groups that support consumers in making a complaint, for example: 📱 🗣️
 - The Australian Competition and Consumer Commission (ACCC)
 - Ombudsman
- recognise the importance of making payments on time, for example: ⚙️
 - buy now, pay later agreements
 - contracts, eg mobile phone bills
- recognise the need for responsible use of goods and services, for example: ⚙️
 - sustainability 🌱
 - legal requirements 🗣️
- identify ways in which individuals promote responsible consumer behaviour, for example: 🛒
 - awareness of spending habits
 - developing financial responsibility
 - following refund and exchange regulations
 - making payments on time
 - returning hired goods in the same condition and on time

- demonstrate informed personal consumer and financial decision-making, for example: 🌟📱👛
 - deciding what to buy
 - selecting an appropriate payment option
 - making decisions based on income and savings
 - considering advantages and disadvantages of borrowing money
- reflect on their own decision-making processes in relation to purchasing goods and services 🌟

Consumer protection





Students:

- identify areas where consumers may need protection, for example: 📱👛🌟
 - receiving correct goods and services in exchange for payment
 - receiving correct change 📱
 - receiving goods and services without faults
 - receiving goods and services which are consistent with advertised details
- explore legal rights and responsibilities as consumers, for example: 📱🌟
 - returning goods
 - in response to shopping or banking scams
- identify consumer protection agencies
- recognise a process for redress as a consumer, for example: 📱🌟
 - approaching the providers of goods or services
 - contacting the NSW Fair Trading
 - contacting the Ombudsman
- explore the features and terms of basic contracts, for example: 📱🌟
 - age requirements
 - payment options
 - refund and exchange

Managing finances






Students:

- recognise different strategies to minimise financial problems, for example: 🌟📱👛👛
 - maintaining a budget
 - saving for a major purchase
 - keeping records of spending
- participate in planning a personal budget 📱
- establish and manage a personal budget using an appropriate method or strategy, for example:
 - spreadsheet 📱
 - logbook
- select and use appropriate written, oral, graphic and/or digital forms to plan and communicate a personal budget 📱🗣️📱
- recognise the importance of providing for essential needs as a priority when managing a budget, for example: 🌟📱
 - prioritising expenses
 - keeping sufficient funds to buy a train ticket for work rather than buying a magazine
- use appropriate strategies when making decisions to purchase goods and services within the context of a planned budget, for example: 🌟📱📱
 - compare needs with wants
 - benefits versus costs
 - availability of funds
- explore the consequences of poor financial management, for example: 🌟📱
 - managing bills, eg mobile phone payments
 - issues arising from the misuse of credit

- explore options for addressing financial difficulty, for example:
 - negotiating an alternative payment plan
 - seeking support via a financial institution 
- investigate the impact of technology on banking and payment processes   

Current issues

Students:

- investigate a current issue relating to consumer or financial decisions, for example:    
 - locate information using appropriate strategies
 - select relevant information from identified sources
 - find, select and use information from a variety of sources
 - take on responsibilities to work independently and as a member of a group
 - plan, organise and present their ideas and information
 - evaluate and order information 
 - select and use appropriate written, oral, graphic and/or digital forms to communicate information

The Economic and Business Environment

Outcomes

A student:

- › recognises the differences between needs and wants COMLS-1
- › identifies ways in which people obtain goods and services in the local community COMLS-2
- › explores rights and/or responsibilities as a consumer COMLS-3
- › investigates issues which affect daily life COMLS-5
- › makes informed decisions in a range of contexts COMLS-7
- › uses strategies to locate and select information COMLS-11
- › uses strategies to organise and communicate information COMLS-12
- › uses individual and collaborative skills in the learning process COMLS-13

Related Stage 4/5 outcomes: COM4-1, COM4-2, COM4-4, COM4-6, COM4-7, COM4-8, COM4-9, COM5-1, COM5-2, COM5-4, COM5-6, COM5-7, COM5-8, COM5-9

Content focus

Students develop an insight into the nature of economic markets and the business environment from the perspective of consumers and producers.

Content

The role of consumers and producers

Students:

- identify common consumer needs and wants, for example: ★
 - food
 - household items
 - entertainment
 - medicine
 - clothing
- recognise the role of supply and demand, for example how consumer needs and wants influence what producers supply ★
- explore different types of producers that supply consumers with needs and wants, for example:
 - local retail outlets
 - local supermarkets
 - local restaurants
 - local markets
- explore global connections through local producers, for example franchises, eg restaurants, supermarkets 🌐 ★

The nature of markets

Students:

- recognise the roles of different groups in different markets, for example: 🧑 🌟
 - buyers and sellers
 - producers and consumers
- identify different types of markets, for example: ★
 - local, national, global
 - financial, retail, labour

