

Consumer Stuff for Kids!

A teaching & learning resource

- Supports VELS Level 4
Humanities – Economics

consumer.vic.gov.au



DEPARTMENT
OF JUSTICE

Writer

Paul Johnson

Linnet Hunter - Education consultant

Acknowledgements

Consumer Affairs Victoria (CAV) gratefully acknowledges the partnership with The Office of Gaming and Racing (Victorian Department of Justice) in the development of this resource.

- the following teachers for trialling the units of work in their school:

Illya Samarin, Glengala/Sunshine West Primary School, Sunshine

Susan M Wilson, Mount Waverley North Primary School, Mount Waverley

John Sandy, St Dominic's Primary School, Camberwell

Mark MacGregor, Corpus Christi Primary School, Glenroy

Pamela Dudgeon, Abbotsford Primary School, Abbotsford

Natalie Will, Briar Hill Primary School, Briar Hill

Amanda Patton and staff, Ararat Primary School, Ararat

Melinda Atkinson, Keilor Heights Primary School, Keilor Heights

- the contribution made by Jennifer Quick, Curriculum Manager, Business Studies, Victorian Curriculum and Assessment Authority
- the contribution made by Mardi Hall, St Mary's Primary School, Swan Hill to Unit 8: Is advertising consuming me?

Community Support Fund

This resource has been produced with the support of the Victorian Government through the Community Support Fund



Printed by Ability Press, 25-27 Olive Gve, Keysborough VIC 3173

Publication number C-02-1693

ISBN 0-9750813-9-X

CONSUMER Stuff for Kids!

A teaching & learning resource

- Supports VELS Level 4
Humanities – Economics

consumer.vic.gov.au



Contents

iii	Introduction to Consumer Stuff for Kids
iv	Key Terms
v	The Victorian Essential Learning Standards (VELS)
vii	National Consumer and Financial Literacy Framework

Unit 1 – I am a Consumer

1	Activity 1 – Am I a Consumer?
4	Activity 2 – Needs from Wants
7	Take Home Activity

Unit 2 – An Informed Consumer

9	Activity 1 – Consumer Rights and Wrongs
17	Activity 2 – Make a Complaint
19	Activity 3 – Complaining in Person
21	Activity 4 – Scams
24	Take Home Activity

Unit 3 – Let's Work

27	Activity 1 – Different People, Different Jobs
30	Activity 2 – Find Me a Job
33	Take Home Activity

Unit 4 – Money, Money, Money

35	Activity 1 – Have an Interest in Banking
40	Activity 2 – Different Ways to Pay
45	Activity 3 – Opportunity Cost or Opportunity Lost?
46	Activity 4 – Budgeting
50	Take Home Activity

Unit 5 – What is an Economy?

53	Activity 1 – Scarce as Hen's Teeth
59	Activity 2 – What is a Resource?
61	Activity 3 – Using Resources
64	Take Home Activity

Unit 6 – Consuming Planet Earth

67	Activity 1 – What a Waste!
72	Take Home Activity

Unit 7 – It's Your Choice

75	Activity 1 – Learning from Mistakes
78	Activity 2 – Stay Connected
83	Activity 3 – Think SMART
86	Activity 4 – Be Real
89	Activity 5 – Have a Go
92	Activity 6 – Value Yourself
94	Take Home Activity

Inquiry Units

Unit 8 – How Can We Make Money?

95	
101	Take Home Activity

Unit 9 – Is Advertising Consuming Me?

103	
109	Take Home Activity

Introduction to Consumer Stuff for Kids

Before you start...

This revised edition of *Consumers Stuff for Kids* contains a number of exciting new features. The new unit, *Its Your Choice*, highlights the need to improve student resilience and feelings of self-worth. Poor decision making in areas such as consumer purchases and inappropriate social behaviour can be linked to feelings of low self-esteem and over dependence on peer actions.

The accompanying DVD, *Clips for Kids* complements the message throughout this publication and especially in the unit, *Its Your Choice!* It provides a most engaging format for student learning. Wacky and his friends will certainly be popular characters upon which to stimulate student discussion and direct student learning.

The Take Home activity added to each unit will foster a genuine partnership between home and school learning. Parents/carers and their children will be able reinforce school learning with real life consumer related activities at home.



Tracking Student Progress

The red arrow symbol ➔ in each activity represents a suggested opportunity for the student to demonstrate their knowledge and understanding of key concepts. Teachers are encouraged to use these activities to track student progress towards the VELS Level 4 Humanities – Economics and Level 4 Personal Learning Domain standards.

For example:

➔ ***Students create a checklist of the most effective ways to deal with returning a product.***

The list might include:

- ***acting quickly***
- ***discussing the problem in person***
- ***calmly stating the problem***
- ***being aware of your consumer rights***
- ***keeping the receipt.***

See page v and vi to provide a context for the standards.

Key Terms

Audit: Audit means checking a budget carefully to make sure the income, expenditure and balance are calculated correctly.

Barter: Exchanging goods or services for other goods or services.

Budget: A plan for saving, spending and managing money. It has two parts: income and expenditure.

Capital Resources: Goods made by people which are used to make other goods or to provide services. A hammer is a capital resource.

Cash: Money in the form of notes and coins.

Consumer: Consumers are users of goods and services. Each one of us is a consumer.

Consumer Affairs Victoria (CAV): Victoria's lead consumer protection agency. CAV helps Victorians deal with consumer issues. Visit www.consumer.vic.gov.au or call 1300 55 81 81.

Credit Cards: A plastic card issued by banks or other finance companies. Consumers use a credit card to buy things without using cash. At the end of the month the consumer receives a bill to repay the total amount they have spent.

Demand: How much consumers want a particular good or service.

Deposit: When a consumer leaves (or deposits) some of their money in a bank it is called a deposit.

EFTPOS: Electronic Funds Transfer at Point of Sale. This means money (funds) from your bank account moves (transfers) to the shopkeeper's bank account electronically.

Expenditure: Money going out from your budget. This is money which is being spent.

Export: Goods sent from one country to another country. For example, Australia exports wheat to other countries.

Goods: Items bought by consumers you can actually touch. Examples of goods include food, toys and clothing.

Human Resources: The people who do the work, also called labour.

Import: Goods received in one country from another country. For example, Australia imports computers from other countries.

Income: Money coming into your budget. This may be from money earned from working.

Interest: There are two types of interest.

1. Interest is the money a consumer earns from the bank for depositing (leaving) their money in the bank.
2. Interest is the money consumers are charged by the bank for borrowing money from the bank.

Natural Resource: Resources which come from the natural environment like water, gold, land and timber.

Needs: Goods and services which consumers need to survive. These include fresh water, clothing and food.

Opportunity Cost: This term describes what happens when consumers have limited money but unlimited choice. When you make a choice you give up an opportunity to buy something else with that money.

Personal Identification Number (PIN): A secret (usually 4 digit) code used by consumers when using their card at an ATM or EFTPOS facility.

Production: The actual making of goods or providing of services.

Receipt: A receipt is your proof of purchase and is an important record of where and when you bought something. You need a receipt if something goes wrong and you want a refund.

Redress: Redress means the right to be compensated for faulty goods or unsatisfactory services.

Scams: Scams are tricks or "cons" to take your money and rip you off. Scams are illegal and unethical.

Scarcity: Scarcity is the problem of limited resources available to satisfy unlimited wants.

Services: Services are things done for consumers. This includes bike repairs, receiving a hair-cut or your house being supplied with electricity.

Supply: How available a good or service is for consumers.

Sustainable consumption: Consumer decisions made today have a big impact on the environment now and in the future. Sustainable consumption means consumers consider the environment and consume responsibly.

Voluntary Work: Work undertaken by people without receiving payment.

Wants: Goods or services which consumers can live without but would like to have.

Withdrawal: Taking money from your bank account.

Victorian Essential Learning Standards (VELS)

The following units are based on Level 4 Humanities - Economics and Level 4 Personal Learning Domain. However there are many opportunities to integrate other Domains. Teachers are encouraged to extend the activities to fully address the needs and abilities of their students and to further integrate relevant Domains.

The material below is an extract from material produced by the Victorian Curriculum and Assessment Authority, Australia. Students and teachers should consult the Victorian Essential Learning Standards website for more information. This material is copyright and cannot be reproduced in any form without the written permission of the VCAA.

For more information visit <http://vels.vcaa.vic.edu.au>.

Level 4 Humanities – Economics

Learning focus

As students work towards the achievement of Level 4 standards in Economics, they learn about the nature of the economic problem (scarcity): that is, that our needs and wants are unlimited but the resources available to satisfy these wants are limited. They explore how the community defines, classifies and uses resources. They learn about the processes of consumption, production and distribution in meeting needs and wants, and the role of consumers, workers and producers in the economy. They consider factors affecting their spending and why it is important to be an informed consumer when making spending decisions. They investigate the importance of personal money management and the role of banking, budgeting and saving.

Students consider the nature and meaning of work and its relationship to other activities in people's lives, including leisure. They examine various types of work and enterprise in a range of settings, including home, school and the community, and identify the different natures of paid and unpaid work. Students use the inquiry process to plan investigations about economic issues in the home (for example, which mobile phone or pair of runners to buy), school (for example, which bus company to hire for an excursion) or local community (for example, whether a small factory or residential townhouses should be built on a vacant lot next to the school) and form conclusions supported by evidence.

Students practise contesting ideas, debating and using evidence to form and express opinions on economic issues that interest and/or have an impact on themselves and on society, particularly their local community. They expand their economic vocabulary to include such terms as *consumption*, *production*, *distribution*, *enterprise* and *identify*, and learn to collect and process data from a range of sources, including electronic media.

Standards

Economic knowledge and understanding

At Level 4, students describe the nature of the economic problem (scarcity) and explain how selected goods and services are produced and distributed. Students describe the difference between needs and wants, and their own roles as producers and consumers of goods and services. They explain the need to be an informed consumer. They explain the role of work in society and distinguish between paid and unpaid work. They compare different types of work and enterprise in the local community. Students demonstrate a basic understanding of personal money management and the role of banking, budgeting and saving.

Economic reasoning and interpretation

At Level 4, students use the inquiry process to plan economics investigations about economic issues in the home, school or local community and form conclusions supported by evidence.

Level 4 Personal Learning

Learning focus

As students work towards the achievement of Level 4 standards in Personal Learning, they explore individual strategies and skills that assist in their learning, such as the use of T charts to develop effective listening skills and concept webs to link ideas. With support, they consider a range of approaches to learning and reflect on how the approaches they use influence the quality of their learning. They explore learning styles which may not be their preferred style and consider why such experimentation is an important aspect of their learning.

Students seek and use teacher feedback to develop their content knowledge and understanding and reflect on how their prior knowledge has changed. They explore how personal values, perspectives and attitudes contribute to the development of content knowledge and understanding.

In selected reflective activities, students explore the impact of various emotions on their learning and they learn to maintain a positive attitude. They consider the impact of impulsive behaviour in themselves and others on their learning and implement strategies for managing their own impulsive behaviour; for example, ensuring they understand directions fully, and developing a plan or strategy for addressing issues that arise. They discuss the value of persistence and effort, and reflect on how these qualities affect their learning. As a class or in groups, students recognise their responsibilities for managing their learning, such as staying focused and on task.

Through participation in a variety of group and whole-class activities, students begin to articulate the advantages of learning effectively with, and from, their peers. They seek feedback from peers and consider the validity of the feedback they receive. They identify the values that underpin the creation of a classroom environment that will support the learning of all students such as respect, equity and inclusion.

Students develop, justify and monitor their own learning goals. They learn to apply strategies for managing the completion of both short and extended tasks within timeframes set by the teacher and they reflect on how effectively they were able to use these strategies. They are provided with opportunities to manage and monitor progress of some tasks independently, and they compare how they undertake independent tasks and teacher-directed tasks. They review their work for accuracy before presenting it for assessment.

Standards

The individual learner

At Level 4, students identify, with support, their preferred learning styles and use strategies that promote learning. They monitor and describe progress in their learning and demonstrate learning habits that address their individual needs. They seek and respond to teacher feedback to develop their content knowledge and understanding. They identify and explain how different perspectives and attitudes can affect learning. They negotiate learning improvement goals and justify the choices they make about their own learning. Students actively develop, monitor and refine protocols that create a positive learning environment in the classroom.

Managing personal learning

At Level 4, students develop and implement plans to complete short-term and long-term tasks within timeframes set by the teacher, utilising appropriate resources. They undertake some set tasks independently, identifying stages for completion. They describe task progress and achievements, suggesting how outcomes may have been improved. They persist when experiencing difficulty with learning tasks. They seek and use learning support when needed from peers, teachers and other adults. They practise positive self talk. They demonstrate a positive attitude to learning within and outside the classroom.

National Consumer and Financial Literacy Framework

The National Consumer and Financial Literacy Framework (the Framework) was developed in 2005 for the Ministerial Council on Education, Employment, Training and Youth Affairs (MCEETYA), by the MCEETYA Consumer and Financial Literacy Working Party. This multi-disciplinary framework relates to the employability skills and will assist in achieving national consistency in curriculum and resources to support that curriculum for teachers of consumer and financial literacy. The VELS Economics Domain has close links to the Framework.

The Framework has four dimensions of consumer and financial literacy. These dimensions are interrelated and embrace the knowledge, skills, understandings and values related to key concepts.

The dimension of:

- *Knowledge and understanding* is about the nature and forms of money, how it is used and the consequences of consumer decisions
- *Competence* is the application of consumer and financial knowledge and skills in a range of changing contexts
- *Enterprise* is the opportunity to use initiative, build financial capabilities and manage risk-taking when making consumer and financial decisions
- *Responsibility* is appropriate consumer and financial decisions that display care for self, others, the community and the environment.

For more information on the Framework visit the website: www.mceetya.edu.au/mceetya/national_financial_literacy_framework_homepage,14429.html. Alternatively, visit the Australian Government's Understanding Money website at www.understandingmoney.gov.au/content/education/youngpeople/professionaldevelopment.aspx for information to support financial literacy programs in primary and secondary schools.

Below are the Descriptions of Learning for Year 5. Each outcome has been coded (KU 1, KU 2 etc). These codes are referred to at the beginning of each unit of this resource to show how the student activities link to the Framework. There are also Description of Learning for year 3, 7 and 9 in the Framework.

Year 5

Students are aware of a range of forms of money and can discuss their rights and responsibilities in everyday transactions. Students understand that money can also be borrowed through credit and be provided by government payments.

Students know about the different ways money can be kept and the importance of saving. They recognise that family income may be limited and begin to understand that matching household expenditure against income is important when considering family finances. They understand broad issues of quality of life, total family income, expenditure and savings.

They realise advertising and peer pressure can affect choice and are aware of the social and environmental consequences of their choices.

Knowledge and Understanding

Students:

- KU 1** Understand that buyers have rights and responsibilities.
For example, understand that people have a right to receive goods that meet health and safety standards, and that people have a responsibility to pay on time and repay borrowings (credit).

National Consumer and Financial Literacy Framework

- KU 2** Understand there are different forms of income.
For example, understand that wages/salaries, government payments, and interest on savings are all forms of income.
- KU 3** Understand that money can be borrowed.
For example, a credit card, a personal loan and a mortgage are ways of borrowing money.
- KU 4** Understand that savings can earn interest.
For example, know that they can earn interest by putting money in a savings account.

Competence

Students:

- C 1** Classify and compare goods and services.
For example, classify and compare goods and services by reviewing product labelling, and health and safety warnings.
- C 2** Prepare simple plans and examine financial records.
For example, prepare a simple budget for a fundraising activity, and identify GST on receipts and sales dockets.
- C 3** Accurately complete simple financial forms.
For example, complete forms such as bank deposit slips, registrations for a sport, leisure or recreational activity.

Enterprise

Students:

- E 1** Use initiative and explore opportunities that can or may contribute to income.
For example, develop a simple plan for a class fundraising event or enterprise, and design basic criteria to evaluate success.
- E 2** Initiate support for school fundraiser from community groups and businesses.
For example, initiate support such as sponsorship, inkind support and promotional materials.

Responsibility

Students:

- R 1** Value savings.
For example, store and build wealth to meet current and future needs.
- R 2** Care about the impact of their consumer and financial decisions on themselves, others, community and the environment.
For example, identify how responsible attitudes to issues such as recycling and water conservation can benefit the family, the community and the environment.
- R 3** Explore the values associated with participating in an enterprise.
For example, consider issues related to trust and obligation when purchasing and supplying goods and services.

Unit 1

I am a Consumer

VELS Humanities - Economics

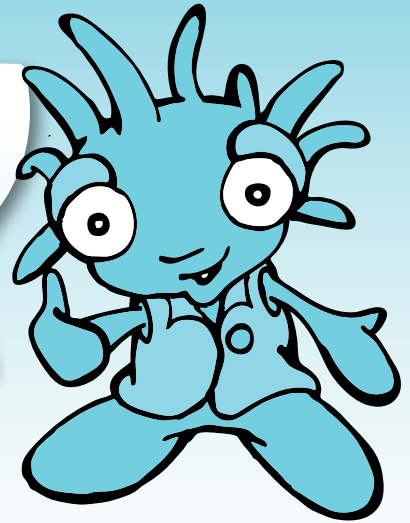
The key elements of the *Economics knowledge and understanding* standard addressed by this unit are:

- "Students describe the difference between needs and wants and their own roles as consumers of goods and services".

Refer to the Level 4 Humanities - Economics Domain Learning Focus statement on page vii to provide a context for the standards.

Consumer and Financial Literacy Framework

This unit addresses the following outcome:
See page viii for more information.



● ACTIVITY 1 — Am I a Consumer?

Learning Objectives

- Students identify themselves as consumers.
- Students differentiate between goods and services.

Key Terms

- consumers
- goods
- services

Lesson Duration

» 50 minutes

Preparation

» butcher's paper

Teacher Notes

Consumers are users of goods and services. Each one of us is a consumer. Students may incorrectly assume that 'to consume' means to eat. It is important for students to broaden their understanding of 'consuming' to include any goods or services they use in their lives. Consumers frequently consume electrical goods, transport services, clothing, educational services, food and drink.

● Introduction

Ask the students to use the 3 step definition strategy to define words such as consumer, goods and services.

Word	What I think it means	What the dictionary says it means	How it might be used in this context
consumer	someone who is a customer	1. a person who purchases goods and services . . .	someone who goes to shops and . . .

Alternatively, ask the students:

- "What do you think a consumer is?"
Students write down what they think a consumer is.
- "Stand up if you think you are a consumer."
Ask students to justify their answer by writing down briefly why they think they are or are not a consumer.
- "Put one hand on your head if you think I (the teacher) am a consumer."
Ask students to justify their answer.