- recognise the role of markets to facilitate trade, for example the exchange of goods and services: between buyers and sellers, producers and sellers ★
- recognise the process for exchanging goods and services between producers and consumers, for example: ★
 - purchase
 - buy now, pay later agreements
 - barter
- explore the participation of Aboriginal Peoples and Torres Strait Islander Peoples in customary trade, historical and contemporary markets, for example: 🖐️ ★ ★
 - customary practices for exchanging goods 🖐️
 - the use of cultural knowledge for innovation and enterprise 🖐️






Businesses within the market

Students:

- identify different types of businesses and their goods or services, for example: ★
 - online
 - ‘on-demand’
 - global
 - offshore
 - small and large scale
 - government
 - not for profit
- identify different roles and responsibilities within a business or organisation, for example: 🧑 ★
 - employer
 - employee
 - customer or client
- explore the different methods businesses use to operate, for example: ★
 - online
 - physical, eg shopfront
 - markets
- explore the different methods businesses use to market or advertise their goods or services, for example: ★
 - print advertising, television commercials and billboards
 - social media and online advertising
- identify the benefits of entrepreneurship or innovation in the local community
- explore the ways in which businesses can be socially responsible and make ethical decisions, for example honouring terms and conditions 🖐️ 📄 ★
- identify the importance for businesses to be ethically and socially responsible, for example: 🖐️ 📄 ★
 - sustainability
 - business reputation
 - repeat business

Current issues

Students:

- investigate a current economic issue that has affected Australian consumers and businesses, for example:    
 - locate information using appropriate strategies
 - select relevant information from identified sources
 - find, select and use information from a variety of sources
 - take on responsibilities to work independently and as a member of a group
 - plan, organise and present their ideas and information
 - evaluate and order information 
 - select and use appropriate written, oral, graphic and/or digital forms to communicate information

Employment and Work Futures

Outcomes

A student:

- › identifies ways in which people obtain goods and services in the local community COMLS-2
- › identifies individual employment rights and/or responsibilities COMLS-4
- › investigates issues which affect daily life COMLS-5
- › outlines individual legal rights and responsibilities COMLS-6
- › makes informed decisions in a range of contexts COMLS-7
- › identifies appropriate community support personnel and agencies who can assist with problems and issues COMLS-10
- › uses strategies to locate and select information COMLS-11
- › uses strategies to organise and communicate information COMLS-12
- › uses individual and collaborative skills in the learning process COMLS-13

Related Stage 4/5 outcomes: COM4-1, COM4-2, COM4-3, COM4-4, COM4-5, COM4-6, COM4-7, COM4-8, COM4-9, COM5-1, COM5-2, COM5-3, COM5-4, COM5-5, COM5-6, COM5-7, COM5-8, COM5-9

Content focus

Students investigate the contribution of work to the lives of individuals, including different options for gaining employment and ways of addressing workplace issues.

Content

Types of work

Students:

- identify why people work, for example: ★
 - to earn an income
 - to purchase goods and services
 - to maintain living standards
 - personal satisfaction and wellbeing
- recognise different types of work and industries for employment, for example: ★
 - retail
 - hospitality
 - healthcare
- identify different types of work and work arrangements, for example: ★
 - part-time/full-time/casual
 - voluntary
 - paid/unpaid
 - apprenticeships/traineeships
 - at home
- identify different ways people can be paid, for example: ★
 - salaries
 - wages
 - commissions
- explore how work arrangements have changed, for example the impact of technology on working hours and environments 🛠️💻★
- describe how work can benefit individuals and the broader community 🛠️👥📢★

- recognise alternative sources of income, for example: 🏠 ⭐
 - owning a business
 - being a shareholder
 - providing a rental service
 - involvement in the sharing economy

Rights and responsibilities in the workplace

Students:

- identify the basic rights and responsibilities of employers and employees 🏠 ⭐
- identify acceptable workplace behaviours, for example: 🏠 ⭐
 - punctuality
 - personal presentation
 - reliability
- recognise employees' rights and responsibilities in relation to Work Health and Safety in the workplace, for example: 🏠 ⭐
 - wear personal protective equipment
 - identify hazards
 - report workplace injuries
 - be safe at work
- recognise employers' responsibilities in relation to Work Health and Safety in the workplace, for example: 🏠 🌐 ⭐
 - provide a safe workplace
 - act on hazard and accident reports
 - provide training and development
- identify employers' responsibilities in relation to Equal Employment Opportunity and anti-discrimination 🌐 🏠 🌐 ⭐
- identify employees' rights and responsibilities in relation to anti-discrimination 🌐 🌐 ⭐
- identify the award and agreement conditions appropriate to particular workplaces, for example: 🌐 ⭐
 - wages
 - working hours
 - leave entitlements
- explore how groups and organisations provide assistance to employees, for example: ⭐
 - Fair Work Commission
 - unions
- recognise the contribution of work to the wellbeing of individuals, for example: 🏠 ⭐
 - income
 - productivity
 - health

Factors that influence employment

Students:

- identify ways to gain employment, for example: 📄 ⭐
 - employment services
 - job advertisements, eg print and online
- engage with a job advertisement to identify key features of the position and/or application process 📄
- identify and/or ask questions in relation to a position of employment, for example: 📄
 - make a real or simulated phone call to inquire about pay
 - compose an email to inquire about working hours