● Task - Consumer Brainstorm

In groups, ask students:

- “Brainstorm everything you have consumed today. This means, what things have you needed/used/eaten today from the moment you woke up to right now?”

Students could record their thoughts on butcher's paper, in a table, etc.

Technology - for example, woke up to an alarm clock, listened to the radio/television during breakfast, used the toaster etc.

Clothing - pyjamas, footwear, socks, underwear, hat, clothes worn at school.

How have I been a consumer today?

Transport - car, school bus, bicycle, train.

At School - pens, pencils, books, balls, desks, computers.

Food - what has been eaten by the group today?
List all the food and beverages consumed by the group.

During the Consumer Brainstorm introduce the concept “Consumers use either goods or services.”

Goods are items you can actually touch and include things like clothing, food or toys.

Services include bike repairs, receiving a hair-cut or your house being supplied by electricity. These are services provided to consumers by others.

This new information may further extend the potential of the brainstorm.

After the Consumer Brainstorm direct students:

- “Using your consumer brainstorm, highlight all the **GOODS** in one colour and the **SERVICES** in another colour.”

● Task - Venn Diagram

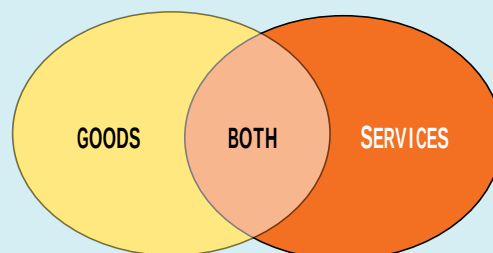
Students individually create a Venn Diagram, based on the information from their brainstorm. One circle on the Venn Diagram contains **GOODS** and the other **SERVICES**. Some items may be both a good and a service. For example, delivered food is both a good and service - therefore it would be included in the intersecting area of the diagram.

Students list at least 10 goods and 10 services to add to their Venn Diagram.

- **To track progress, provide students with the following examples of goods and services. Students position each within their Venn Diagram.**

Examples:

- Going to the dentist (S)
- Buying a mobile phone and network coverage (Both)
- Taking the cat to the vet (S)
- Buying the cat kitty litter (G)
- A new TV which is fully set-up and installed (Both)
- Hiring a DVD (Both)
- The Victorian Police (S)
- Buying a T-shirt (G)
- Buying a pair of shoes (G)
- Home delivered pizza (Both)
- Using a tram (S)



● Conclusion

Play “The Goods ‘n Services Game”

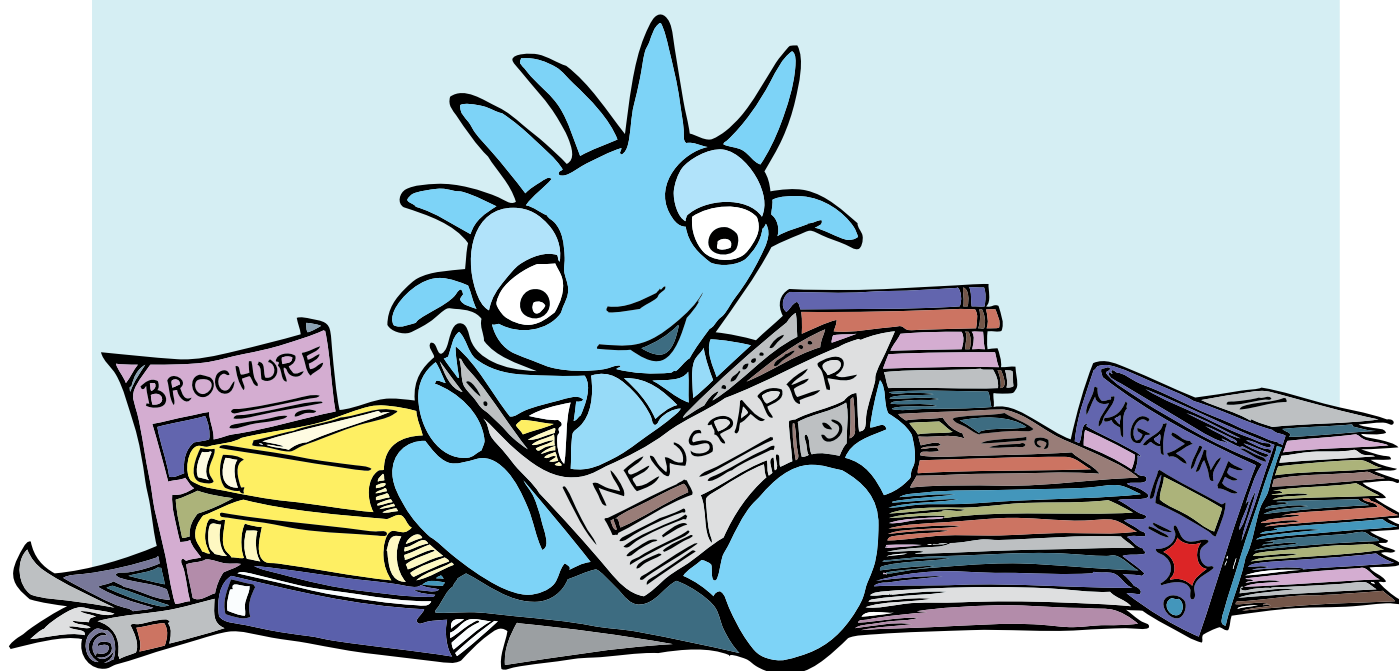
Teacher or nominated student has a collection of completed Venn Diagrams in front of them.

- Students choose one of three options: Goods, Services or Both and commit in writing.
- The teacher or nominated student then calls out one of the student entries from the collection of completed Venn Diagrams. For example “Buying a netball”.
- All the students who selected “good” remain in the game because buying a netball is a “good”. Those who selected “both” or “service” are eliminated.
- Students then reselect one of three options: Goods, Services or Both and commit in writing.
- The teacher or nominated student then calls out one of the student entries from the collection of completed Venn Diagrams. For example, “Getting broadband internet service at home”.
- All the students who selected “Service” remain in the game because broadband internet service is a “service”. Those who selected “Both” or “Good” are eliminated.
- The final student remaining is the Goods ‘n Services Game winner.

● Early Finisher/Extension/Consolidation Task

Encourage students to look at the advertisements in their local newspaper or local Yellow Pages and identify:

- Providers of goods and services in their local community - examples may include stores, supermarkets, trades people, individuals in private business (dentists, hairdressers, builders), the government (hospitals, education, transport, social security, welfare agencies).
- The proportion of advertisements for goods compared to advertisements for services.



● ACTIVITY 2 — Needs from Wants

Learning Objectives

- Students will learn to distinguish between needs and wants.
- Students will demonstrate how needs and wants are different for different people.

Key Terms

- needs
- wants

Lesson Duration

» 60 minutes

Preparation

» copy *What does my country need?* activity sheet

Teacher Notes

Needs - things we cannot live without.

Wants - things that we can live without, but like to have.

What determines our needs and wants?

We have different wants and needs because of factors including age, health, occupation, environment, location, culture and beliefs. Our needs and wants can change.

For example, our needs and wants will change if we:

- get older
- live with a different group of people
- get a different job
- get sick
- move to a new country/town/suburb
- go to a different school
- lose our job

● Introduction

1. Students use the 3 step definition strategy to define a **need** and a **want**. Have students share their definitions with peers.
2. Students then have a chance to test their definition of a **need** and a **want**. Use an imaginary line in the class and label one end Strongly Agree and the other end Strongly Disagree. Students respond to each statement below by positioning themselves along the agree/disagree line. Give students an opportunity to justify their decision.

Statements:

- "Chocolate is a need."
- "A new computer is a need."
- "Friendship is a need."
- "Sleep is a need."
- "Clothes are a want."
- "Clean water is a want."
- "A holiday to Fiji is a need."

After, students review their definitions of **needs** and **wants**.

→ **Students should write down their new definition of needs and wants, or justify why their first definition did not need to be altered.**

● Task -Group work

In the next two tasks, students work in cooperative groups of 2 or 3.

Group Task One

Ask each group to identify three needs and three wants of **one** of the people in the list on the following page.

Group	Person	(list 3 NEEDS and 3 WANTS)
1	A rock star	
2	A baby	
3	A person in a wheelchair	
4	A computer salesperson	
5	A non-English-speaking family arriving in Australia	
6	An athlete preparing for the Olympics	
7	A parent of an 11 year old	
8	A family whose house has been destroyed by fire	
9	A computer game designer	
10	A person climbing Mount Everest	
11	An astronaut	
12	A dairy farmer	

Group Task Two

Distribute one copy of *What does my country need?* activity sheet to each group. Each group should work independently, follow the instructions and answer each question.

● Post Task Discussion

Ask students:

- "Which items were most commonly eliminated in the first round? Why?"
- "Which items were most commonly eliminated in the second round? Why?"
- "Did the members of your group have any disagreements over the items to eliminate?"
- "Which ones and why?"
- "What do you think is the difference between "needs" and "wants"?"
- "Which items on the list were needs? Which were wants?"
- "Do needs and wants differ for different people?"
- "Are some people's opinions and decisions right or wrong?"

● Conclusion

Using a T Chart small groups use the two columns and list opposing facts and features of needs and wants. (see page 72 for a sample T Chart)

- ➔ **After a whole class discussion and T chart activity, students individually prepare**
- ➔ **answers to the questions discussed above and justify their answers when required.**

What does my country need?

NEEDS -
things we cannot
live without

WANTS -
things that we can live
without but like to have.

NAME

Imagine you are the Prime Minister of a new country. You and the other leaders in the new country want to provide all young people in the country with the basic things that they need and want.

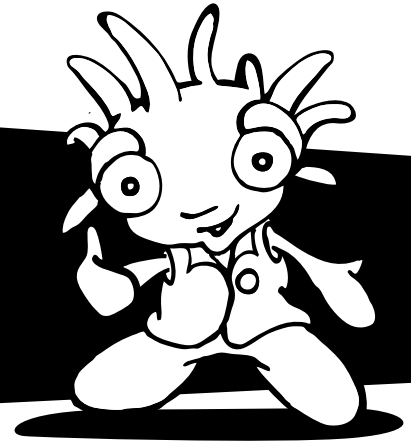
The list below includes the needs and wants the leaders have drawn up.

1. As a group you must decide on four extra items that might be missing. Add these to the table.

Item	1st Round	2nd Round
Nutritious food		
Clean water		
Television		
Medical care		
Bicycle		
Opportunity to express an opinion		
Toys for children		
Refrigerator		
Own bedroom		
Lollies		
Education		
Money to spend		
Holidays		
Decent shelter		
Household amenities (Toilet/Bath/Stove)		
A personal computer		
Modern clothes		
Clean air		
Protection from abuse		
Playgrounds		

2. For economic reasons, the country can provide only 16 of the items on the list rather than 24. Decide which 8 items you are willing to give up and place a cross (X) in the **1st Round** column.
3. As leaders you soon decide that more cuts must be made in what can be provided for young people. As a group you must eliminate another 8 items. Place a cross (X) in the **2nd Round** column next to the 8 items you choose to delete. You should now have 8 items left.
4. Highlight the final 8 items remaining on the list. Share your final list of 8 with another group.
 - Are there any differences? • Why did they select what they did? • Would you change anything?

Take Home Activity



I am a Consumer

NEEDS and WANTS

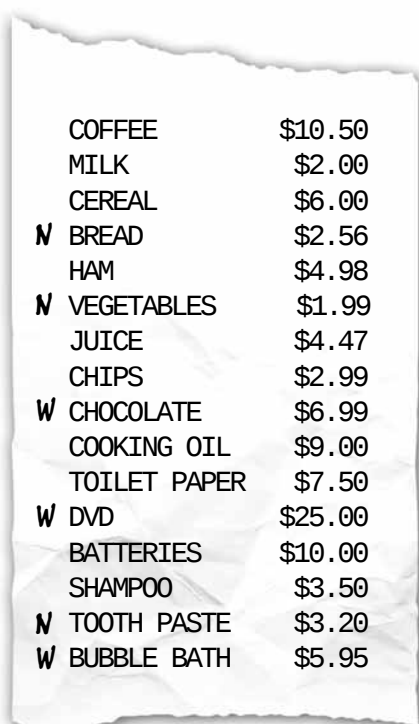
We all have different **Needs** and **Wants**. They will vary from person to person.

Needs – things we require for a basic living by today's standards

Wants – things that we like to have but do not require for a basic living by today's standards

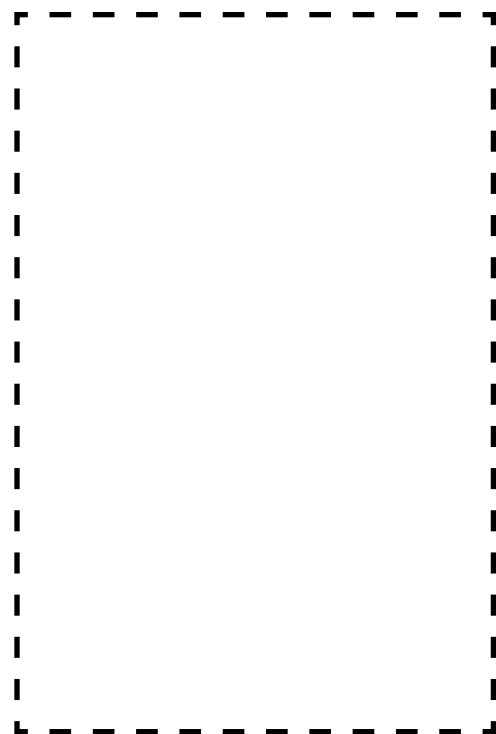
1. Look at a docket from a recent visit to a supermarket.
2. Place it in the space provided below.
3. Talk with your family about which items are Needs (N) and which items are Wants (W).
4. Place a N next to each purchase you considered a Need and a W next to each Want.
5. What did you find about your supermarket docket list?
6. An example has been provided for you with some purchases marked with a N and a W.
You may want to complete this if you have time

AN EXAMPLE



COFFEE	\$10.50
MILK	\$2.00
CEREAL	\$6.00
N BREAD	\$2.56
HAM	\$4.98
N VEGETABLES	\$1.99
JUICE	\$4.47
CHIPS	\$2.99
W CHOCOLATE	\$6.99
COOKING OIL	\$9.00
TOILET PAPER	\$7.50
W DVD	\$25.00
BATTERIES	\$10.00
SHAMPOO	\$3.50
N TOOTH PASTE	\$3.20
W BUBBLE BATH	\$5.95

YOUR DOCKET



Unit 2

An Informed Consumer

VELS Humanities - Economics

The key elements of the *Economics knowledge and understanding* standard addressed by this unit are:

- "They (students) explain the need to be an informed consumer."

Refer to the Level 4 Humanities - Economics Domain Learning Focus statement on page vii to provide a context for the standards.

Consumer and Financial Literacy Framework

This unit addresses the following outcomes:

KU1

R3

See page viii for more information.



● ACTIVITY 1 — Consumer Rights and Wrongs

Learning Objectives

- Students will be made aware of their rights which are protected by laws.
- Students will explain their responsibilities as consumers.

Key Terms

- | | | | |
|--------------------|------------|------------|----------|
| • responsibilities | • trader | • safety | • refund |
| • complaints | • redress | • quality | • repair |
| • information | • receipts | • redress | • faults |
| • rights | • choice | • exchange | |

Lesson Duration

- » 60 minutes
- » additional time will be required to complete the optional *Consumer Power - Advice line* assessment task

Preparation

- » copy and separate the *Consumer Match-up Cards*
- » copy *Camp Chaos* double-sided activity sheet
- » copy the optional *Consumer Power - Advice line* assessment task

Teacher Notes

In 1985, the United Nations General Assembly adopted the UN Guidelines for Consumer Protection. These guidelines include:

- | | |
|--------------------------------------|--|
| 1. the right to be heard, | 5. the right to consumer education, |
| 2. the right to satisfy basic needs, | 6. the right to choice, |
| 3. the right to safety, | 7. the right to information, |
| 4. the right to redress, | 8. the right to a healthy environment. |

Most countries have consumer protection laws. In Victoria, Consumer Affairs Victoria (CAV) protects and promotes the interests of consumers. Contact CAV by calling 1300 55 81 81 or visiting www.consumer.vic.gov.au

Do consumers have responsibilities?

Before we buy we should be clear about what we want (eg size, style, colour etc.) and how much we can afford. We also need to check goods for faults, compare prices and quality, keep receipts and use goods for the purpose for which they were intended.

When can I get a refund?

Consumers have a right to a refund, replacement or repair if, at the time of purchase, the goods were faulty, not suitable for the purpose intended, or different from the samples shown in the shop. You may be offered a repair, exchange or credit note rather than a refund. You need a receipt to show proof of purchase.

What if I buy goods that are faulty?

If you believe the goods you bought are faulty you should stop using them, report the fault and return them as soon as possible. You may need to convince the trader that there is a fault and the goods were not damaged after you bought them.

● Introduction

Create a KWL chart on consumer/shopping rights, only completing the K+W. Use questions generated from the W in the KWL chart to compile a class list of questions the students would like to investigate and research.

K	W	L
What I <u>know</u>	What I <u>want</u> to find out	What I have <u>learnt</u>

In small groups students discuss:

- "Have you or your family ever bought something with which you were unhappy?"
- "What was the problem?"
- "What did you do about it?"

Explain to the students that all people have rights as consumers and that these rights are recognised by the United Nations. In Victoria, Consumer Affairs Victoria (CAV) protects and promotes the interests of consumers.

● Task - Consumer Match-up Cards

Below is a series of 28 cards. Each card is either a consumer rights question or consumer rights answer. Each question card has a matching answer card.

Step 1- Copy the Consumer Match-up Cards, then cut up and shuffle them. Distribute one card to each student.

Step 2- Each student reads their own card which is either a Question card (Q) or Answer card (A). In their workbooks, students then write what they think their matching card will say. For example if, they have an answer card, students write what they think the matching question card will be.

Step 3- Students walk around the class, until they match their card with a classmate's card. Matching pairs then share their results with the class. Students then review their guess made in their workbooks in Step 2.

● Task - Camp Chaos

Distribute the Camp Chaos activity sheet and the accompanying question sheet. Answers are:

Answers to Camp Chaos

PRODUCT	YES or NO	WHY?
Tent	No	The product information clearly instructs the consumer that the tent will leak if contact is made with the inside surface. No one heard Nick give this advice.
Camera	No	The camera has been damaged by Nick after it was purchased. It is not an underwater camera.
Sleeping Bag	Yes	Anna would need to convince the trader that the sleeping bag was faulty and the rip was not a result of her misuse. It would be important for Anna to show the trader her receipt.
Torch	Yes	Auntie Julie would need to first check that the torch's batteries were charged. If the batteries were fine and the torch still didn't work she could ask for a refund. Hopefully she still has the receipt as proof of purchase.

Students can demonstrate their understanding of consumer rights and responsibilities by completing a reflection strip statement to highlight the learning and new understandings they have gained from this activity.

For example:

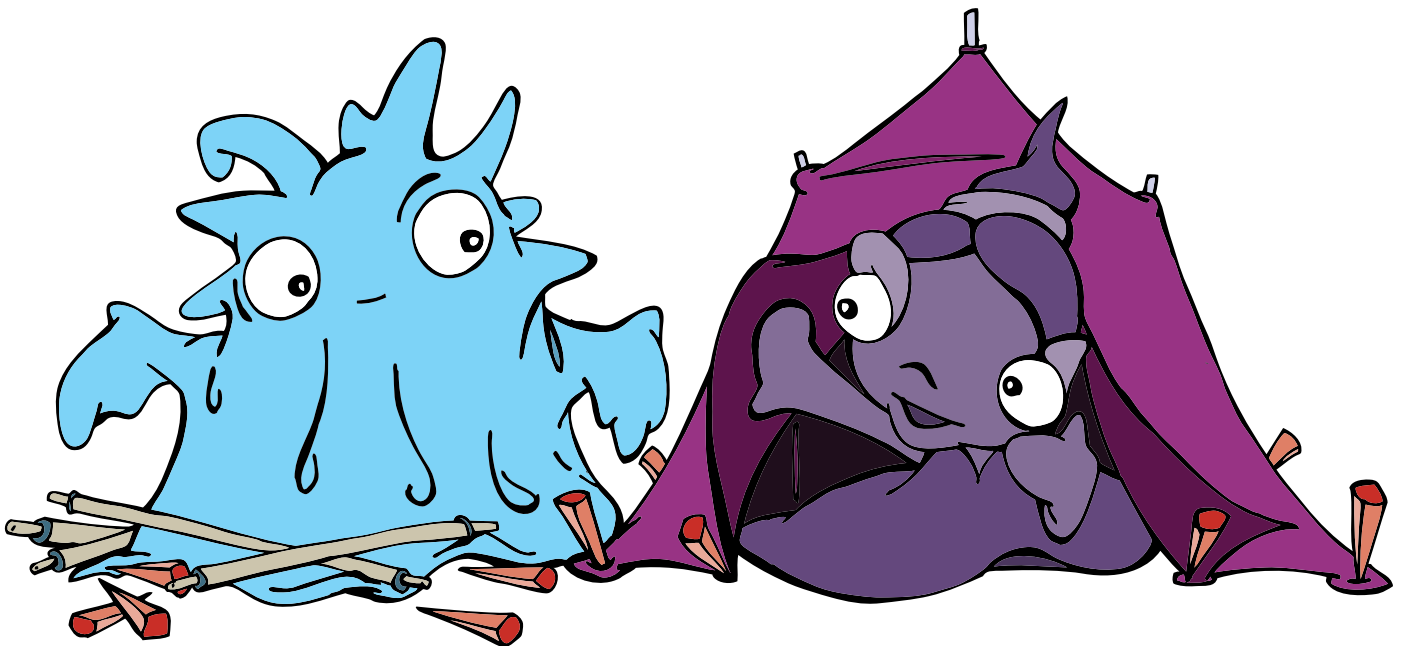
→ Next time I buy something that is faulty I will

→ The most important tips I have learnt about being a smart consumer are

Included in this activity plan is an optional task entitled **Consumer Power - Advice Line** designed for students to demonstrate their understanding of consumer rights and responsibilities. This may be useful for assessment and reporting purposes.

The answers to **Consumer Power - Advice Line** are:

1. The jeans are not faulty. Lee has no right to take the goods back. It was Lee's responsibility to see that the jacket and jeans matched. Some stores have a policy of allowing refunds and exchanges with 'no questions asked'. She will need her receipt.
2. After seeking medical advice, your mother could:
 - inform the shopkeeper where the product was purchased and find out who manufactured the product and how the product had been stored while in the shop.
 - contact Food Standards Australia, local authorities and/or the manufacturer.
3. Anna should go back to the store where the bike was purchased. She has a right to have the bike fixed because the gears started malfunctioning after she had the bike for only a few days.
4. Shane didn't read the label. Bad luck for him. He must take responsibility for his shrunken jumper. He has no right to redress.



Consumer Match-up Cards

Q CONSUMER MATCH UP CARD Do consumers have rights?	A CONSUMER MATCH UP CARD Yes, consumers have rights. These include the right to be heard, the right to choice and the right to information.
Q CONSUMER MATCH UP CARD What should consumers do before they buy?	A CONSUMER MATCH UP CARD Before they buy, consumers should be clear about what they want (for example the size, style and colour), how much they can afford, consumers should check for faults and compare prices.
Q CONSUMER MATCH UP CARD How can you make a consumer complaint?	A CONSUMER MATCH UP CARD Consumer complaints can be made by phone, in person, by letter or by email.
Q CONSUMER MATCH UP CARD Who can help you deal with problems relating to goods and services?	A CONSUMER MATCH UP CARD Consumer Affairs Victoria (CAV) can help you deal with problems relating to goods and services. The CAV website is www.consumer.vic.gov.au or phone 1300 558181
Q CONSUMER MATCH UP CARD Are dangerous toys ever banned?	A CONSUMER MATCH UP CARD Yes, each year many toys are banned because they are unsafe. For a list of all banned products in Victoria, visit the Consumer Affairs Victoria website: www.consumer.vic.gov.au
Q CONSUMER MATCH UP CARD When I buy something, why should I keep the receipt?	A CONSUMER MATCH UP CARD A receipt is your proof of purchase. It is an important record of where and when you bought something and how much it cost. You need the receipt if something goes wrong and you want a refund.
Q CONSUMER MATCH UP CARD I buy some jeans, get home and then decide I don't like them. Can I get an exchange or refund?	A CONSUMER MATCH UP CARD No because the jeans are not faulty. You have no right to take them back so choose carefully. Some stores will allow a refund or exchange "no questions asked" but under law you only have a right to redress if there is something wrong with the item.

Consumer Match-up Cards

Q CONSUMER MATCH UP CARD What does the consumer right to redress mean?	A CONSUMER MATCH UP CARD Redress means the right to be compensated for faulty goods or unsatisfactory services.
Q CONSUMER MATCH UP CARD When can I get a refund?	A CONSUMER MATCH UP CARD Consumers have a right to a refund, replacement or repair if, at the time of purchase, the goods were faulty, not suitable for the purpose intended, or different from the samples shown in the shop. You may be offered a repair, exchange or credit note rather than a refund. You will need the receipt.
Q CONSUMER MATCH UP CARD Will a trader get really angry if a consumer makes a complaint about their business?	A CONSUMER MATCH UP CARD Good traders try to keep their customers happy so they shouldn't get angry with the consumer. A smart trader will: • use a consumer complaint to improve their business so the complaint isn't made again • show the consumer that they have listened to their complaint and try to come to an outcome which the consumer and trader agree is fair.
Q CONSUMER MATCH UP CARD What does it mean to have a Consumer Right to Quality?	A CONSUMER MATCH UP CARD We have a consumer right to quality so the goods we purchase are of decent quality, that is, goods are fit for the purpose for which they were made.
Q CONSUMER MATCH UP CARD What does it mean to have a Consumer Right to Safety?	A CONSUMER MATCH UP CARD A Consumer Right to Safety means consumers have a right to be protected from dangerous goods and services.
Q CONSUMER MATCH UP CARD When am I not entitled to a refund?	A CONSUMER MATCH UP CARD You may have no right to a refund when: • You cannot provide proof of purchase, such as a receipt. • The goods are fine, but you changed your mind. • The goods were bought for someone who doesn't want them. • The goods were damaged after you bought them. • You knew about the faults when you bought the goods (for example, if they were seconds).
Q CONSUMER MATCH UP CARD What if I buy goods that are faulty?	A CONSUMER MATCH UP CARD If you believe the goods you bought are faulty you should stop using them, report the fault and return them as soon as possible. You may need to convince the trader that there is a fault and the goods were not damaged after you bought them.

Anna couldn't believe her luck when Nick invited her and her friends to go camping. He had this special spot all picked out next to a creek behind his Auntie Julie's house. When the parents said OK all the kids started planning.

"It'll be excellent, I can't wait," said Anna.

"Yeah, it's a great spot," said Nick.

"We're going to walk through the bush and carry all our stuff." Anna went shopping and bought a new sleeping bag.

Nick's Auntie Julie was really nice. She gave the kids a new torch to take along when they left her place. As they were walking through the bush, Nick brought out the digital camera he'd just got for his birthday.

"This is great," said Nick. "I can use my new camera."

"Yeah and we can email the photos to show everyone else", said Anna.

"Cool idea," the other kids all cheered.

When they got there everyone agreed it was a great spot to camp.

1

You couldn't see any houses anywhere, just trees and the noisy creek which was running fast.

"Hey, there's a tree that's all hollow at the bottom," yelled Sam, one of the other kids.

"It's like we're miles away from civilisation," thought Anna.

Soon it started to get dark so they got out the new torch.

"We can stay up and tell ghost stories," suggested Sam. He tried to switch the torch on but it wouldn't stay on.

"Ah great!" said Nick. "We've got no light." No way were they going to tell ghost stories now!

Suddenly the sky lit up and they heard a huge crash of thunder. Within minutes a storm hit and rain started pelting down. It was chaos! They had to gather up all their stuff so it wouldn't get wet.

"Quick, we can put all the food in that hollow tree," yelled Nick. He was still coming up with great ideas even under pressure.

2



Within minutes they were all huddled in their tents.

"What if our tent leaks?" shouted Sam.

"It shouldn't," Nick answered. "Just be careful not to touch the walls, OK?" No one could hear Nick because of the thunder.

Anna was already in her pyjamas and about to jump into her sleeping bag. She couldn't believe it when it ripped as she tried to zip it up!

"Oh no, my new sleeping bag just ripped!" she shrieked.

"Don't panic," said Katie. "At least we're dry in here out of the rain."

"Yeah, but this sleeping bag is meant to be heavy duty and last for years. It's not fair!" said Anna.

It was a long, wet, uncomfortable night! The noise of the thunder, the rain and the creek was so loud Katie couldn't even hear the music on her personal music player.

3

By morning the rain had stopped but most of the tents were sopping wet because sleeping bags and other things had been touching the tent walls.

"At least our food for breakfast will be dry," said Sam as he crawled out of the tent.

"It worked. All our food is still dry," he said with relief.

"Let's eat," they all shivered, looking at their wet tents and all the mud.

"This is pretty disastrous," said Nick. "I've got to get a photo of this." He got out his camera and backed down toward the creek to take the photo.

"Nick!" they all shouted, but it was too late. He and the camera fell into the creek and both were drenched.

"Oh no, there goes my camera," muttered Nick as all the other kids helped him out of the creek. They all agreed that it had all turned out to be **Camp Chaos!**

4

CAMP CHAOS!

NAME

What went wrong with the items the children took on the camping trip?

Tent



Camera



Sleeping Bag



Torch



Make sure tent is packed away dry.

Tent is water tight in light showers.

Tent may leak if contact is made with the tent's inside surface during showers.



Super DigiCam

- Handle with care
- Not to be used underwater
- Always check battery levels



Heavy Duty Sleeping Bag

100% Cotton

Dry Clean Only

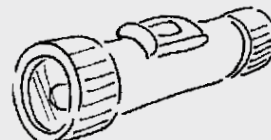
Made In Australia



HANDITORCH

Free long-life batteries

Handy on-off switch



Do they have a right to take the item back to the shop?

YES or NO

WHY?

Tent

Camera

Sleeping Bag

Torch

- 1. Lee's parents gave her money to buy a pair of really great coloured jeans to go with the jacket she got for her birthday.**

She didn't take the jacket when she went shopping. Seeing the jeans with the jacket now, she doesn't think they go together.

Is she entitled to a refund or exchange? Explain your answer.



- 2. Your mother buys a snack for your three-year-old brother.**

The snack makes him very ill and your mother said the snack had a terrible smell. Your mother tries to find out why he became ill so she can prevent this happening to any other children.

Can you suggest what she should do? Who might she talk to?



- 3. Anna and Phillip got new mountain bikes last week from the same shop - same brand and everything.**

They use them after school. Phillip's bike is OK but Anna's gears are no longer working.

What can Anna do?



- 4. Shane decided to be helpful.**

He put his new woollen jumper in the washing machine - with disastrous results. It shrank. If he had read the label, he would have seen that his jumper should have been washed by hand.

Is there anything Shane can do?



● ACTIVITY 2 — Make a Complaint

Learning Objectives

- Students will develop skills on how to make a complaint by letter, in person and by phone.

Key Terms

- customer complaint
- trader
- redress
- Consumer Affairs Victoria

Lesson Duration

» 50 minutes

Preparation

- » copy *Ling's Fish Shop* activity sheet
- » copy *Customer Complaint Cards*

Teacher Notes

Consumer Affairs Victoria (CAV) can help consumers deal with seeking redress from traders. Contact CAV at www.consumer.vic.gov.au or call 1300 55 81 81.

● Introduction

Ask students:

- “What can a consumer do if there is a problem with goods or services?”
Consumers have a right to a refund, replacement or repair if the goods were:
 - faulty
 - not suitable for the purpose intended
 - inaccurately represented or different from the samples shown.

Explain the positive role of consumer feedback to traders. Consumer feedback provides traders with an opportunity to improve their service and ultimately attract more customers. If a complaint is legitimate, students should have no hesitation in going back to providers of the goods or services to request that the problem be fixed.

- “Where would you go if you couldn't resolve a problem with a trader?”

Consumer Affairs Victoria can help resolve problems between you and a trader.

● Task - Ling's Fish Shop

Distribute activity sheet titled *Ling's Fish Shop*. Alternatively, students can write a letter to a trader with whom they are currently unable to resolve a consumer problem.

→ **Students can demonstrate their skills in writing a letter of complaint by completing the activity sheet titled *Ling's Fish Shop* and rewriting the letter. Students can peer assess the letters using a checklist.**

Does the letter include:

- *Why the consumer is writing*
- *What happened*
- *When they bought the product*
- *How much they paid*
- *What the consumer wants to happen*
- *What the consumer knows about their consumer rights and responsibilities*

Ling's Fish Shop

NAME



1. Read the following letter of complaint.

Dear Rip-off Merchant,

I am very  about the 
They are goldfish !!!!! Why would I pay \$50 for
a goldfish !!!!! You must think I am a COMPLETE IDIOT.

Wait until I get you to court, then you will stop laughing and
you will lose so much money that your lousy pet shop will go bust.

If I don't get my money back TOMORROW I will demonstrate
outside your store with my friends from the fish lover's society.
You won't get many customers then, will you???

Pete Salmon
21 Fish Pond Lane
PIRAHNA Vic.

2. What is wrong with the letter?

3. Re-write a better version of the letter.

Key Facts to help:

- The owner of the pet shop is Mrs Emma Ling.
- You ordered a rare Patagonian rainbow fish which usually cost \$50.
- You were sold a common goldfish which usually sells for \$2.
- You were still charged \$50 for the goldfish.
- You bought the fish last Saturday.
- You know it is your consumer right to ask for a refund, exchange or credit note.

Include the following information in your letter:

- * why you are writing.
- * when you bought the product.
- * what you want to happen.
- * if this is not resolved, you will contact Consumer Affairs Victoria.
- * what happened.
- * how much you paid.
- * what you know about your rights and responsibilities.

● ACTIVITY 3 — Complaining in Person

Learning Objectives

- Students develop their consumer skills, using role-play, to deal with common consumer problems.

Lesson Duration Preparation

» 40 minutes

» copy and distribute a *Role-play Scenario* to each group.

Teacher Notes

This exercise uses role-plays to simulate consumer scenarios to prepare students to be independent, assertive consumers. Students apply their prior knowledge of consumer rights to respond appropriately.

What happens when you contact Consumer Affairs Victoria (CAV) with a consumer problem?

1. A CAV Customer Service member will give you advice on how to best resolve the problem.
2. If you and trader are still unable to resolve the problem, the CAV Customer Service member will then contact the trader and work with them to try to reach an agreement for you.
3. If agreement still cannot be met, the dispute between the trader and the consumer will be resolved at the Victorian Civil and Administrative Tribunal (VCAT) - see www.vcat.vic.gov.au.

● Introduction

Students will role-play being consumers and traders. Remind students that if a consumer cannot resolve a problem with a trader they can contact Consumer Affairs Victoria (CAV). Thousands of consumers do this each year because they are unable to resolve the problem with the trader themselves.

● Role-plays

Distribute a Role-play Scenario to each small group.
Students have 10 minutes to prepare their role-play.

● Conclusions

Discuss issues which arise. Students share what they have discovered about resolving consumer complaints.

→ **Ask the students to draw up a list of the most effective ways of dealing with a product they wish to return.**

- acting quickly
- remaining polite
- discussing the problem in person
- producing receipts
- stating the problem clearly and calmly
- giving your name and the date of purchase
- knowing your consumer rights

→ **Alternatively, observe role-plays and assess the student's ability to resolve the issue.**

Role-play Scenarios

(Cut out and distribute)

A salesperson in a shop convinced you to buy some software for your computer. When you get home you decide you no longer want it. You return to the shop and explain this to the salesperson. What happens?

Facts:

The consumer has no right to a refund.

Your bike tyre is flat. You take your bike to the shop and you are sold a new tyre which is too big. You go back to the store. What happens?

Facts:

The consumer has a right to receive the correct tyre. If the correct tyre is unavailable then the consumer has a right to a refund.

Your younger sister receives a fishing rod for her birthday. When she unwraps the rod, the fishing reel is cracked and will not wind the fishing line. You have the receipt and take the rod back to the store. What happens?

Facts:

Because the product is faulty at the time of purchase the consumer is entitled to a refund or a replacement.

You purchase a new watch for a relative. When you get home, you notice the watch-band is broken. When you return to the store it displays a "no refund" sign at the counter. What happens?

Facts:

"No refund" signs are illegal. Because the watch is faulty at the time of purchase the consumer is entitled to a refund or a replacement.

Your parents buy a new LCD television. Four weeks after purchasing the TV is stops working. Dad says "We'll get a refund" and goes to the store. What happens?

Facts:

The TV was not faulty when it was purchased so the shop will refer to the manufacturer's warranty which states that the TV will be repaired.