- explore the factors that influence the availability of employment, for example: 🧑🏻🌟
 - geography/location
 - supply and demand
 - education and training
 - experience
- investigate different pathways to employment, using a variety of sources to locate and select information, for example: 🧰🧑🏻🌟
 - education and training courses
 - apprenticeships and traineeships

Workplace skills

Students:

- use appropriate strategies to organise personal workload, for example: 🧑🏻🌟
 - organise tasks by prioritising
 - set reminders
 - manage time using a timetable, diary or calendar
- select and use appropriate written, oral, graphic and/or digital forms to communicate information in workplace contexts 📄🗣️📱🧑🏻
- use a range of software, including word-processing programs and spreadsheets, to create and publish work-related texts 📄📱🗣️
- engage with work-related activities, for example: 📄🗣️
 - work correspondence and communication, using appropriate register and language
 - send and receive emails
 - follow a workplace procedure
- use a range of appropriate problem-solving strategies at work, for example: 🧰🧑🏻
 - seek assistance from supervisor
 - ask clarifying questions
 - follow instructions, policies and procedures
- participate in the construction of a personal résumé 🧰🗣️🧑🏻

Current issues

Students:

- investigate a current issue relating to work and employment, for example: 📄🗣️📱🧑🏻
 - locate information using appropriate strategies
 - select relevant information from identified sources
 - find, select and use information from a variety of sources
 - take on responsibilities to work independently and as a member of a group
 - plan, organise and present their ideas and information
 - evaluate and order information 🧰
 - select and use appropriate written, oral, graphic and/or digital forms to communicate information

Law, Society and Political Involvement

Outcomes

A student:

- › explores rights and/or responsibilities as a consumer COMLS-3
- › investigates issues which affect daily life COMLS-5
- › outlines individual legal rights and responsibilities COMLS-6
- › makes informed decisions in a range of contexts COMLS-7
- › identifies appropriate community support personnel and agencies who can assist with problems and issues COMLS-10
- › uses strategies to locate and select information COMLS-11
- › uses strategies to organise and communicate information COMLS-12
- › uses individual and collaborative skills in the learning process COMLS-13

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Content focus

Students develop an understanding of how the legal and political systems affect individuals and groups and regulate society.

Content

Rules and laws

Students:

- identify rules across a range of contexts, for example: 🏫
 - school
 - sporting venues and activities
 - workplaces
 - transport
- explore the reasons why rules are needed, for example: 🏠
 - safety
 - order
- recognise the similarities and differences between rules and laws, for example: 🏠 🚗
 - reasons for establishing rules and laws
 - consequences of breaking rules and laws
- investigate Australia's court system, for example: ⚙️ 📄 🗣️ 📺 📱
 - locate information using appropriate strategies
 - organise ideas and information
 - select and use appropriate written, oral, graphic and/or digital forms to communicate information

Legal rights of individuals

Students:

- recognise the ways in which the law protects and safeguards the rights of individuals, for example: 🏠 🗳️
 - as consumers
 - as children
 - as citizens
- recognise there are personnel and agencies in the community who can assist with legal issues, for example: 🏠 🗳️
 - police
 - lawyers
- identify agencies, personnel and other sources of assistance which individuals can access in relation to legal and commercial issues, for example: 🗳️
 - Department of Fair Trading
 - mediation centres
 - advocates
 - Legal Aid
 - chamber magistrate
 - Financial Ombudsman

Legal issues that affect everyday life

Students:

- recognise features of the law and legal system, for example: 🗳️
 - the need for laws in society
 - the need for organisations to regulate the law and society
 - the difference between laws and rules
- identify individuals and groups responsible for enforcing the law and legal system, for example: 🗳️
 - police officers
 - solicitors, barristers, magistrates
 - council bodies
- explore legal issues that affect an individual as a member of the community, for example: 🗳️ 🗳️
 - access to goods and services
 - age-related issues
 - mobility, eg riding a bicycle, riding a skateboard, as a pedestrian, obtaining a learner's permit
 - use of public transport, eg concession rates, behaviour on public transport
 - gaining employment, eg age for participation, WorkCover ⚡
- plan, organise and present ideas relating to legal issues that affect an individual as a member of the community 🗳️
- explore consequences for breaking the law, for example: 🏠 🗳️
 - fines
 - community service
 - incarceration

Access to the legal system

Students:

- recognise reasons for seeking legal representation, for example: 🗳️
 - family conflict
 - employment issues
 - accident or injury
 - financial compensation
- explore methods of accessing legal representation, for example: 🗳️ 🗳️
 - community-based legal services
 - the difference between public and private legal representation
- recognise barriers to accessing legal representation, for example: 🗳️ 🗳️
 - cost
 - time
 - geographic location
 - language
- explore the role and selection of juries 🗳️ 🗳️ 🗳️

The government and democracy

Students:

- recognise features of democracy in Australia, for example: 🗳️ 🗳️
 - the right of individuals to vote
 - membership of different political parties
 - membership of different electorates
- recognise different levels of government, for example: 🗳️
 - local
 - state
 - federal
- explore how elections are conducted, including voting methods 🗳️ 🗳️ 🗳️
- explore the roles and responsibilities of a political party, for example: 🗳️
 - different political leaders and their responsibilities, eg prime minister
 - representing their electorate at different levels of government
 - advocating for different policies
- identify the role of the Prime Minister of Australia
- engage with the process of democracy through a simulated or school-based voting experience, for example running a mock election 🗳️ 🗳️
- explore how laws change, for example:
 - through individual action or lobby groups
 - the use of referendums

Current issues

Students:

- investigate a current issue relating to law and politics, for example: 🗳️ 🗳️ 🗳️ 🗳️ 🗳️
 - locate information using appropriate strategies
 - select relevant information from identified sources
 - find, select and use information from a variety of sources
 - take on responsibilities to work independently and as a member of a group
 - plan, organise and present their ideas and information
 - evaluate and order information 🗳️
 - select and use appropriate written, oral, graphic and/or digital forms to communicate information

Independent Living

Outcomes

A student:

- › recognises the differences between needs and wants COMLS-1
- › identifies ways in which people obtain goods and services in the local community COMLS-2
- › explores rights and/or responsibilities as a consumer COMLS-3
- › investigates issues which affect daily life COMLS-5
- › outlines individual legal rights and responsibilities COMLS-6
- › makes informed decisions in a range of contexts COMLS-7
- › purchases goods and services COMLS-8
- › identifies financial services that assist in making decisions COMLS-9
- › identifies appropriate community support personnel and agencies who can assist with problems and issues COMLS-10
- › uses strategies to locate and select information COMLS-11
- › uses strategies to organise and communicate information COMLS-12
- › uses individual and collaborative skills in the learning process COMLS-13

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Content focus

Students develop problem-solving and decision-making skills to assist them with living independently in the future, including arranging accommodation, managing finances, organising travel and following legal rights and responsibilities.

This topic aligns with course content from the following Years 7–10 options:

- Towards Independence
- Travel
- Law in Action
- Investing

Content

Becoming independent

Students:

- identify the changing issues that affect young people 🌐 🏠 🌟
- explore the issues involved in moving towards independence, for example: 🏠 🏠 🌟
 - finances
 - accommodation
 - employment

Moving from home

Students:

- identify reasons for living independently, for example: 🧑🏠 ✨
 - reasons a young person may have for leaving home and living independently
 - key issues facing young people in their transition to independent living
- identify necessities for living independently, for example: 🧑🏠 ✨
 - income
 - food
 - safety
- describe barriers to living independently 🧑🏠
- explore the process for applying for legal/medical identification, for example: 📄
 - birth certificate
 - photo ID
 - Medicare card
- access information and support relating to moving from home 📄

Arranging accommodation

Students:

- identify a range of accommodation options, for example:
 - private and public accommodation
 - shared and group accommodation
- recognise a range of organisations that provide assistance with securing accommodation, for example government, religious and community organisations ✨
- identify features of safe living environments, for example:
 - physical accessibility of accommodation
 - access to education, transport, health and community services
- describe suitability of accommodation for particular situations and needs, for example: 🧑🏠
 - the affordability of accommodation
 - accessing support services in the home
- engage with the process of arranging accommodation, for example securing a private lease 🧑🏠
- explore a range of rights and responsibilities of being a tenant

Managing finances

Students:

- recognise sources of personal income, for example: ✨
 - allowances
 - work
 - gifts
 - employment
- recognise minor and major costs involved in independent living, for example: ✨
 - establishment and ongoing costs
 - utilities
 - daily living expenses
- recognise different strategies to minimise financial problems, for example: 🧑🏠 📄
 - maintaining a budget
 - saving for a major purchase
 - keeping records of spending
- participate in the construction of a household budget that includes income, fixed and variable expenses, and savings 🧑🏠 📄

- identify types and costs of insurance required for independent living, for example: ⚙️
 - home and contents insurance
 - renter's insurance

Making financial decisions

Students:

- use appropriate strategies to make decisions within the context of a planned budget, for example: ⚙️ 📄
 - positives and negatives
 - benefits versus costs
 - needs versus wants
- explore a range of individuals and groups who can assist with making financial decisions ⚙️
- recognise a range of financial investments, for example: ⚙️
 - managed funds
 - property
 - shares
 - superannuation
- identify benefits and costs of investing ⚙️ 📄





Accessing financial services

Students:

- identify financial service providers in the community, for example: ⚙️
 - banks
 - credit unions
 - building societies
 - money lenders/pawnbrokers
 - financial planners and advisers
- identify the services offered by financial providers, for example: ⚙️
 - depositing money
 - lending money
 - investing money
- recognise features of financial documents, for example: 📄 📄
 - bank statements
 - payslips
- recognise the responsibilities associated with borrowing, investing and using credit facilities 📄
- use an ATM and EFTPOS services, for example: 📄 📄
 - keep card/PIN confidential
 - retain card and receipt after using ATMs
 - retain receipt after purchasing goods and services
 - retain and review financial statements
 - use over-the-counter financial services
 - deposit and withdraw funds from ATMs
 - check account balance
 - use EFTPOS facilities to purchase goods and services
 - use telephone and internet banking to purchase goods and services
- engage with the process of applying for a financial service, for example: 📄
 - opening a bank account
 - applying for a credit card













Major purchases

Students:

- identify the major items to be purchased for independent living 
- recognise options available for the purchase of major items related to independent living, for example: 
 - purchasing processes for selected items, eg new, second-hand, joint ownership
 - consumer protection available for selected items
 - issues that may arise when purchasing a major item and consideration of the possible solutions
 - using credit facilities within the context of a planned budget 
 - entering into buy now, pay later agreements within the context of a planned budget 







Planning a trip

Students:

- explore the options available for organising a holiday or outing, for example:    
 - through a travel agent
 - using the internet
 - visiting a tourist office
 - contacting venues directly
- demonstrate informed decision-making in the context of a planned travel activity, for example:   
 - identify a destination for an outing or holiday
 - investigate means of travel
 - assess the advantages and disadvantages of the various means of travel, eg road, rail, sea and air, group or individual
 - identify the travel requirements for a selected destination, eg food, clothing, medication requirements, passport, visa, insurance, money
 - consider travel advice from a variety of sources, including the Department of Foreign Affairs and Trade (DFAT), travel reviews, travel health advice
 - investigate travel insurance, including processes for applying for insurance
 - explore the options available for an itinerary, eg length of stay, where to stay, facilities, getting around, what to see, things to do
- develop an itinerary for a planned travel activity, within a particular budget and period of time    
- explore the process for applying for a passport and/or visa 

Solving travel problems

Students:

- identify financial problems or issues that may arise when travelling, for example:  
 - converting money
 - lost/stolen cash/cards/passport/tickets
- recognise cultural differences that may be encountered in a variety of travel destinations and appropriate ways to respond to these differences  
- explore groups and organisations that assist travellers overseas, for example:  
 - embassies
 - government organisation

Legal rights and responsibilities of individuals

Students:

- explore the concept of human rights
- identify the age for particular legal rights and responsibilities, for example: 🗳️ 🗳️ 🗳️
 - voting
 - drinking or attending venues where alcohol is served
 - opening a bank account
- explore the range of legal rights and responsibilities of individuals in commercial, family and work contexts, for example: 🗳️ 🗳️
 - paying bills on time
 - purchasing goods and services within legal age restrictions
 - maintaining a rental property
 - observing WHS regulations and reporting risks or hazards
 - parental responsibility to provide care for a dependent child
- identify ways in which children are legally protected, such as through the Convention of the Rights of the Child 🗳️ 🗳️ 🗳️
- explore a range of laws affecting young people 🗳️
- identify the difference between criminal and civil law 🗳️
- explore rights and responsibilities in relation to criminal law, for example:
 - rights of individuals accused of breaking criminal laws
 - punishments associated with a range of criminal convictions
- identify ways in which disputes can be resolved, for example: 🗳️
 - through the court system
 - community conferencing
 - mediation and conciliation
 - tribunals
- explore dispute resolution in Aboriginal and Torres Strait Islander communities 🗳️
- investigate one or more legal cases to develop an understanding of how the law protects individuals in commercial, family and work contexts 🗳️ 🗳️ 🗳️






Community involvement

Students:

- explore a range of community services that can assist young people to move towards independence
- explore opportunities to become active participants in the community, for example the range of community services available and how these can be accessed 🗳️
- describe ways young people can become involved in their community, for example enrolling to vote and voting responsibly 🗳️
- identify the benefits to young people of community involvement

Current issues

Students:

- identify and investigate a current issue relating to living independently, such as accommodation, travel, financial independence or legal rights and responsibilities, for example:    
- locate information using appropriate strategies
- select relevant information from identified sources
- find, select and use information from a variety of sources
- take on responsibilities to work independently and as a member of a group
- plan, organise and present their ideas and information
- evaluate and order information 
- select and use appropriate written, oral, graphic and/or digital forms to communicate information

Business and the Economy

Outcomes

A student:

- › identifies ways in which people obtain goods and services in the local community COMLS-2
- › investigates issues which affect daily life COMLS-5
- › outlines individual legal rights and responsibilities COMLS-6
- › makes informed decisions in a range of contexts COMLS-7
- › purchases goods and services COMLS-8
- › identifies financial services that assist in making decisions COMLS-9
- › uses strategies to locate and select information COMLS-11
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- › uses individual and collaborative skills in the learning process COMLS-13

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Content focus

Students become actively engaged in planning, organising and running a small business and develop strategies to address problems as they arise.