You buy a pack containing six ice-creams. When you open the pack it only contains four ice-creams. You return to the shop where it was purchased with the receipt. What happens?

Facts:

The consumer has a right to another two ice-creams or a refund or another pack of ice-creams.

● ACTIVITY 4 — Scams

Learning Objectives

- Students are able to identify characteristics of common scams and what to do when they encounter a scam.

Key Terms

- scams
- scammer
- ripped-off

Lesson Duration Preparation

» 60 minutes

» copy Scams activity sheet

Teacher Notes

Scams are tricks or “cons” to take your money and rip you off. There are many illegal, unethical or untrustworthy schemes which come in all shapes and sizes but they have a few common characteristics:

- They tempt people by promising wealth, good health or weight loss.
- They often offer a “free” gift and use some key phrases to capture a consumer’s interest such as “Make money now”, “No risk”, “Big profits guaranteed” and “Send Money NOW, this special offer won’t last”.

Where can I find a scam?

Scams can arrive in emails, SMS messages, in the post, by the telephone or you may even meet a scammer who will try to rip you off.

Why do scams succeed?

Scammers know what people want and they often put a lot of effort into making scams appear to be genuine, believable and exciting.

● Introduction

Explain to the class that this advertisement appeared in a newspaper.

Cut your bills in ½ !

Simply send us \$20 and we will send you everything you need to cut your bills in half.

Send to: PO Box 111
Allens town VIC 3399

Absolutely 100% guaranteed so act now!!



Ask the class:

- “Who would like to have their bills (electricity, telephone, internet provider, water, gas) cut in half?”

This advertisement appeared in an Australian newspaper and thousands of people sent \$20. In return they received a pair of scissors to cut their bills in half. Did they get what they wanted?

● Discuss

Ask the class:

- “What does it mean to be “ripped-off”?”
- “What is a scam?”
- “What do you think this statement means, “If it sounds too good to be true, it probably is”?”

● Scams Task

Distribute the Scams activity sheet.

→ **Conduct a Peer Assessment of the “Design Your Own Scam” activity from the Scams activity sheet. To help assess the scam students can design a checklist to assess the scam.**

This checklist could assess whether the scam:

- *tempts consumers to get involved*
- *is believable*
- *uses persuasive language*
- *is original*

● Conclusion

Students review the K.W.L chart started at the beginning of this unit and record their findings.

→ **Assess student findings in their K.W.L chart.**

● Conclusion

Help protect yourself from Scams by visiting www.consumer.vic.gov.au. Consumer Affairs Victoria wants to help fight scams in Victoria. If you are a victim of a scam contact the Consumer Affairs Helpline on **1300 55 81 81** or visit www.consumer.vic.gov.au and select Dob-In-A Scam.

Visit www.spendwell.com.au click on **Buying** then **Information** then **Scams** and check out the email scams. This website is produced by the Office of Consumer and Business Affairs in South Australia.

Visit www.scamwatch.gov.au and test your understanding of the scammer's techniques. This website is produced by the Australian Competition and Consumer Commission (ACCC).

Scams

NAME

Scams are tricks or cons to take your money and rip you off.

Scams are illegal.

Scammers are only interested in making money.

Scammers make a big effort to make their scam appear to be believable and exciting.

Where can I find a scam?

Scams can arrive in emails, on the internet, in the post, by telephone or you may meet a scammer who will try to rip you off.

Why do scams succeed?

Scammers succeed by tempting consumers with something they really want.

What to look out for:

- A prize from a competition you never entered.
- Emails which offer incredible deals. These are often called "Spam".
- "Free" gifts which always have strings attached.
- Promises to make you rich quickly and without much effort.

Match the scam with the action which protects you from being scammed.

You receive an email saying you have inherited \$1 million. All you need to do is send \$20 and then the \$1 million will be sent to you.

DESTROY IT!

You get a phone call congratulating you for winning a family holiday. The caller just needs Mum's credit card details and the holiday is yours!

DELETE IT!

You receive a letter congratulating you for winning a Spanish lottery. You don't remember buying a ticket but simply need to send \$50 to an overseas address to receive your prize.

HANG UP!

Read this advertisement and answer the questions below.

Super Cross-Breeding Program Goat / Sheep = Geep = \$\$\$\$\$\$



Geeps are a new breed which is turning the Australian wool industry on its head. After years of testing and research the first herd of **Geeps** are reproducing naturally and have a soft, highly valuable fleece.



For more information contact Geep Industries on 1700 453 276 before it's too late!

- What makes you think this is a scam?
- What could happen to consumers who respond?
- What would you do if you saw a scam like this?
- No one wants to be scammed. What are 3 tips to stop consumers being scammed?

Design your own scam

Your scam could be a newspaper or magazine advertisement, a competition, SMS, an email or a website.

Remember that scams get consumers excited. Key words or phrases often used are:

Amazing Offer!!

Earn \$\$\$ fast!

Send Money Now!!

100% Legal

Big Profits and no risk!

This offer won't last

What have you got to lose?!!

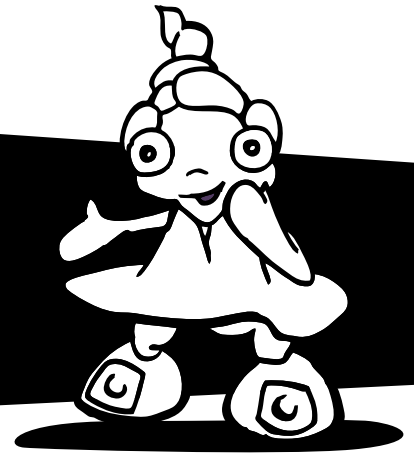
Get rich fast!

Be richer than Bill Gates!!

Valuable Free Gift!!

Your friends will be jealous!

Take Home Activity



An Informed Consumer

SCAMS

Scams are tricks or 'cons' to take you money and rip you off. There are many illegal, unethical or untrustworthy schemes which come in all shapes and sizes but they have a few common characteristics.

They often tempt people by promising exciting holidays, great wealth or weight loss.

They often offer a 'free' gift and use some key phrases to capture a consumer's interest such as:



Discuss with your parents/carers or other family members types of scams they are aware of.

1. Fill in the table about how they came across the scam.

☐ Email	☐ SMS Message
☐ Telephone	☐ Met a scammer
☐ Mail	☐ Internet

2. Have they ever been victim of a scam? YES ☐ NO ☐

3. Why did they think that the scam was a real offer?

4. Have you heard of the slogan, "If it sounds too good to be true, it probably is"?

5. What does it mean to you?

Unit 3

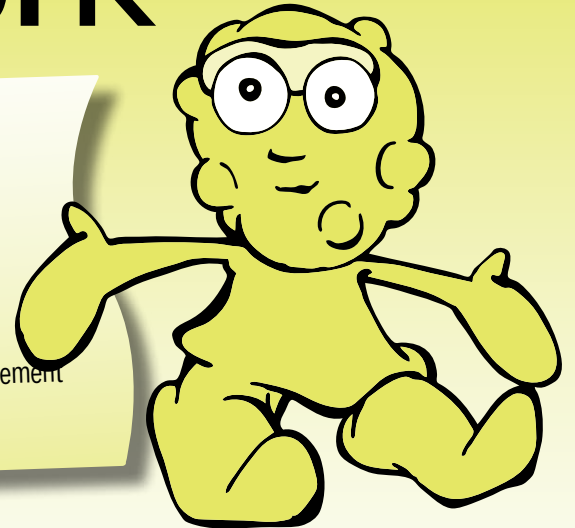
Let's Work

VELS Humanities - Economics

The key elements of the *Economics knowledge and understanding* standard addressed by this unit are:

- "They explain the role of work in society and distinguish between paid and unpaid work. They compare different types of work and enterprise in the local community."

Refer to the Level 4 Humanities - Economics Domain Learning Focus statement on page vii to provide a context for the standards.



● ACTIVITY 1 - Different People, Different Jobs

Learning Objectives

- Students identify a range of occupations and categorise occupations into industry groups.

Key Terms

- volunteer
- employment
- occupation
- qualifications
- industry
- employer
- employee

Lesson Duration Preparation

» 45 minutes

» display work statements on the board or around the classroom
» copy *Which Industry?* student activity sheet

● Introduction

Display a series of controversial "work" related statements around the classroom.

Statements:

- The happiest workers are those who earn lots of money.
- Work is boring.
- People doing dangerous jobs should get paid more.
- Volunteer work is not important work.
- Some work is more important than other kinds of work.
- Unpaid work is easy work.

Students respond to each statement and share their views by discussing with peers and sharing with the class.

● Task

Students have three "mad" minutes to list as many different jobs as possible.

Remind students that unpaid work can also be included.

Students share some of their responses in small groups.

Small groups then join with another group to further extend their jobs list.

Distribute the *Which Industry?* activity sheet. Students categorise their list of jobs into the *Which Industry?* activity sheet.

Industries

Computer or IT Industry
Tourism and Hospitality Industry
Sport and Entertainment Industry
Food Production Industry
Mining Industry
Automotive Industry
Clothing and Textile Industry
Farming Industry

Health Services Industry
Retail Industry
Building Industry
Transport Industry
Education Industry
The Public Service
Professional Services

→ ***Students share their responses and justify their decisions.***

● Conclusion - What job am I?

Using their *Which Industry?* activity sheet, students work in small groups and play “What job am I?”

How to play

One student is nominated in each group and is secretly allocated a job by the other members of the group.

The nominated student asks the group questions to determine which job they have been given.

The student may ask questions like:

- “Is it an outdoors job?”
- “Is it in the Farming Industry?”

The objective is to ask as few questions as possible before guessing the job.

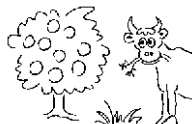
→ ***Observe questioning techniques used by students to determine the “secret” job.***

Which Industry?

NAME

Jobs can be grouped into different industries. Group each job into the right category.

Can you think of a job which does not fit into any of these categories?

Computer or IT Industry people who sell or design goods or services for computers 	Tourism and Hospitality Industry people working in restaurants, hotels, caravan parks, airlines 	Sport and Entertainment Industry people working in theatre, TV, writing, arts, music, sport 
Food Production Industry people who use raw ingredients to prepare food and drink 	Mining Industry people who extract valuable raw materials from the ground like coal, gold or oil 	Automotive Industry people who sell, repair or design machinery 
Clothing and Textile Industry people making or designing clothes and other textiles, like curtains 	Farming Industry people who grow food like fruit, sheep or cows for milk 	Health Services Industry people who care for others like nurses, social workers and doctors 
Retail Industry people working in shops or companies which sell goods and services directly to the consumer 	Building Industry examples include carpenters, plasterers, painters and architects 	Transport Industry people working in transporting people or freight 
The Public Service examples are police, politicians, and people working for government 	Education Industry examples are people working in pre-schools, schools, colleges or universities 	Professional Services examples are doctors, lawyers and accountants 

● ACTIVITY 2 - Find Me a Job

Learning Objectives

- Students distinguish between paid and unpaid work.
- Students consider their preferred job and why the job appeals to them.

Lesson Duration Preparation

» 60 minutes

» prepare a fishbone chart (see modelled example)

● Introduction - PMI

Working in small groups, students apply the thinking operation *Plus, Minus, Interesting* (PMI) to the question:

- "What would happen if tomorrow everyone stopped paid work for a year?"

PMI encourages students to consider the good points (P=Plus), the bad points (M=Minus) and the interesting points (I=Interesting). The interesting points are those which are neither good nor bad but are worth noting or the questions that are raised or need to be answered.

Probe students to consider Q: "Who would still be working?" A: "Unpaid workers."

This activity promotes the importance of unpaid/volunteer work.

Pluses	Minuses	Interesting
. There would be no school	. I wouldn't be able to buy anything from a shop . There would be no TV shows	. What would happen if my family wanted to go in the car or tried to use public transport?

● Task - T Chart

In small groups, use a T Chart and answer:

- "What is work and what is unpaid work?"

Students compare responses on their T Chart. Similar statements are highlighted and unnecessary statements are discarded. Sort responses onto a class display. After discussion, each group prepares a final definition for **work** and **unpaid work**. These are compared with dictionary definitions.

● Task - What Job is for Me?

Ask students:

- "Which two jobs would you like to have in the future and why?"

Students may consider:

- is it the nature of the work? outside/inside, working with computers, involves travel, working with animals, working with machinery
- prestige - will my family and friends be impressed?
- helping people
- the salary
- peer pressure and family pressure.

If students are unable to select two appealing jobs, they can read the employment advertisements of the newspaper or visit a job vacancy website like www.seek.com.au

Students can also look in their local newspaper and identify the types of jobs available in their local community. How do these jobs compare with another area in the state?

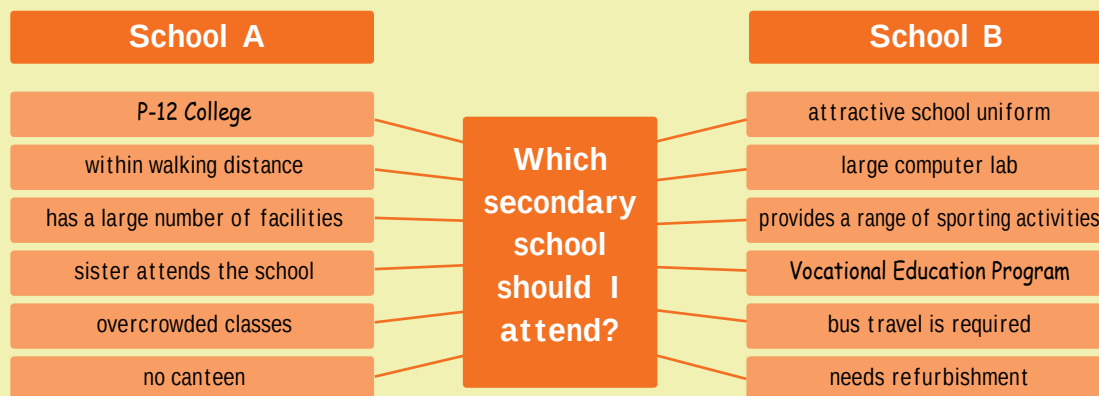
Fishbone Chart

Model a fishbone chart to explore options to the question:

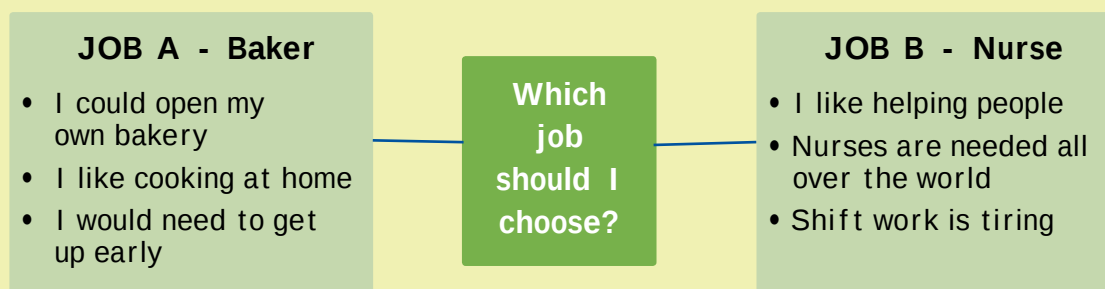
- “Which job would I most like?”

For modelling purposes, use a decision likely to affect students in the near future. The following chart models a response to the question:

Which secondary school should I attend?



Students then create their own fishbone chart listing the important issues to consider for each job.



Conclusion

In small groups students:

- share their fishbones
- ask each other questions about the jobs being discussed
- explain which job is their preferred option.

➔ **Observe the considerations made by the students when selecting their preferred job and how they justify their decision.**

Early Finisher/Extension Tasks

Job Advertisements

Students prepare a job advertisement. This can be presented as an advertisement in a newspaper, on radio, on the internet or a data presentation. Advertisements should include the name of the position, the employer's needs, personal qualities required as well as the job location and contact details.

The features of the job advertisement are:

Name of Position - Deep Sea Diver

What does the employer (Company) need?

We require a Deep Sea Diver to join our Marine Life Research Company.

What personal qualities are needed?

You will need experience in diving to depths of up to 50 metres. You will need an interest in marine life and have good school marks in Science, especially Biology.

Where is the job?

Our company works along the Victorian coast but is based in Port Melbourne.

Job Conditions?

You will commence on a 3 month contract. If successful you will become full-time.

How do I find out more?

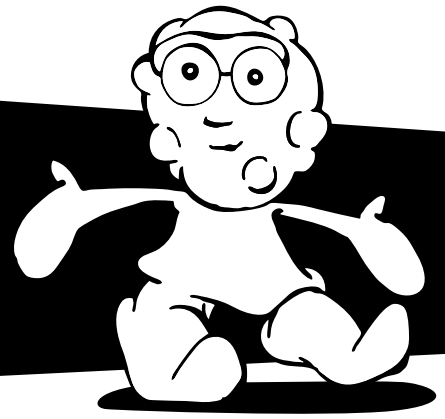
Call Nick to find out more on 323 2634.

● Job Interview Time

In small groups students take turns to act as prospective employees being interviewed, and as members of the interview panel. The interview panel will ask job specific questions such as "Why would you like this job?" The student, acting as the prospective employee, improvises and provides responses. The prospective employee may also ask:

- *"Are there any safety issues with this job?" or*
- *"What happened to the last person in this role to create this vacancy?" or*
- *"What would I need to bring on my first day?" or*
- *"Describe the type of people I would be working with if I got this job?"*

Take Home Activity



Let's Work

YOUR JOB

The job market is always changing. The types of jobs that were common in the past may now not exist and present day jobs may not exist in the future. There are also future occupations that have yet to be invented.

Discuss this idea with your family/carers or other family members.

In the table below, list five jobs that were common in the past, five jobs that are present today, and five jobs that you think will be invented in the future.

An example for each one has been provided.

	 PAST JOB	 PRESENT JOB	 FUTURE JOB
1	Milko (home milk delivery)	Primary Teacher	Information Guide for Moon holidays
2			
3			
4			
5			

What job do you wish to have when you are an adult? Why?

Unit 4

Money, Money, Money,

VELS Humanities - Economics

The key elements of the *Economics knowledge and understanding* standard addressed by this unit are:

- "Students demonstrate a basic understanding of personal money management and the role of banking, budgeting and saving."

Refer to the Level 4 Humanities - Economics Domain Learning Focus statement on page vii to provide a context for the standards.

Consumer and Financial Literacy Framework

This unit addresses the following outcomes:



See page viii for more information.



● ACTIVITY 1 - Have an Interest in Banking

Learning Objectives

- Students will be introduced to the barter system and identify some features of the monetary system.
- Students will identify the two main services banks provide
- consumers. This is to deposit savings and to borrow money.
- Students will differentiate between interest from savings and interest from borrowings.

Key Terms

- barter
- interest
- deposit
- transaction
- withdrawal
- bank account
- currency

Lesson Duration

» 60 minutes

Preparation

- » draw Figure 1 Saver and Borrower on the board
- » copy *Which Interest is Which?* activity sheet

Teacher Notes

Students will have been exposed to many advertisements from banks on TV, newspaper, internet and radio.

During this unit encourage students to collect advertising material from banks. Discuss with students why interest rates are used by banks to persuade consumers to use their services.

Samples of early finisher/extension tasks for this unit of work are included on page 31.

Barter: Exchanging goods or services for other goods or services.

● Introduction

Students individually brainstorm the topic 'Money' for one minute. Individuals then make pairs and combine lists without repeating common ideas. Pairs join fours to create larger lists or compile to form a class list. This list can be added to throughout the *Money, Money, Money* Unit.

The "History of Money"

A long time ago, people didn't use money to buy goods and services. They would trade something they owned for something they needed. If the shoemaker needed some bread, she would give the baker some shoes, and the baker would give her some bread. This was called "bartering."

Ask the students:

- "What would a fair exchange be for two kilograms of rice?"
- "Are there any problems with bartering?"

Bartering worked fine for a while...until the baker had too many shoes, but the shoemaker needed more bread. The solution to this problem was money. Buyers and sellers agreed to accept money to buy and sell things. For money to be used it needed to have some characteristics. These are:

- portable
- divisible
- hard to copy/forge
- scarce
- acceptable

● Task - Play “True or False”

All students begin the game by standing up. The teacher makes a statement about the monetary system. If students think the statement is:

- **true** they will place their **hands on their head**
- **false** they will place their **hands on their hips**

Students with the correct answer continue in the game. Those who are incorrect sit down.

- | | |
|---|--|
| ● Australia's currency is the pound. True or False? | False |
| ● Currency like notes and coins need to be hard to forge so consumers can't make their own. True or False? | True |
| ● Australia was one of the first countries in the world to use plastic notes. True or False? | True, introduced in 1998. |
| ● Many years ago, leaves from trees were a good substitute for money because they are scarce (which means hard to find). True or False? | False |
| ● The English were the first to have paper currency. True or False? | False, it was the Chinese. |
| ● A consumer cannot borrow money from banks. True or False? | False |
| ● If you deposit your money with a bank, you will earn extra money from the bank called interest. True or False? | True |
| ● When a consumer borrows money from a bank, for example \$100, the consumer must pay back more than \$100 to the bank. True or False? | True, you do have to pay back extra. This extra payment is also called interest. |

- **Provide opportunities for students to justify their responses to each statement.**

On the board draw a simple circular diagram similar to Figure 1 below. The diagram features:

- a bank
- a consumer who deposits savings (**SAVER**) in a bank and earns interest from their savings
- a consumer who borrows money (**BORROWER**) from the bank and pays interest on the borrowings.

Figure 1 - Saver and Borrower



Ask students:

- "What is the diagram showing us?"

Look at the arrow going from the "saver" to the bank.

- "What do we call money that the consumer puts in the bank?" Answers might include deposits, investments, savings, income or salaries.
- "Why would a consumer put their money in a bank?" Answers might include security or so consumers aren't tempted to spend it all at once.
- "In return what does the bank give to consumers who put their money in their bank?" Probe for "Interest". Interest on savings is illustrated in the arrow returning to the saver with a dollar sign.

In their workbooks students define **Interest**:

The bank allows consumers to store money with them. In return consumers will earn extra money from the bank for doing this called Interest. This is another way people can earn money.

Look at the **borrower** consumer.

Ask students:

- "If a consumer wants to buy something like a car or a house and they don't have all the money to buy it, the bank will lend them money. What do we call this type of service where consumers can use the bank's money to buy now and pay back later?" Answers might include borrowing or loans
- "Banks are happy to lend consumers money. But what changes to the amount of money when consumers begin to pay back the bank?" Possible answers may be "the bank charges interest", the amount you have to pay back increases.

This is represented by the additional dollar sign on the arrow going from the borrower to the bank.

In their workbooks students can define this **Interest** as:

There is another type of Interest. When consumers borrow money from banks, the bank charges the consumer an extra fee for using their money. So the amount the consumer pays back actually increases. This extra amount is also called interest.

● Task - Which Interest is Which?

Distribute the *Which Interest Is Which?* activity sheet. Students design a way to communicate the difference between:

- interest from savings and,
- interest from borrowings.

The students' communication tool could be a cartoon, role-play, poster or computer animation.

Based on the *Which Interest is Which?* activity sheet, students:

- **share with the class their "Interest" communication tool. Students identify which tools communicate the different meanings of Interest most effectively and then assess their peers.**
- **categorise banking advertisements into two types of interest.**

● Early Finisher/Extension Tasks for the Money, Money, Money Unit

The ARTS

- Find advertisements in newspapers and magazines which list the price of an item. The advertisements are re-created with a barter price.

For example: **Frozen chickens on special for only 6 large potatoes and a small fish.**

- **D**esign your own money.

You are working at the Australian mint and come up with an idea to design a new Australian note. Choose a new denomination (\$30, \$15 or \$75) and include the special features of Australian currency including: **the country's name, official signatures, intricate detail, background designs, and the image of an Australian citizen.**

ENGLISH

- **C**lass debate:

***"That bartering is the best way to run an economy" or
"That credit cards should be renamed debt cards".***

- **W**rite a modern version of **Jack and the Beanstalk** and change the focus from the exchange of the cow for the beans to another exchange.

HUMANITIES - HISTORY

- **I**nquire into the earlier forms of money used in Australia. Consider:
 - Aboriginal trade,
 - Rum, holey dollars, overseas currency
 - Pre-decimal money

ICT

- **M**oney web search. Investigate:
 - when the \$1 coin replaced the \$1 note. [1984]
 - when the \$2 coin was introduced. [1988]
 - the Australian animals depicted on each Australian coin?
 - the famous person on each Australian note? What have they achieved?
 - which Australian note features:
 - » Dame Mary Gilmore?
 - » Mary Reibey?
 - » John Monash?
 - » David Unaipon?
 - » Parliament House in Canberra?

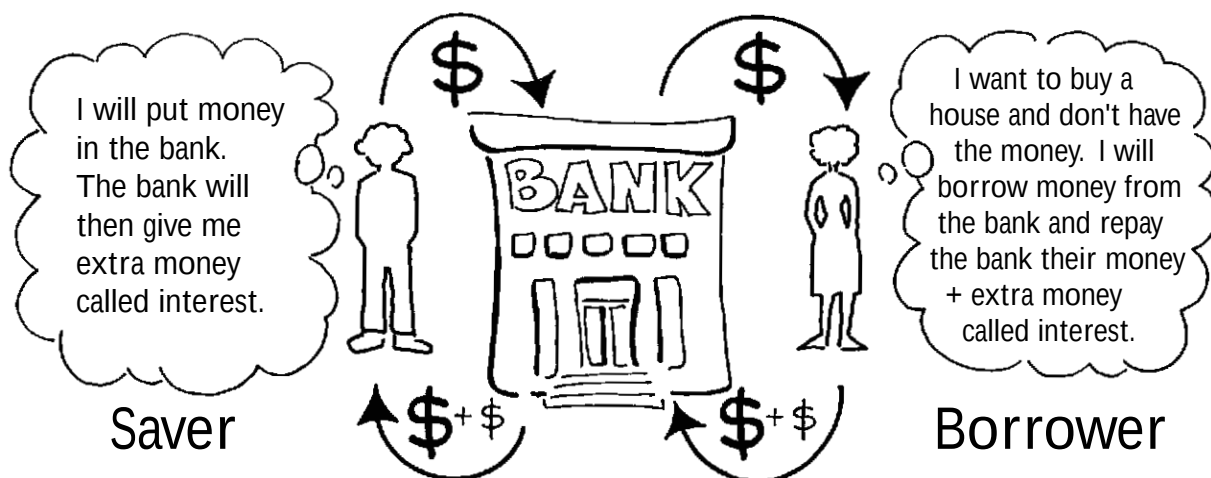


Which Interest is Which?



NAME

Banks and consumers have 2 different meanings for the word “**Interest**”.



THIS IS INTEREST

The bank allows you to store your money with them. In return you will earn extra money from the bank for doing this called **interest**.
The more money you deposit and the longer you keep the money deposited, the more interest you will earn and the larger your amount of money in the bank will grow.

and THIS IS INTEREST

Banks allow you to borrow money from them.
You can borrow money from the bank when you need to buy something expensive like a house or a car. But you **have** to pay back all the money you borrowed from the bank **plus** extra. This extra amount is called **interest**!

In a small group or individually, design a way to show the difference between:

- the interest you earn from having your savings in a bank and
- the interest you pay the bank for borrowing the bank's money.

You might do this by designing a cartoon, role-play, poster or computer animation.

Early Finishers:

Find bank advertisements in the newspaper or on the internet which advertise an interest rate. Read each advertisement and then place it into one of these groups.

- Group 1-** Interest the consumer pays the bank for **borrowing** money or,
Group 2- Interest the bank pays the consumer for **saving** money.

● ACTIVITY 2 - Different Ways to Buy

Learning Objectives

- Students will identify different ways to pay for goods and services: paying by cash, paying by credit card and paying by EFTPOS
- Students will identify advantages and disadvantages with each method of payment.

Key Terms

- payment
- Personal Identification Number (PIN)
- Electronic Funds Transfer at Point of Sale (EFTPOS)
- cash
- credit card

Lesson Duration

» 60 minutes

Preparation

- » copy the *How to Pay Role-play* activity sheet (2 sided)
 - » copy the *Snakes and Ladders* template
- Alternatively students can design their own template

Teacher Notes

Money

Paying with notes and coins is the fastest way to shop because every shop accepts cash.

EFTPOS

EFTPOS means Electronic Funds Transfer at Point of Sale. This simply means money (funds) from your bank account moves (transfers) to the shopkeeper's bank account automatically (electronically) while you are still in the shop (at point of sale).

To access your account and your money using EFTPOS, you need a special plastic card and a Personal Identification Number, or PIN.

Credit Cards

Credit cards are plastic cards issued by a bank or other business. With a credit card you can buy goods and services without using cash. This is also called buying on credit. This is how it works:

1. A consumer signs up for a credit card.
2. The consumer buys goods and services with the credit card.
3. The credit card company pays the store on behalf of the consumer.

The consumer will get a bill in the mail from their credit card company for the amount they purchased. The consumer can either:

Pay back the credit card company the full amount of the bill.

or

If the consumer cannot pay back the credit card company in full, they must begin to pay off the bill in small amounts. But, if they do this the consumer will be charged an extra amount called interest. This is how the credit card company makes money.

● Introduction

Ask the students:

- *“Besides spending notes and coins, how else can consumers purchase goods and services?
Can money be more than just notes and coins?”*

Students may respond “you can buy things on credit”, “I’ve heard of EFTPOS”, or “Mum or Dad use their credit card sometimes.”

Explain:

- *“Goods and services can be purchased using different methods of payment.”*

● "How to Pay" Role-play

Distribute the “How to Pay” Role-play activity sheet. (double-sided)

This role-play has three characters:

Malik **Money**

Carrie **Credit Card**

Effie **EFTPOS**

The characters are shopping together and talking about how they purchase goods.

The role-play outlines the positives and negatives of each method of payment.

Students can act out the role-play in small groups or as a whole class.

Students can make a sign or mask for their character and hold it up each time their character speaks.

After performing the role-play, students then complete the *advantages and disadvantages* table for each payment method.

● Conclusion - Snakes and Ladders

Students use the information in their advantages/disadvantages table to design their own game of Snakes and Ladders. The advantages will act as ladders and the disadvantages are snakes.

→ **Students demonstrate their understanding of cash, credit card and EFTPOS by identifying:**

- » *the difference between each payment method*
- » *advantages and disadvantages of each payment method.*

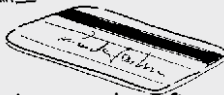
The "How to Pay" Role-play

NAME

This role-play has 3 characters shopping together and talking about how they purchase goods. The characters are:

1. **M - Malik Money** =  **notes and coins**

Notes and coins are also called cash.

2. **CC - Carrie Credit Card** =  **+ signature**

Credit cards are plastic cards issued by banks or other finance companies.

With a credit card you can buy goods and services without using cash.

This is how it works:

1. A consumer signs up for a credit card.
2. The consumer buys goods and services with the credit card.
3. The credit card company pays the store on behalf of the consumer.
4. The consumer will get a bill in the mail from their credit card company for the amount they purchased. The consumer can either:
 - Pay back the credit card company the full amount of the bill.
 - or
 - If the consumer cannot pay back the credit card company in full, they must begin to pay off the bill in small amounts. If they do this the consumer will be charged interest.

3. **E - Effie EFTPOS** =  **+ PIN number**

EFTPOS means Electronic Funds Transfer at Point of Sale. This simply means money (funds) from your bank account moves (transfers) to the shopkeeper's bank account automatically (electronically) while you are still in the shop (at point of sale).

To use EFTPOS, you must have a special plastic card and a Personal Identification Number, or PIN.

Carrie Credit Card, Effie EFTPOS and Malik Money are shopping ...

CC - Hey guys, have I told you how good it is to buy stuff with me?

E - What's so good about a credit card?

CC - Well for starters, you can buy anything you want. You just "put it on" your plastic credit card. And it's easy to buy stuff off the internet too.

M - Yeah but with a credit card you still have to pay for everything you buy. It's not like some magic wand. The credit card company will just send you a big fat bill at the end of the month and you have to pay them or else!

CC - I know that! My credit card company said it doesn't matter if you can't pay the whole bill at once, you can just pay a little bit each month until you've paid back the whole amount.

E - Durr! If you do that you'll get charged interest! That's how credit card companies make money.

M - How does the credit card company make money?

E - By charging credit card users interest if they don't pay the full amount on time.

- M** - What does that mean?
- E** - Well when you buy something using a credit card, the credit card company actually pays for it. At the end of each month the credit card company needs you to pay them back. If you can't pay the total bill back, they will charge you interest.
- CC** - So what?
- M**- So you can end up paying twice- once for the thing you bought and again for the interest. Wow! That's bad.
- E** - Well you don't have those problems with me. With EFTPOS you can only spend the money you have in the bank. There are no nasty surprises like getting a monthly bill.
- M**- How do you work?
- E** - You can get me at the bank where you keep your money. They will give you a plastic card and a PIN.
- CC** - Ouch! A pin, that could hurt!
- E** - No! PIN stands for Personal Identification Number. EFTPOS users are given a secret PIN number and you use it each time you buy something. Then you're right to go.
- CC** - What happens if someone finds out your PIN?
- E** - Don't give your PIN to anyone! If someone finds out your PIN a complete stranger can spend your money from your bank account.
- M**- You don't have any of those problems with me. Cash is easy to use, every shop takes money and you don't have to wait until you are 18 to use money.
- E** - What happens if your money accidentally falls out of your pocket?
- M**- That's the problem with money. You've got to keep me safe.
- E** - And if you want to buy something over the internet you can't use cash.
- CC** - I forgot to tell you, each time you use me you have to sign your name. That signature must match with the one on the card. That way no one can falsely use your credit card.
- E** - It sounds like a credit card can be good or bad. It depends how you use it.
- M**- We all have our good and bad points. Don't we?

Make a list of the advantages and disadvantages of each method of payment.

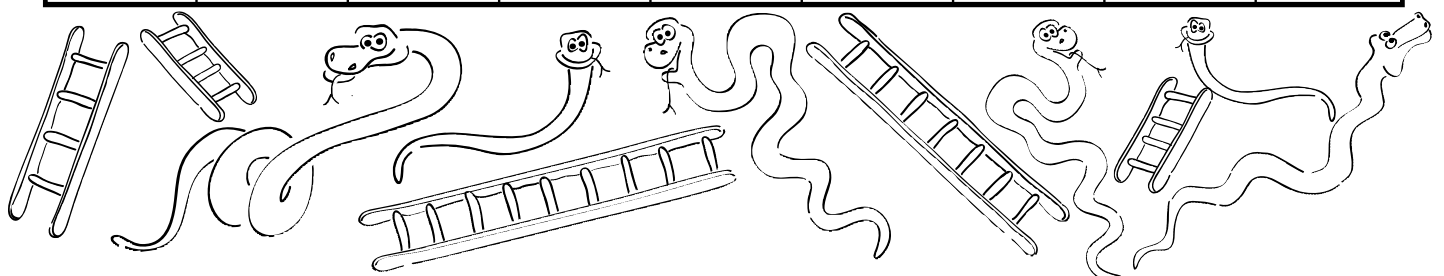
	ADVANTAGES	DISADVANTAGES
CASH	No age barrier	
CREDIT CARDS		
EFTPOS		

Snakes and Ladders

- Design and play a game of snakes and ladders with CASH, CREDIT CARD and EFTPOS.
- Use the advantages from the table for the ladders and the disadvantages for the snakes.
- Include at least 3 snakes and 3 ladders.

NAME

46	47	48	49	50	51	52	53	FINISH
45	44	43	42	41	40	39	38	37
28	29	30	31	32	33	34	35	36
27	26	25	24	23	22	21	20	19
10	11	12	13	14	15	16	17	18
9	8	7	6	5	4	3	2	START



● ACTIVITY 3 - Opportunity Cost or Opportunity Lost?

Learning Objectives

- Students investigate the concept of “opportunity cost” and how consumers have limited resources to satisfy unlimited needs and wants.

Key Terms

- opportunity cost resource
- choice

Lesson Duration

» 50 minutes

Preparation

» copy the *Opportunity Cost* A3 activity sheet (located after the Party Time activity sheet)

● Introduction

Ask the students:

- “Stand up if you would like **more** money to buy anything you like”.
- “Now sit down if you **don’t** have all the money you’d like and you need to choose what to buy when you go shopping”.

Ask the students to:

- “Share a time when you have had to make a choice when spending a limited amount of money”.

→ Students could record their experiences in small groups.

● Discuss

Money is a limited resource. Choices have to be made as to how to best use our limited resources. For example, if you have \$20 dollars you might go shopping and find a \$20 DVD but in the same shop you may also find a T-shirt on special for \$20.

What do you do?

If you choose to buy the T-shirt then you don’t have the opportunity to buy the DVD. This is the **opportunity cost**. It is like an opportunity lost because you have lost the opportunity to buy the DVD.