This topic aligns with course content from the following Years 7–10 options:

- Our Economy
- Promoting and Selling
- Running a Business

Content

The economy

Students:

- recognise indicators of economic performance in a country, for example: 📊 ★
 - standard of living
 - quality of life
 - unemployment trends
 - economic growth rates
 - inflation
 - income distribution
- use one indicator of economic performance to describe the performance of the Australian economy
- compare Australia's economic performance with that of one other country in the Asia region 🌐 🗺️

Global connections

Students:

- recognise countries that Australia trades with in the global economy 🌐 ★
- identify one or more of Australia's major exports and imports of goods, services and/or resources
- identify ways in which Australia's economy can be affected by changes in the global economy ★
- explore a local business with connections to national or global markets, such as a retail or hospitality business or telecommunications service, for example: 🌐 ★
 - use appropriate strategies to plan an investigation
 - find, select and use information from a variety of sources
 - select and use appropriate written, oral, graphic and/or digital forms to communicate information 📄 🗣️ 📺 📱

Being an entrepreneur

Students:

- identify characteristics of a successful entrepreneur, for example personal skills and attributes 🧑 🌟
- outline motivations for becoming an entrepreneur, for example: 🧑 🌟
 - innovation
 - passion
 - creativity
 - profit
- describe the advantages and disadvantages of being self-employed, for example: 🧑 🌟
 - cash flow
 - flexibility
 - time
- explore contemporary examples of entrepreneurs from within the business world, for example use ICT to conduct research into an entrepreneur 📄 🧑 🌟

Planning for success

Students:

- distinguish between businesses that provide access to goods or to services ★
- research examples of small businesses and the goods and services they provide 📄 ★
- identify key roles within a small business, for example:
 - investor
 - owner
 - supervisor
 - staff
 - customer or client
- recognise sources for financing a business, for example a business loan
- explore a case study of a business, for example: 🧑 🌟
 - target market
 - location
 - demographics
 - competition
- investigate the process of establishing a new or purchasing an existing business, for example: 🧑 🌟
 - identifying the target market
 - hiring staff
 - purchasing equipment
 - producing goods and/or providing services

- participate in discussion regarding factors that contribute to the success or failure of a business ✨
- explore ways to minimise risk and avoid insolvency or bankruptcy, such as business insurance ✨
- recognise the importance of ethical decision-making and social responsibility for businesses ✨ ✨ ✨

The selling process

Students:

- identify factors that influence consumers to purchase a good or service, for example: ✨
 - price
 - influence of peers
 - advertising
 - identification of needs and wants
- recognise target markets for specific goods or services ✨
- identify goods or services specifically targeting young people ✨
- recognise promotion strategies for a good or service, for example:
 - television, radio and online advertising
 - social media
 - catalogues and brochures
- explore the advantages and disadvantages of a range of promotion strategies ✨ ✨
- investigate selling techniques used to market one or more good or service targeting young people ✨ ✨ ✨
- evaluate the effectiveness of one or more selling techniques for a good or service targeting young people
- explore the impact of technology, including social media, on selling techniques for goods or services ✨ ✨ 📱
- promote a particular good or service, for example: 📱 🗣️ 📄 ✨
 - select a product and identify the target market
 - create audio, visual, print or digital texts to promote the product






Running a business

Students:

- participate in the set up and running of a simulated or school-based business, for example creating, promoting and selling goods for charity 🗣️ ✨
- identify the target market for their business
- develop goods or services for their business ✨
- develop a business plan, including strategies to maximise the success of their business
- use one or more strategies to promote the goods or services of their business to their target market
- produce texts related to the running of their business, for example: ✨ 📱 🗣️ 📄
 - marketing and advertising materials
 - a spreadsheet to manage cash flow
- use point of sale processes, for example: 📱 📄 🗣️
 - exchange goods or services for money
 - give accurate change
- use a range of strategies to solve problems when running their business, for example: 🗣️
 - systems for monitoring and ordering stock
 - collaborate with peers to sell goods
 - time management
- engage with customers appropriately 🗣️

Current issues

Students:

- identify and investigate a current issue relating to a local economy in Australia or entrepreneurship, for example:    
 - locate information using appropriate strategies
 - select relevant information from identified sources
 - find, select and use information from a variety of sources
 - take on responsibilities to work independently and as a member of a group
 - plan, organise and present their ideas and information
 - evaluate and order information 
 - select and use appropriate written, oral, graphic and/or digital forms to communicate information

School-developed Option

Outcomes

A student:

- › recognises the differences between needs and wants COMLS-1
- › identifies ways in which people obtain goods and services in the local community COMLS-2
- › explores rights and/or responsibilities as a consumer COMLS-3
- › identifies individual employment rights and/or responsibilities COMLS-4
- › investigates issues which affect daily life COMLS-5
- › outlines individual legal rights and responsibilities COMLS-6
- › makes informed decisions in a range of contexts COMLS-7
- › purchases goods and services COMLS-8
- › identifies financial services that assist in making decisions COMLS-9
- › identifies appropriate community support personnel and agencies who can assist with problems and issues COMLS-10
- › uses strategies to locate and select information COMLS-11
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Content focus

Students are supported to develop their knowledge and understanding of a particular area of interest in Commerce through the development of skills and strategies for effective learning, including planning, research and communication.

Content








Choosing a research topic

Students:

- identify a question, problem or topic for investigation, for example: 🧑🏫
 - from a list of options
 - independently or in collaboration with peers
- identify what information is required to address the question, problem or topic
- identify a variety of information sources, for example multimedia, print and online information 📄
- make a plan to carry out research, for example time management 🧑🏫
- follow a plan to carry out research 🧑🏫
- take on responsibilities to work independently or as a member of a group 🧑🏫







Conducting research

Students:

- locate relevant information using a range of strategies, for example:    
 - access information using ICT
 - access information using a school or community-based library
- select information from identified sources relevant to research topic, for example provided or independently selected sources
- use appropriate strategies to organise information that addresses a question, problem or topic for investigation, for example:   
 - identify key terms
 - group similar ideas or concepts

Communicating research

Students:

- make a plan to present their ideas and information, independently or as part of a team 
- follow a plan to present ideas and information that address the research topic, independently or as part of a team 
- select and use appropriate written, oral, graphic and/or digital forms to communicate information    

Assessment

Standards

The NSW Education Standards Authority (NESA) *K–10 Curriculum Framework* is a standards-referenced framework that describes, through syllabuses and other documents, the expected learning outcomes for students.

Standards in the framework consist of three interrelated elements:

- outcomes and content in syllabuses showing what is to be learned
- Stage statements that summarise student achievement
- samples of work on the NESA website that provide examples of levels of achievement within a Stage.

Syllabus outcomes in Commerce contribute to a developmental sequence in which students are challenged to acquire new knowledge, understanding and skills.

Assessment

Assessment is an integral part of teaching and learning. Well-designed assessment is central to engaging students and should be closely aligned to the outcomes within a Stage. Effective assessment increases student engagement in their learning and leads to enhanced student outcomes.

Assessment for Learning, *Assessment as Learning* and *Assessment of Learning* are three approaches to assessment that play an important role in teaching and learning. The NESA Years K–10 syllabuses particularly promote *Assessment for Learning* as an essential component of good teaching.

Assessment for Learning

- enables teachers to use information about students' knowledge, understanding and skills to inform their teaching
- teachers provide feedback to students about their learning and how to improve

Assessment as Learning

- involves students in the learning process where they monitor their own progress, ask questions and practise skills
- students use self-assessment and teacher feedback to reflect on their learning, consolidate their understanding and work towards learning goals

Assessment of Learning

- assists teachers to use evidence of student learning to assess student achievement against learning goals and standards

Further advice on programming and appropriate assessment practice is provided on the NESA website. This support material provides general advice on assessment as well as strategies to assist teachers in planning education programs.

Assessment for students with disability

Some students with disability will require adjustments to assessment practices in order to demonstrate what they know and can do in relation to syllabus outcomes and content. The type of adjustments and support will vary according to the particular needs of the student and the requirements of the activity. These may be:

- adjustments to the assessment process, for example scaffolded instructions, additional guidance provided, highlighted key-words or phrases, the use of specific technology, extra time in an examination
- adjustments to assessment activities, for example rephrasing questions, using simplified language, fewer questions or alternative formats for questions
- alternative formats for responses, for example written point form instead of essays, scaffolded structured responses, short objective questions or multimedia presentations.

It is a requirement under the *Disability Standards for Education 2005* for schools to ensure that assessment tasks are accessible to students with disability. Schools are responsible for any decisions made at school level to offer adjustments to coursework, assessment activities and tasks, including in-school tests. Decisions regarding adjustments should be made in the context of [collaborative curriculum planning](#).

Further examples of adjustments to assessment for students with disability and information on assessment of students undertaking Life Skills outcomes and content can be found in support materials for:

- [HSIE](#)
- [Special Education](#)
- [Life Skills](#).

Reporting

Reporting is the process of providing feedback to students, parents/carers and other teachers about student progress.

Teachers use assessment evidence to extend the process of *Assessment for Learning* into their *Assessment of Learning*. In a standards-referenced framework, teachers make professional judgements about student achievement at key points in the learning cycle. These points may be at the end of a Year or Stage, when schools may wish to report differentially on the levels of knowledge, understanding and skills demonstrated by students.

Descriptions of student achievement provide schools with a useful tool to report consistent information about student achievement to students and parents/carers, and to the next teacher to help plan the future steps in the learning process.

The A–E grade scale or equivalent provides a common language for reporting by describing observable and measurable features of student achievement at the end of a Stage, within the indicative hours of study. Teachers use the descriptions of the standards to make a professional, on-balance judgement, based on available assessment information, to match each student's achievement to a description. Teachers use the Common Grade Scale (A–E) or equivalent to report student levels of achievement from Stage 1 to Stage 5.