When you make a choice you give up an opportunity to buy something else with that money. Opportunity cost is what happens when you have limited money but unlimited choice.

In the following activity sheet students all start with \$100. They then make choices on how to spend their money. As choices are made, the opportunity to purchase other goods is lost.

● Opportunity Cost Task

Distribute the *Opportunity Cost* A3 activity sheet (located after the Party Time activity sheet).

● Conclusion

After the *Opportunity Cost* activity sheet, students share their responses.

- Students justify why consumers need to carefully manage their limited money.
- Students identify how consumers can effectively manage their money.
- For example: avoid impulse buying, prioritise needs over wants and shop around for the best price.

● ACTIVITY 4 - Budgeting

Learning Objectives

- Students demonstrate a basic understanding of personal money management and the role of budgeting and saving.
- Students can explain why budgeting is important.

Key Terms

- budget
- income
- expenditure
- balance
- audit

Lesson Duration

» 50 minutes

Preparation

- » invite the Principal or School Bursar to speak to students about the school budget
- » copy the Budget and Party Time activity sheets (double-sided)
- » to prepare for the early finisher activity, teachers are encouraged to familiarise themselves with the Coles Online www.colesmyer.com.au or Safeway/Woolworths www.homeshop.com.au websites

Teacher Notes

Budget: a plan for saving, spending and managing money. Basically it has two parts:

1. income (wages, salary, interest from bank accounts etc.)
 2. expenditure (mortgage repayments/rent, food, bills, mobile phone costs etc.)
- What you are left with is the balance.

Audit: means checking a budget carefully to make sure the income, expenditure and balance are calculated correctly.

● Introduction

Display or make these statements.

- "A smart football, hockey or netball coach plans to best use their players."
- "A fire-fighter plans to extinguish a fire safely and quickly."
- "A smart consumer plans to best use their money."

Ask students:

- "What name is given to a plan which shows how money will be best spent?"

Answer: BUDGET

A budget is a plan for saving, spending and managing money. It basically has two parts:

- income
- expenditure.

Invite the Principal or School Bursar to speak to the students about the school budget. Students estimate the annual cost of:

- capital works (playgrounds, building or renovating)
- utilities (electricity expenses or water and sewerage).

Provide the students with a copy of the school's budget and compare their estimate.

Budgeting Task

Distribute the double-sided *Budget Activity Sheet*.

Once familiar with the components of a budget, students can commence the *Party Time* activity. This provides students with an opportunity to apply their budgeting skills whilst solving a problem.

→ Students peer assess the *Party Time* budgeting activity by conducting an audit.

Conclusion

The budget is a plan for spending and income. Discuss:

- What do you think it means “Fail to plan, plan to fail”?
- What would happen if the school/government/sporting club/parents simply spent money and didn’t have a budget plan to know if their spending was in control?
- Why is it important to budget? Why should my family budget?

→ Students respond by explaining why budgeting is important and how budgeting can help their family or themselves.

Early Finisher's Web Task

You must select food for a family for 3 days. Select groceries via the internet by using an online grocery provider such as Coles Online www.colesmyer.com.au or Safeway/Woolworth's www.homeshop.com.au.

With \$60 you must:

- select enough food for 3 days for a family of 3. This includes breakfast, lunch and dinner
- remember that one family member is 11 years old and the other two are adults.
- list each grocery item and its price.

Sample Budget layout

Breakfast		Lunch		Dinner	
FOOD ITEM	COST	FOOD ITEM	COST	FOOD ITEM	COST
TOTAL BREAKFAST		TOTAL LUNCH		TOTAL DINNER	
TOTAL COST					

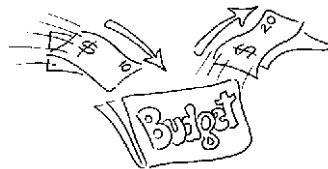
Help on the Web

- Go to the Victorian Government website www.youthcentral.vic.gov.au and visit *Managing Money* then *Saving and Spending* and *Budgeting* and find out how to create a budget.
- Go to the Australian Government's www.understandingmoney.gov.au website and find out how to create a budget.
- Check out the Australian Government budget at www.budget.gov.au or the Victorian Government budget at www.budget.vic.gov.au.

Income: Money coming **into** your budget.
This may be money received for working or government payments.

Expenditure: Money going **out** from your budget.
This is money which is being spent.

Balance: Income – expenditure = Balance.
This is the amount of money left over.
Be careful not to spend more money than you earn.
The balance will be a negative number if
there is less income than expenditure



Here is a budget for Satri for the next month.

INCOME		\$	EXPENDITURE		\$
Walk neighbour's dog		5.00	Pay for school excursion		3.00
Owed from a friend		3.00	Buy Mum a birthday gift		9.90
Pocket money		4.00	Buy a pencil case		3.90
Money for 12th birthday		12.00			
TOTAL Income		24.00	TOTAL Expenditure		16.80
		BALANCE			\$7.20

Check out this information about Mia.

Read each statement and work out where it should go in Mia's monthly budget.

- Mia receives \$8 for mowing her Grandma's lawns
- Mia's Dad gives her 50c each week, for four weeks, for emptying the recycling bin
- It is Mia's turn to buy oranges after hockey this month costing \$4.20
- Mia needs to buy new laces for her hockey shoes costing \$3.50
- Ivy buys an old computer game from Mia costing \$5
- Mia donates \$2 each week for 4 weeks to a local charity
- Mia receives a birthday gift of \$10 from her uncle Tim
- Mia will buy a new hockey magazine costing \$4.80



Mia's Monthly Budget

INCOME		\$	EXPENDITURE		\$
TOTAL Income			TOTAL Expenditure		
		BALANCE			\$

Party Time

NAME

You are turning 12 and your Mum has said you can organise your own birthday party. She said, "You can have 9 friends come along so you need to plan for 10 kids. But remember these things:

- your friends need an invitation
- include some decorations for the party
- buy some food that can be served hot
- make sure everyone has a drink ...
- don't forget a cake
- ... and **don't** spend more than \$25."

The last thing she said was "Choose very carefully".

1 Highlight each item you buy from the items below.

2 Once you have everything you need, add the new items into My Party Budget under "Expenditure".

Decorations

- Buy streamers at \$3.68
- "No Brand" balloons pack of 25 at \$2.86
- Animal shape balloons pack of 8 at \$3.95
- Recycled decorations. No cost.



Hot Food

- Hotdogs - pack of 12 costs \$6.20
- Mini pizzas - pack of 4 costs \$5.55
- Mini pizzas - pack of 12 costs \$14.80
- Party pies - pack of 6 costs \$4.80
- Party pies - pack of 18 costs \$11.95
- "No brand" Party pies- pack of 24 costs \$5.85



Drinks

- Cans of soft drink at \$1.60 each
- 2 litre bottle of "No Brand" cordial at \$1.99
- 2 bottles of 1.25 litre soft drink at \$2.55 each.
- 1 bottle of 2 litre "No Brand" orange juice at \$2.35



Cakes

- Chocolate cake mix at \$6.80
- Super-choc triple layered cake with lollies at \$12.90



Cake decorations

- Pack of 15 candles at \$1.60
- Pack of 4 cake sparklers at \$2.75



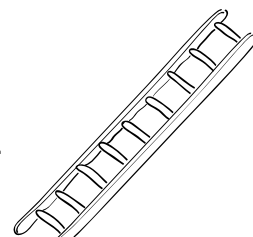
Party Food

- Potato Chips Party Pack (includes 12 mini-packs) at \$5.24
- Sack o' chips at \$3.80
- Corn chips and dip at \$5.95
- Bag of mixed lollies at \$2.20



Invitations

- Invitations cost \$2.30 for a pack of 10 plus 50c per stamp for each.
- E-invitations via email on the school computer. No cost.
- Handwrite and deliver invitations. No cost.



My Party Budget

INCOME	\$	EXPENDITURE	\$
Party expense budget	25.00		
TOTAL Income	25.00	TOTAL Expenditure	
BALANCE \$			

3 Now ask a friend to audit your budget.

This means checking that you have included everything needed and calculated it correctly.

OPPORTUNITY COST

Shoppers make lots of choices on _____ to spend money. When choosing a product, you give up an _____ to buy something else with that money. Opportunity Cost is what happens when you have _____ money but unlimited choice.

opportunity limited how

INSTRUCTIONS

You have \$100 to spend at the "OC" (Opportunity Cost) Shopping Centre.

1. Start at Round 1, make a choice and calculate your change.
2. Draw a line to the choice box in Round 2 which has your change then choose another item in that choice box.
3. Calculate your change from this choice and move onto the next round of choices until you reach Round 6.

START HERE with \$100

ROUND 1

You have **\$100**

Choose **1** item:

- \$65 a guitar
- \$81 DVD player
- \$55 new runners
- \$75 tennis racquet
- \$85 membership for football team
- \$70 dance lessons



ROUND 2

You now have **\$25.**

Choose **1** item:

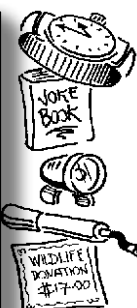
- \$7 fishing tackle
- \$14 DVD
- \$19 music CD
- \$5 tennis balls
- \$12 T-shirt for a friend



You now have **\$30.**

Choose **1** item:

- \$24 watch
- \$10 book of jokes
- \$19 light for your bike
- \$12 bike pump
- \$17 to a charity for injured wild-life



You now have **\$45.**

Choose **1** item:

- \$15 new mouse for PC
- \$27 back pack
- \$34 fishing rod and reel
- \$25 gift voucher to favourite shop
- \$32 piano lessons



You now have **\$19**

Choose **1** item:

- \$1 a new ruler
- \$6 batteries
- \$13 blank discs
- \$8 poster of favourite pop-star



You now have **\$35**

Choose **1** item:

- \$22 a basketball
- \$17 scarf for sports team
- \$5 sun hat
- \$15 alarm clock
- \$29 a leather bag



You now have **\$15**

Choose **1** item:

- \$2 glue stick
- \$4 favourite magazine
- \$9 two goldfish



ROUND 3

You now have **\$18**

Choose **1** item:

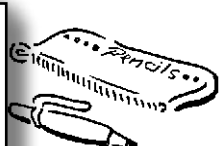
- \$4 a stapler
- \$7 a plant for a relative
- \$16 beach towel
- \$13 model aeroplane



You now have **\$6**

Choose **1** item:

- \$4 a pencil case
- \$1 a blue pen



You now have **\$20**

Choose **1** item:

- \$15 a leather dog leash
- \$9 a calculator
- \$6 a frisbee
- \$18 swimming snorkel and mask
- \$12 a torch



You now have **\$11**

Choose **1** item:

- \$3 a highlighter pen
- \$6 next year's calendar
- \$9 bike pump



You now have **\$30**

Choose **1** item:

- \$22 painting kit
- \$19 calligraphy set
- \$28 reading lamp
- \$16 haircut
- \$25 a kite



You now have **\$13**

Choose **1** item:

- \$11 a cap
- \$8 a stapler
- \$2 sticky-note paper
- \$5 mouse mat

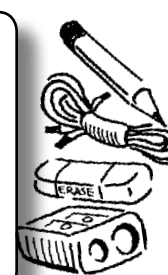


ROUND 4

You now have **\$5**

Choose **1** item:

- \$1.50 a lead pencil
- \$3.80 shoelaces
- \$2.70 an eraser
- 80c sharpener



You now have **\$14**

Choose **1** item:

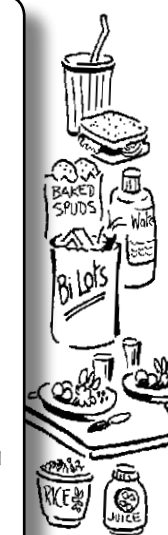
- \$8.35 sunscreen
- \$10.50 head phones
- \$9.80 buy birthday gift for family member
- \$11.70 book by your favourite author
- \$12.80 a wallet/purse



You now have **\$11**

Choose **1** item:

- \$6.80 sandwich and milk shake
- \$5.35 baked potato and water
- \$9.80 enough food to make lunch each day for one week
- \$8.70 lunch for a friend and you
- \$7.50 fried rice and a juice



You now have **\$2**

Choose **1** item:

- 80c lollypop



You now have **\$8**

Choose **1** item:

- \$6.80 hire DVDs
- \$3.80 birthday card for a friend
- \$2.35 toothbrush
- \$5.70 hair product
- \$4.50 hair clip

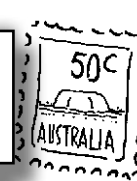


ROUND 5

You now have **\$1.20**

Choose **1** item:

- 50c one postage stamp



You now have **\$5.65**

Choose **1** item:

- \$2.95 a glitter pen



You now have **\$4.20**

Choose **1** item:

- \$1.50 second hand book
- 60c donate to overseas aid charity



You now have **\$3.50**

Choose **1** item:

- 80c piece of fruit
- \$2.80c fruit smoothie



You now have **\$2.30**

Choose **1** item:

- \$1.60 frozen fruit ice-cream



ROUND 6

You now have **70c**

Choose **1** item:

- 70c book mark



You now have **\$2.70**

Choose **1** item:

- \$2.70 paper clips



You now have **\$3.60**

Choose **1** item:

- \$3.60 fish hooks



When finished:

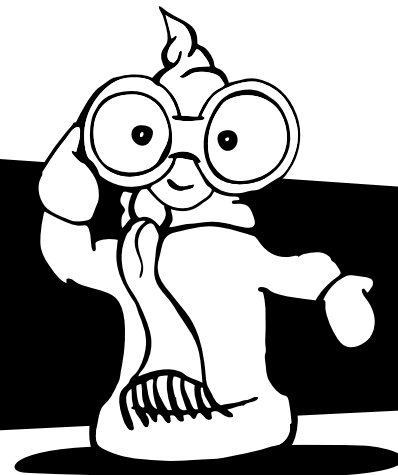
1. Use a highlighter to show the choices you made. Compare your choice with a friend.

2. How many items in total did you choose ? _____
3. How many items could you not purchase because of opportunity cost? (Count up all the other items available) _____
4. List 6 items you would like to have chosen but couldn't.
1 _____ 2 _____ 3 _____
4 _____ 5 _____ 6 _____
5. How are the choices you made in the "OC" Shopping Centre like shopping in a real shopping centre?

6. Shoppers have limited money but unlimited choice and unlimited wants. When making choices what would a "smart consumer" do ?

7. When making choices what would a "silly consumer" do?

Take Home Activity



Money, Money, Money

Earning Pocket Money

Think about all the chores there are to do around your home. Imagine if you were paid for these chores. From the list below, choose three jobs that you would like to do for money around your home.

After discussing the chores with a parent/carer or a family member, number them 1 to 3 in order of preference in the table below.

Some of the chores may not apply to your home situation.

	Washing the dog	\$5.00
	Feeding a pet for a week	\$10.00
	Taking the bin/recycling out for a month	\$5.00
	Vacuuming the floor	\$3.00
	Raking leaves	\$2.00
	Washing the dishes for a week	\$4.00
	Washing the car	\$10.00
	Mopping the kitchen or bathroom floor	\$3.00
	Weeding the garden	\$5.00
	Sweeping the backyard	\$3.00
	Making your bed for a week	\$5.00
	Putting the groceries away for a month	\$10.00
	Cleaning up your room for a month	\$10.00
	Collecting the mail for a week	\$3.00
	Reading to your brother or sister for a week	\$5.00



1. What job did you select as No. 1 preference? Why?

2. How important was the money value of the chores in your selections?

Your Special Budget

You wish to save up \$100.00 to buy something special. You discuss this with your parents/ carer and they suggest FOUR chores for you around your home. The chores are:

1. Cleaning up your room
2. Taking out the bin/recycling
3. Collecting the mail
4. Washing the dishes

Complete the following budget to find out how many weeks it will take you to save the required money. Refer to the table above and assume that there are four weeks to a month.

Chore	Monthly Rate	Weekly Rate
Cleaning up your room	\$10.00	
Taking out the bin/recycling	\$5.00	
Collecting the mail	\$12.00	
Washing the dishes	\$13.00	
TOTAL		

How many weeks will it take you to save the \$100.00? _____ weeks

Unit 5

What is an Economy?

VELS Humanities - Economics

The key elements of the *Economics knowledge and understanding* standard addressed by this unit are:

- "Students describe the nature of the economic problem (scarcity) and explain how selected goods and services are produced and distributed. Students describe the difference between ... their own roles as producers and consumers of goods and services."

The key elements of the *Economics reasoning and interpretation* standard addressed by this unit are:

- "... students use the inquiry process to plan economic investigations about economic issues in the home, school or local community and form conclusions supported by evidence."

Refer to the Level 4 Humanities - Economics Domain Learning Focus statement on page vii to provide a context for the standards.

Consumer and Financial Literacy Framework

This unit addresses the following outcomes:

R2 **R3**

See page viii for more information.



● ACTIVITY 1 - Scarce as Hen's Teeth

Learning Objectives

- Students experience the nature of the economic problem (scarcity) and describe how supply and demand of goods can affect their price.

Key Terms

- scarce
- scarcity
- demand
- supply

Lesson Duration Preparation

» 45 minutes

- » copy *Information Cards for Buyers and Sellers*
- » copy *Skeleton Island - \$100 for each Buyer*
- » copy *Skeleton Island - Water, Fishing Rod and Insect Repellent for Sellers*

Note The *Skeleton Island* game requires *Buyers* and *Sellers* at a ratio of 1 seller : 4 buyers. For example: in a class of 25 students you will have 5 sellers and 20 buyers.

Teacher Notes

Consider any current or topical example of supply and demand which students may personally relate to. For example:

- the price of a particular food can fluctuate if production has been affected by drought, bushfire or cyclones.
- the price of memorabilia autographed by well-known celebrities can increase dramatically once the celebrity dies because supply of autographed items stops.

● Introduction

Play Item and Price Match on the board. Ask students to match each item.

Item	Price
Diamond	\$
Litre of milk	\$\$\$\$\$
Pair of shoes	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Trampoline	\$\$

Ask the students:

- “Why are these items priced differently?”
- “Which item here is most rare (scarce)?”
- “How has this affected the cost of the diamond?”

The class will play a game which shows how sellers (like supermarkets, shopkeepers etc) set prices. The game also explains why scarce goods and services cost more money. The term scarce may need to be defined first. (Scarce means difficult to locate or rare.)

● Task - Buying and Selling On Skeleton Island

The Buying and Selling game needs students taking on the role of buyers or sellers. There needs to be a ratio of approximately 1 seller: 4 buyers. For example, in a class of 25 students you will have 5 sellers and 20 buyers.

The buyers are each given \$100. This is found on *Skeleton Island- \$100 for each Buyer* sheet. Buyers need to cut up their sheet to separate the dollars. The objective for buyers is to survive as many days as possible.

Each buyer needs:

- 1 litre of water each day
- 1 fishing rod
- 1 bottle of insect repellent.

The winning buyer will have at the end of the game a fishing rod, insect repellent and the most water. The game is played over “days”. A “day” on Skeleton Island passes every 2 minutes.

At the end of each day, buyers are out of the game if they:

- Have not bought a new bottle of water
- Have no more money.

The sellers are given 3 products to sell in this desert island survival game:

- 20 bottles of water
- 3 fishing rods
- 1 bottle of insect repellent.

The objective for sellers is to sell all of their stock and make the most money.

● Before starting the Game

- The Sellers need to cut up their water bottles, insect repellent and fishing rods.
- The Buyers need to cut up their money.
- The Teacher will signal the start and end of each day by blowing a whistle or ringing a bell.
- The Sellers need to position themselves in different parts of the room.
- The Sellers need to work out what price they are going to sell each item for. This price can be negotiated because bargaining is allowed.
- The Sellers and Buyers need to be clear on their role. Each Buyer and Seller needs their information card.

● After the Buying and Selling game - whole class or small group discussion

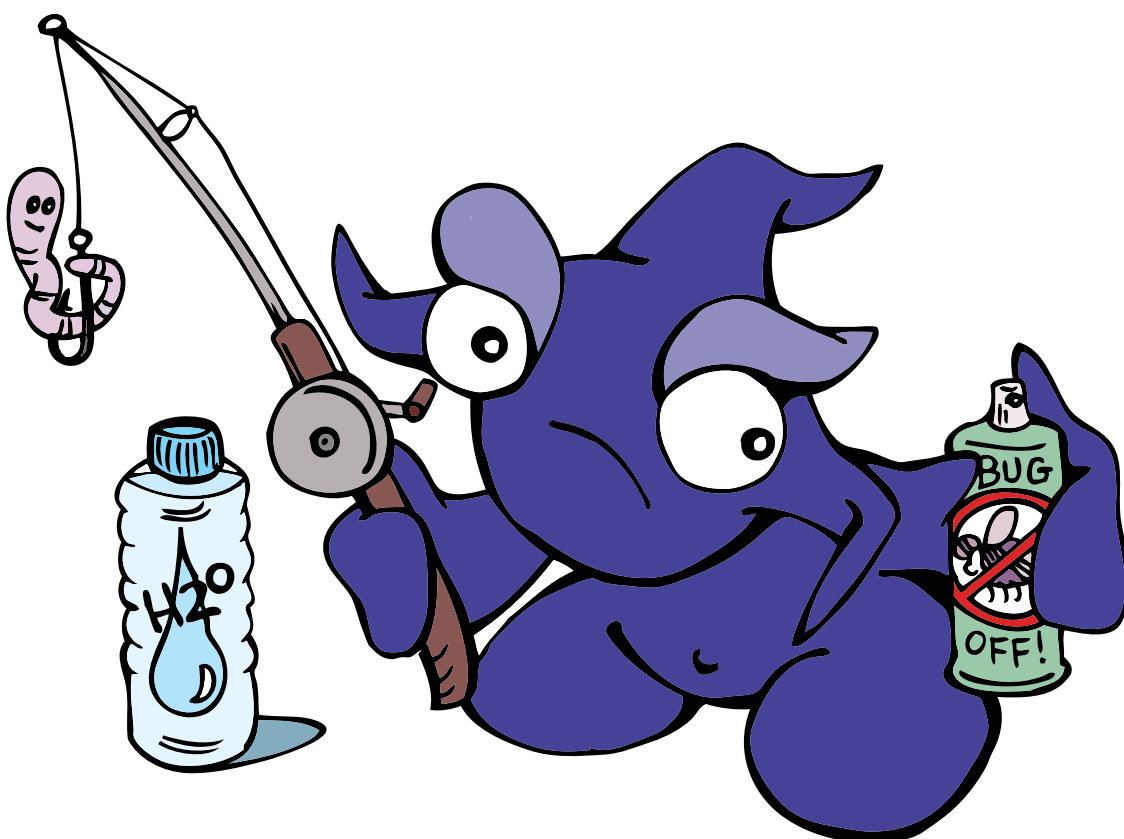
Ask students:

- "What did you learn from the game about how prices are set?"
- "Which item was most scarce? How did that affect its price?"
- "Which item was least scarce? How did that affect its price?"
- "Did the sellers set the same price for the same items?"
- "How did the buyers choose which sellers they purchased items from?"
- "Which sellers sold out first and why?"
- "How did the winning seller earn the most money? How did you set prices for the items?"
- "How did the winning buyer survive for so long? How did you manage your money?"
- "Why were the water bottles cheaper than the insect repellent?"
- "How did the buyers manage their money?"

In their workbooks students consider:

- In this game the buyers only had a limited amount of money. How is this like real-life?
- When an item is hard to find it is "scarce". What happens to the price of goods when they become scarce?

→ Students explain how the supply and demand of goods and services can affect price.

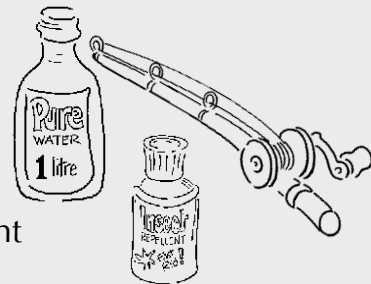


Information for Sellers

You are a Seller.

Each seller will be selling:

- 20 water bottles
- 3 fishing rods
- 1 bottle of insect repellent



Buyers will buy these items from you.

Buyers each have \$100 to spend.



You choose the selling price for each item.

Remember, you are competing against the other sellers.

The winning seller will be the one who has sold all his/her stock and has the most money.

CUT

Information for Buyers

You are a Buyer.

You have to buy 3 products to survive on Skeleton Island.

These are:

- 1 litre of water **(YOU MUST BUY A BOTTLE OF WATER EVERY DAY.)**
- 1 fishing rod
- 1 bottle of insect repellent

You have \$100 to spend.



It is up to you to compare the prices the sellers are charging.

You can bargain with them to get the best price.

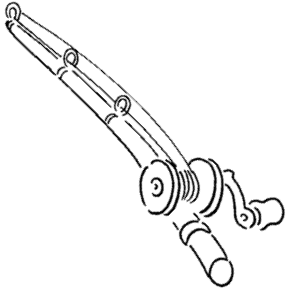
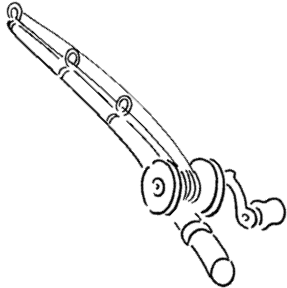
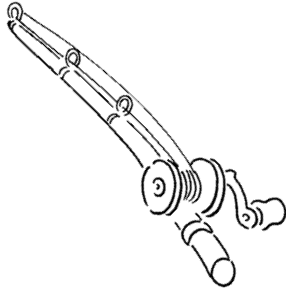
The winning buyer will have survived the longest and will have:

- at least one fishing rod
- at least one bottle of insect repellent
- a bottle of water **for each day** on Skeleton Island
- and the most money left over.

Skeleton Island - \$100 for each Buyer

TEN DOLLARS  \$10 SKELETON ISLAND	TEN DOLLARS  \$10 SKELETON ISLAND	TEN DOLLARS  \$10 SKELETON ISLAND
TEN DOLLARS  \$10 SKELETON ISLAND	TEN DOLLARS  \$10 SKELETON ISLAND	FIVE DOLLARS  \$5 SKELETON ISLAND
FIVE DOLLARS  \$5 SKELETON ISLAND	FIVE DOLLARS  \$5 SKELETON ISLAND	FIVE DOLLARS  \$5 SKELETON ISLAND
FIVE DOLLARS  \$5 SKELETON ISLAND	FIVE DOLLARS  \$5 SKELETON ISLAND	TWO DOLLARS  \$2 SKELETON ISLAND
TWO DOLLARS  \$2 SKELETON ISLAND	TWO DOLLARS  \$2 SKELETON ISLAND	TWO DOLLARS  \$2 SKELETON ISLAND
TWO DOLLARS  \$2 SKELETON ISLAND	TWO DOLLARS  \$2 SKELETON ISLAND	ONE DOLLAR  \$1 SKELETON ISLAND
ONE DOLLAR  \$1 SKELETON ISLAND	ONE DOLLAR  \$1 SKELETON ISLAND	ONE DOLLAR  \$1 SKELETON ISLAND
ONE DOLLAR  \$1 SKELETON ISLAND	ONE DOLLAR  \$1 SKELETON ISLAND	ONE DOLLAR  \$1 SKELETON ISLAND
ONE DOLLAR  \$1 SKELETON ISLAND		

Skeleton Island - Water, Fishing Rod and Insect Repellent for Sellers

● ACTIVITY 2 - What is a Resource?

Learning Objectives

- Students identify and distinguish between natural, human and capital resources.

Key Terms

- resources
- capital
- natural
- human

Lesson Duration

» 45 minutes

Preparation

» copy *Resources Activity Sheet*

● Introduction

Ask students:

- "What does it mean if something is 'scarce'?"

Many resources are scarce. Resources are used to make goods and services. For example, in Australia (and on Skeleton Island) freshwater is a limited resource. Freshwater can also be used in many ways.

In small groups students have 4 minutes to brainstorm as many uses for *freshwater* as possible. For example:

- showers and baths
- irrigation on farms to grow fruit and vegetables
- flush toilets
- used by dentists to wash out the patient's mouth
- grow rice
- water for dairy farms
- fill spa baths
- freeze for ice
- water fountains
- use on water-slides
- wash clothes
- for drinking
- sell as bottled water
- wash cars
- clean windows
- to fight fires

After the brainstorm, explain:

- "Important decisions are made about how to best use limited resources. Look at your list and order the top 5 most important ways water should be used."

→ **Groups should be encouraged to debate and contest their list with other groups.**

There are three types of resources. These are **natural**, **human** and **capital**.

1. Natural resources are materials from nature like water, land, trees and animals.
2. Human resources, also called labour, includes people who do the work.
3. Capital resources are goods made by people and used to make other goods or to provide services. A hammer is a capital resource.

To distinguish between each type of resource, ask the students:

- "What are some of the natural, human or capital resources used in our school?"

Our School		
Natural Resources	Human Resources	Capital Resources
• Water •	• Cleaning staff •	• Photocopier •

● Task - Resources Activity Sheet

→ **Students compare responses with peers and demonstrate the difference between natural, human and capital resources.**

Resources Activity Sheet

NAME

There are three types of resources. These are **natural**, **human** and **capital**.

1. **Natural** resources are materials from nature like water, land, trees and animals.
2. **Human** resources, also called labour, includes people who do the work.
3. **Capital** resources are goods made by people and used to make other goods or to provide services. A hammer is a capital resource.

Resources used to produce goods and services include all the resources used in the production process. Here are some of the resources used to produce orange juice.

What resources are used to produce a bottle of orange juice ?		
Natural Resources	Human Resources	Capital Resources
• Water • Fertile soil • Wood for orange crates • Sunlight	• Orange pickers • Farmers	• Trucks • Fruit peeling and squeezing machines • Fertiliser

In a small group select **one** of these items:

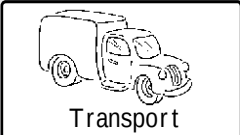


In your group list the resources used to produce your item.

Our group chose		
Natural Resources	Human Resources	Capital Resources

Once you have completed your resources table, work with a team who selected a different item. Each group takes turns to say one resource from their list. The other group then chooses whether it is a natural, human or capital resource.

Early finishers List the resources used to produce computer paper.

	 Tree plantation	 Paper mill	 Transport	 Shop
NATURAL				
HUMAN				
CAPITAL				

● ACTIVITY 3 - Using Resources

Learning Objectives

- Students expand their economic vocabulary to include the terms demand, production and distribution.
- Students understand the interrelationship between producers and consumers and how they determine which goods and services are produced.

Key Terms

- demand
- production
- producers
- distribution
- export

Lesson Duration Preparation

» 60 minutes

» copy A3 activity *Sam's Soccer Ball Factory*, one per 2 – 3 students *optional assessment activity*:
» copy *Making Coloured Pencils*

Teacher Notes

Encourage students to identify real-life examples which show how consumer demand links to supply. For example, if consumers enjoy a particular movie, consumer demand often results in movie sequels being produced. The opposite is also true. If a particular television show no longer interests consumers the show will soon be replaced by something else.

● Introduction

Using one of Tony Ryan's Thinkers Keys activities, apply "The Commonality" technique.

Ask students:

- "Explain a connection between two words. The connection must have something to do with **production**".

For example: **forest** and **furniture** – Trees in forests are used for timber to produce furniture.
Possible connections are included.

- **sheep-dog** and **carpet** - [A sheep-dog works on a farm with sheep. The wool from sheep is used to produce carpet]
- **leather handbag** and **fresh grass** - [Leather bags are often produced using hide leather from animals which eat fresh grass]
- **electricity** and a **large hole in the ground** - [Much of Australia's electricity is produced by extracting coal from the ground]
- **pizza** and **wheat farmer** - [Dough is a main ingredient of pizza. Dough is produced from wheat which is harvested by a wheat farmer]
- **vegetables at a market** and **diesel fuel** - [Fresh vegetables are usually picked and transported to shops and supermarkets by trucks fuelled by diesel]
- **a miner** and **a \$1 coin** - [Australia's \$1 coin is made by natural resources including copper, aluminium and nickel which are mined]

● Task - Sam's Soccer Ball Factory

Distribute the A3 activity sheet *Sam's Soccer Ball Factory* to students in groups of 2 or 3.

● Pre-task Discussion

Sam's Soccer Ball Factory activity sheet is an example of an economy. An economy is made up of **producers** and **consumers**.

Ask students:

- "What is being produced?"
- "What does the picture tell you?"
- "What are the arrows showing?"
- "Where do the soccer balls go once they leave the factory?"
- "What do you think export means?" (B 8)
- "Why do you think Sam would export soccer balls to other countries?"
- "What is the name of 2 shops which sell Sam's soccer balls?"
- "Find Sam at E 9. "
 - » "What do you think demand means?"
 - » "What has happened to Sam's business in the last 5 years?"
- "What might happen to Sam's business if Australia won the next Soccer World Cup?"
- "What has happened to the consumers at H 9? What does his friend at J 10 suggest?"

Questions on the student activity sheet are:

Look at the picture carefully and answer these questions in your activity books.

1. What resources are used to make soccer balls at Sam's factory?
2. What happens at Distribution? (A 6)
3. A factory-worker at E 3 is speaking to one of the shopkeepers who sells soccer balls at I 3. The shopkeeper has some important information for Sam's factory. What will Sam's factory need to do to keep consumers happy?
4. What does Sam do with the money he earns at his factory? (G 1)
5. Sam's factory is making more balls now compared to 5 years ago. To make more balls, what would have changed at the factory with:
 - a. human resources
 - b. natural resources
 - c. capital resources?
6. What could Sam do if volleyball became very popular?
7. List all the different jobs needed before soccer balls can be sold in shops.

● Conclusion

Ask students:

- "Why do producers make goods and services that consumers want?"
 - "What would happen to a factory which produces things that consumers don't want?"
- **Students prepare answers to Sam's Soccer Ball Factory activity and justify their answers.**
Students complete a reflection strip statement:
I learnt that when consumers really want something, producers need to ...

● Early Finisher/Assessment Task

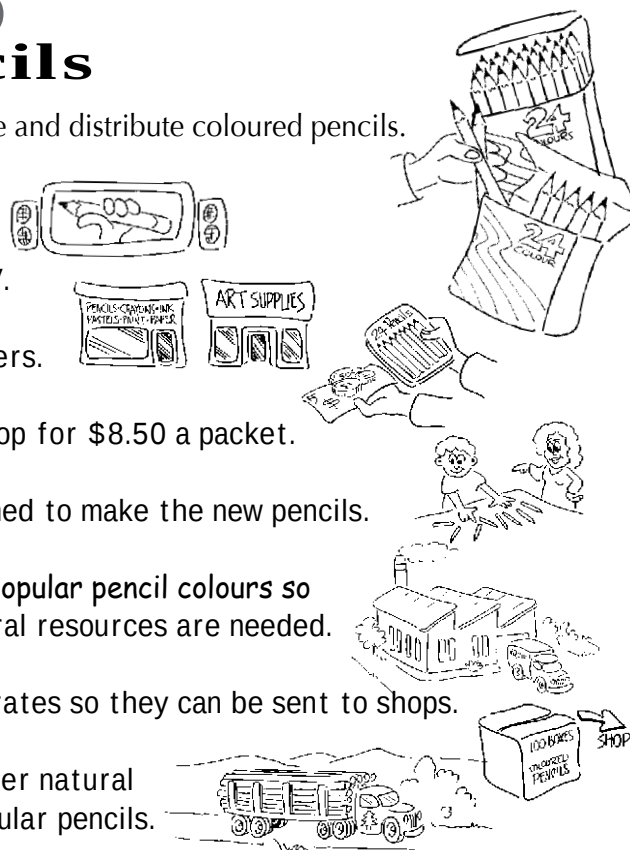
Students order each step in the production, manufacture and distribution of coloured pencils to consumers.

Making COLOURED Pencils

NAME

- Order each step of production to produce and distribute coloured pencils.
- The first step has been done for you.

- Step ☐ The pencils are advertised on TV.
- Step ☐ Shops sell the pencils to consumers.
- Step ☐ Consumers buy pencils from a shop for \$8.50 a packet.
- Step ☐ Workers in the factory are trained to make the new pencils.
- Step **1** The factory finds out the most popular pencil colours so they know what timber and natural resources are needed.
- Step ☐ The factory packs pencils into crates so they can be sent to shops.
- Step ☐ The factory buys timber and other natural resources to make the most popular pencils.