For students with disability, teachers may need to consider, in consultation with their school and sector, the most appropriate method of reporting student achievement. It may be deemed more appropriate for students with disability to be reported against outcomes or goals identified through the collaborative curriculum planning process. There is no requirement for schools to use the Common Grade Scale (A–E) or equivalent to report achievement of students undertaking Life Skills outcomes and content.

Glossary

Glossary term	Definition
Aboriginal and Torres Strait Islander Peoples	<p>Aboriginal Peoples are the first peoples of Australia and are represented by over 250 language groups, each associated with a particular Country or territory. Torres Strait Islander Peoples are represented by five major island groups, and are associated with island territories to the north of Australia's Cape York which were annexed by Queensland in 1879.</p> <p>An Aboriginal and/or Torres Strait Islander person is someone who:</p> <ul style="list-style-type: none"> • is of Aboriginal and/or Torres Strait Islander descent • identifies as an Aboriginal person and/or Torres Strait Islander person, and • is accepted as such by the Aboriginal and/or Torres Strait Islander community(ies) in which they live.
access (to the law)	The opportunity for all people to receive appropriate assistance, including access to legal information, advice and representation, and access to mechanisms that provide the fair resolution of disputes.
accessibility	The extent to which a system, environment or object may be used irrespective of a user's capabilities or abilities. For example, the use of assistive technologies to allow people with disabilities to use computer systems, or the use of icons in place of words to allow young children to use a system.
collaboration/ collaboratively	Working with others towards a shared goal, through a variety of modes of communication. This may be achieved using a range of technologies, tools and processes.
competitive advantage	An advantage that a business holds over others in its industry, sector or location. The advantage means that the business is able to sell more of a product, or operate at a lower cost, or better meet the needs of consumers. Competitive advantage usually implies that a business is more profitable than its competitors.
consumer redress	Options available for purchasers of goods or services to resolve issues that may arise when consumer guarantees are not met.
copyright	The protection provided to the creators of original works that offers a legal framework for the control and reproduction or transmission of their creations. Copyright protects written works, computer programs and artistic works such as: architecture, broadcasts, computer programs, drawings, films, music, paintings, photographs, sound recordings and videos.
corporate social responsibility	When businesses consider the interests of stakeholders, society and the environment when making economic and business decisions.
customary	Relates to customs or practices associated with a particular society, place or set of circumstances.

Glossary term	Definition
customary law	Comprehensive systems of governance in Aboriginal and Torres Strait Islander cultures, including ownership and custodianship, caring for Country/Place responsibilities, kinship, ceremonial duties, marriage and childcare, as well as sanctions and dispute resolution processes.
customary trade	The practice and systems associated with trade between groups in Aboriginal and Torres Strait Islander cultures, such as trade routes, On-Country and Off-Country protocols, and the exchange of natural resources, raw materials, manufactured goods and innovations.
disability	An umbrella term for any or all of the following components: <ul style="list-style-type: none"> • impairments: challenges in body function or structure • activity limitations: difficulties in executing activities • participation restrictions: challenges an individual may experience in involvement in life situations.
diversity	Differences that exist within a group, for example age, sex, gender, gender expression, sexuality, ethnicity, ability/disability, body shape and composition, culture, religion, learning differences, socioeconomic background, values and experiences.
economic reasoning	Applying the principles of economics to understand possible causes and effects of economic events and changes; that is using economic and business ideas to explain and analyse economic and business events and issues.
economic sustainability	Economic activity that supports economic needs of the present without compromising the ability of future generations to meet their own needs.
economy	All activities undertaken for the purpose of production, distribution and consumption of goods and services in a region or country.
enterprise	A project or undertaking that may relate to a business, organisation, community or government agency.
entrepreneur	A person who sets out to build a successful business in a new field. An entrepreneur's methods are sometimes regarded as innovative.
Indigenous cultural and intellectual property	Includes objects, sites, cultural knowledge, cultural expression and the arts, that have been transmitted or continue to be transmitted through generations as belonging to a particular Indigenous group or Indigenous people as a whole or their territory (see intellectual property).
intellectual property	Non-material assets such as forms of cultural expression that belong to a particular individual or community. Intellectual property rights refer to the rights that the law grants to individuals for the protection of creative, intellectual, scientific and industrial activity, such as inventions (see Indigenous cultural and intellectual property, and copyright).
interdependence	A joint dependence between participants in an economy; that is the reliance of consumers, workers, businesses and governments on each other. In modern economies, people tend to specialise in the production of a good or service, and trade that item for another that they could not provide or produce for themselves.
market(s)	An exchange of goods, services or resources between buyers and sellers.

Glossary term	Definition
opportunity cost	What you have to forego if you choose to do A rather than B; the value of the next best alternative that is foregone whenever a choice is made.
sharing economy	The sale, hire or lease of goods or services, via an online platform.
superannuation	Money set aside during one's working life for retirement.
trade-off	A sacrifice that must be made when choosing how to use resources. The preferred (next best) alternative is known as the opportunity cost.