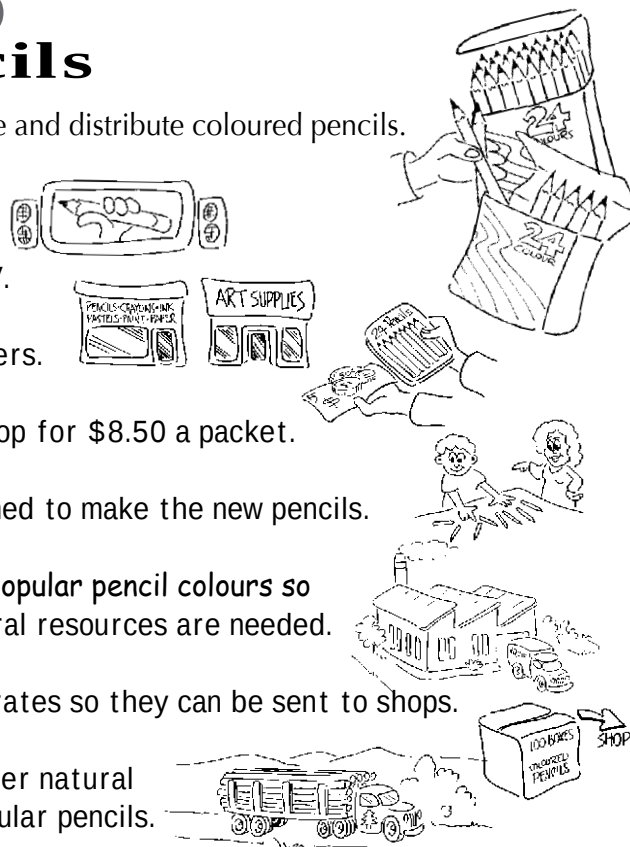


Making COLOURED Pencils

NAME

- Order each step of production to produce and distribute coloured pencils.
- The first step has been done for you.

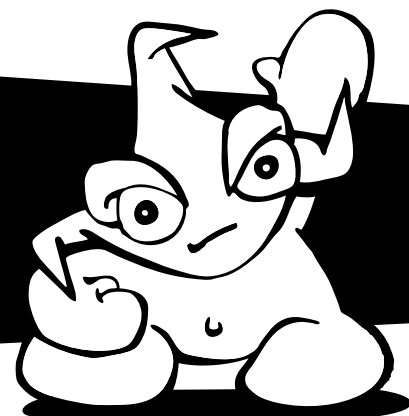
- Step ☐ The pencils are advertised on TV.
- Step ☐ Shops sell the pencils to consumers.
- Step ☐ Consumers buy pencils from a shop for \$8.50 a packet.
- Step ☐ Workers in the factory are trained to make the new pencils.
- Step **1** The factory finds out the most popular pencil colours so they know what timber and natural resources are needed.
- Step ☐ The factory packs pencils into crates so they can be sent to shops.
- Step ☐ The factory buys timber and other natural resources to make the most popular pencils.



1. What resources are used to make soccer balls at Sam's factory?
2. What happens at Distribution? (A 6)
3. A factory-worker at E 3 is speaking to one of the shopkeepers who sells soccer balls at I 3. The shopkeeper has some important information for Sam's factory. What will Sam's factory need to do to keep consumers happy?
4. What does Sam do with the money he earns at his factory? (G 1)
5. Sam's factory is making more balls now compared to 5 years ago.
To make more balls, what would have changed at the factory with:
 - a. human resources
 - b. natural resources
 - c. capital resources?
6. What could Sam do if volleyball became very popular?
7. List all the different jobs needed before soccer balls can be sold in shops



Take Home Activity



What is an Economy?

Brand names

Today's economy is marked by famous brand names for a wide range of popular products. Brand names are used to encourage us to purchase a certain product.

Brand names are very important for a company. Famous brand names such as Coca Cola, McDonald's and Ford are very easily identified.

There are different types of brand names. In the table below, the main types of brand names are listed along with their meaning. Examples are also listed to help you understand the link between the type of brand name and the name used to market a product.

1. **With the help of a parent/carers or a family member, try and fully complete the Your Example column.**

Type of Brand Name	Meaning	Examples	Your Example
Acronym	A name made of initials	BHP QANTAS	
Descriptive	Names that describe the function of the product	AirBus Toys R Us	
Alliteration and Rhyme	Names that are fun to say	Just Juice Just Jeans Krispy Kreme	
Evocative	Names that create a relevant vivid image	Apple The Body Shop	

Type of Brand Name	Meaning	Examples	Your Example
Neologisms	Names that are completely made up	Wii Youi	
Foreign Word	Use of a word from another language	Volvo Porsche	
Founders' Name	Names of real people are used	Disney Hewlett-Packard Kelloggs	
Geography	Names that are based on a region or landmark	Fuji Film Bega Cheese	
Personification	Names that are taken from myth	Nike Ajax	

2. You have had a brain wave and have thought of a new product that will appeal to young people your age. The new product is an online game that challenges young people to be very smart consumers. You need an effective brand name for this exciting new product. Put on your advertiser's hat and come up with three possible names.

A:

B:

C:

Unit 6

Consuming Planet Earth

VELS Humanities - Economics

The key elements of the *Economics knowledge and understanding* standard addressed by this unit are:

- "Students describe their own roles as producers and consumers of goods and services. They explain the need to be an informed consumer".

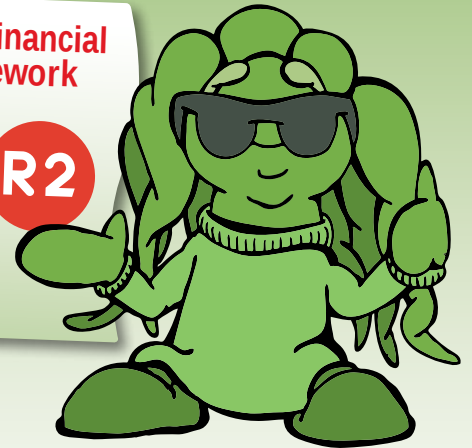
Refer to the Level 4 Humanities - Economics Domain Learning Focus statement on page vii to provide a context for the standards.

Consumer and Financial Literacy Framework

This unit addresses the following outcome:

R2

See page viii for more information.



● ACTIVITY 1 - What a Waste!

Learning Objectives

- Students will be introduced to sustainable consumption and identify sustainable and unsustainable consumer behaviours.
- Students will consider the problems created by excessive consumer waste and identify potential solutions.

Key Terms

- sustainable
- recycle
- reduce
- E-waste
- reuse
- landfill

Lesson Duration Preparation

» 60 minutes

» copy the *Our Consumer Waste Problem* sheet

Teacher Notes

Being sustainable means considering the environment in all we do.

The following facts and figures demonstrate why sustainable consumption has become an important consumer issue.

- Australians are per capita the second-biggest consumers of water and energy, and producers of waste on the planet, just after the USA.
- Over-consumption is the root of many environmental problems such as climate change, biodiversity loss, water and air pollution, deforestation and general land degradation. The first step in addressing these issues is to make more considered lifestyle choices and to consume more efficiently.
- Each year, 560,000 computers are discarded in Victoria with 182,875 of these dumped in landfill. A desktop computer takes 22kg of chemicals, 1500kg of water and 240kg of fossil fuels to produce.
- Many natural resources are used in food production. Over \$5.3 billion of food is thrown out in Australia each year.

● Introduction - What am I?

Provide students with the following clues:

- "I've only had a couple of jobs in my life and for the rest of my life I've drifted from place to place."
- "Some people think I'm really strong but sometimes I can't hold it all together."
- "Other people think I am a noisy nuisance but it's not my fault, that's just how I am."
- "I sometimes get turned inside out or tied up in knots."
- "I have close encounters with dolphins, seals and other marine life."
- "I just wish I didn't end up in the waterways."

- "Australians use around 6.4 billion of me each year and I live for hundreds of years."
- "Most of this time is spent in the ground."
- "What am I?"

Answer: a plastic bag

A plastic bag is an example of an unsustainable product. The bag takes hundreds of years to break down, often used for only a few minutes and is a danger to marine life if thrown into the waterways.

Switching to reusable calico, string or 'green' bags, or by reusing your old plastic bags when you go shopping can make a huge difference to the environment.

● What does 'sustainable' mean?

Ask the students to use the 3 step definition strategy to define "sustainable".

Word	What I think it means	What the dictionary says it means	How it might be used in this text
sustainable			

Being sustainable means considering the environment in all we do. This includes the things we buy, where and how we shop and what we do with the waste left from using goods. Many of the consumer decisions made today have a big impact on the future of our environment.

Ask students to respond to the following statements by positioning themselves in the classroom along a continuum: Strongly agree to Strongly disagree. Each statement begins with "Being sustainable is..."

"Being sustainable is:

- "Switching off electrical appliances at the wall."
- "Running the dishwasher when it is only half full."
- "Always using disposable batteries."
- "Recycling your old computer."
- "Starting a worm farm to dispose of food scraps."
- "Heating the house while windows are open."
- "Buying energy efficient appliances."
- "Deciding to have a 4 minute shower."
- "Buying fruit which was grown in another country then flown to Australia."

→ Ask students to justify why these actions were sustainable or unsustainable.

● Task - You are the new Mayor

Students take on the role of Mayor of their local council/shire. The Mayor is aware that consumer waste is a major problem and the council/shire must consider new and different ways to manage the problem.

In groups students explore each option using de Bono's Six Hats.

The options are listed on the *Our Consumer Waste Problem* activity sheet.

● Conclusion

Ask the students to reflect upon and discuss:

- *“How does my consumption of goods and services impact on the environment?”*

Ask students to consider two personal actions they can undertake at home or at school which will reduce the impact of their consumption on the environment.

→ ***After the whole class discussion, students individually prepare answers to the questions***
Students can complete a reflection strip statement. For example:
Next time I am shopping I will

● Going Further/Early Finisher Tasks

Contact the Local Council/Shire

Contact the local shire/council by letter, phone or email and ask where the local landfill and recycling facilities are located. Find out if there are plans to expand the recycling facilities.

5 Whys

The 5 Whys strategy is an effective way to analyse important consumer issues.
For example:

Why are consumers creating too much waste?

“Because consumers buy lots of stuff (goods and services).” Why?

“Because consumers feel good when they buy the newest goods and services.” Why?

“Because consumers think it is cool when someone has the newest stuff.” Why?

“Because ads make the newest models look really cool.” Why?

“Because shopkeepers and companies need to make a profit so they try to make really cool ads so consumers buy their goods and services.”

Students decide upon an environmental issue that affects them.

Ask students to apply the 5 Whys strategy to analyse that issue.

Trash and Treasure

- Organise a market day for the school where students and teachers can sell or exchange unwanted DVDs, CDs, books etc. Money raised could go to a charity or environmental organisation.
- Make items from recycled materials. Students collect discarded items from home and create a ‘tip’ in the classroom. Working in groups, students select a number of items and create new products. For example wall hangings made out of wire to hold photos, postcards or messages.
- Organise a class party with a very limited budget. For example students could design e-card invitations to save paper, create decorations from recycled paper and make the party food themselves.

Random Letter Collage

Each letter from the alphabet is displayed around the classroom. Students apply the random letter technique to come up with ways to reduce waste going to landfill. For example:

A	B	C
Always choose goods with less packaging.	Borrowing things saves buying and reduces landfill.	Compost reduces landfill and is great for gardens.

● Help on the Web

www.sustainability.vic.gov.au - The Victorian Government website which shows how we can use resources more efficiently and reduce our impact on the environment.

www.futurescapes.com.au - Find out how your lifestyle choices will change the world around you and make your pledge for a better outcome. The website personalises a forecast for the future based on the student's responses to the lifestyle decisions they will make in the future.

www.acfonline.org.au - The Australian Conservation Foundation's GreenHome program, funded by the Victorian Government, encourages everyone to make their lives green, from the food we eat to the clothes we buy and the transport we use.

www.visyrecycling.com.au - The VISY Recycling website provides information on the VISY recycling process.



Our Consumer Waste Problem

What are the hats?



Six Thinking Hats developed by Dr Edward de Bono:

- **Red Hat** for feelings intuition and emotions- "What do I feel about this issue?"
- **White Hat** for information- "The facts, just the facts."
- **Green Hat** for creative thinking- "Is there another way?"
- **Black Hat** for critical thinking- "It will not work."
- **Yellow Hat** for positive thinking- "Good news and only good news".
- **Blue Hat** for 'thinking about thinking' ie working out the order of the 'Hats' and deciding what other thinking techniques to use. "Are we keeping to the point?"

1. The council/shire decides to dig deeper landfills so you can fit more rubbish in the tip.

2. The council/shire pays money to have the rubbish sent away from your council to another council.

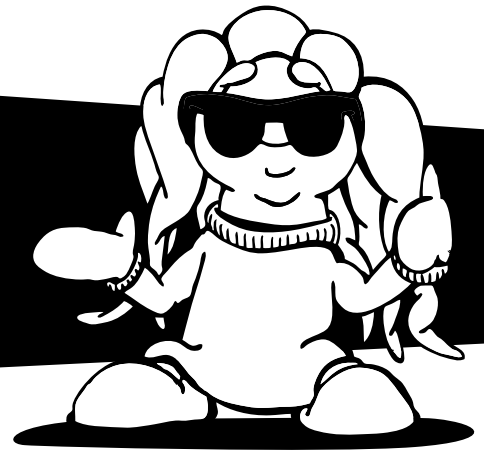
3. The council makes a law that all packages and containers from consumer goods must be returned to the shop they were bought from. For example, a supermarket must accept all the empty containers from grocery items.

5. The council/shire works with manufacturers to package goods with much less packaging.

4. Council/shire agrees that advertising makes people buy stuff they don't need and this creates more waste. So a new law is made which bans all advertisements for goods and services which are wants. Only advertisements for needs are allowed.

6. Council/shire makes an E-waste law that means consumers must repair their old electrical appliances instead of throwing them out. E-waste is the name given to TVs, stereos, mobile phones, computers and other electrical appliances which are thrown out. E-waste is a major environmental problem because electronic appliances contain hazardous metals and are dumped in landfill every year.

Take Home Activity

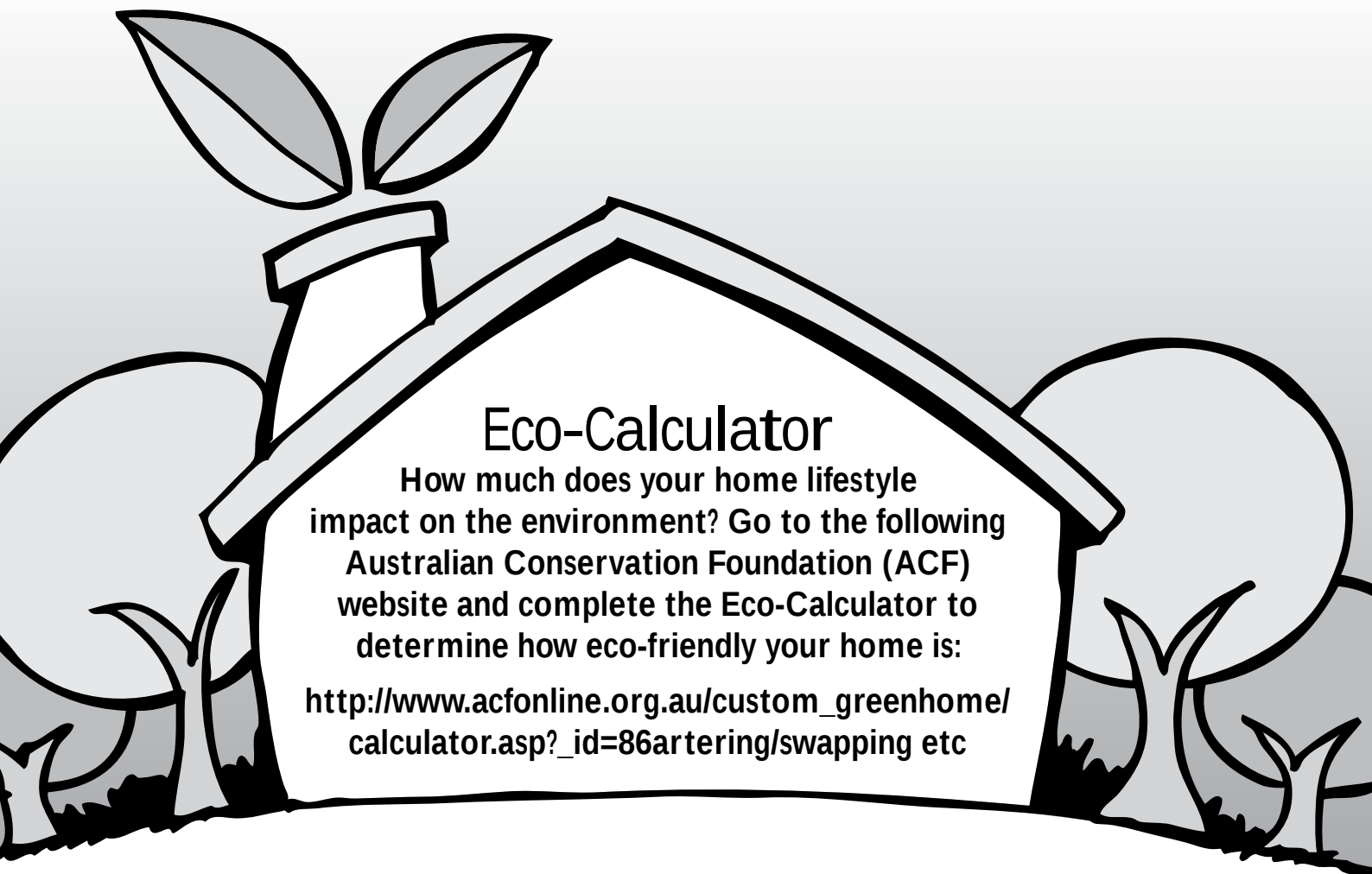


Consuming Planet Earth

Eco-Calculator

Being sustainable means considering the environment in all we do, including the choices we make when at home.

With a parent/carer or family member, investigate what impact your household has on the environment by completing the following activity



Eco-Calculator

How much does your home lifestyle impact on the environment? Go to the following Australian Conservation Foundation (ACF) website and complete the Eco-Calculator to determine how eco-friendly your home is:

http://www.acfonline.org.au/custom_greenhome/calculator.asp?_id=86artering/swapping etc

Complete the following results when you finish.

Measures	Your Home Result (YHR)	National Average Result (NAR)	Difference between YHR and NAR (-/+)	Sustainable Australia Target (SAT)	Difference between YHR and NAR (-/+)
Water (megalitres – ML)					
Land (hectares – ha)					
Greenhouse Gases (tonnes – t)					
Eco-Footprint (hectares – ha)					

What have you learnt from your Eco-Calculator result?

What are four practical ways your family could adopt to make your home more sustainable in its energy consumption?

1:

2:

3:

4:

**You may wish to now take the GreenHome Challenge at the ACF website.
Good Luck!**

Unit 7

It's Your Choice

VELS Managing Personal Learning

The key elements of the Managing Personal Learning dimension addressed by this unit are:

- Students seek and use learning support when needed from peers, teachers and other adults. They practise positive self talk. They demonstrate a positive attitude to learning within and outside the classroom.

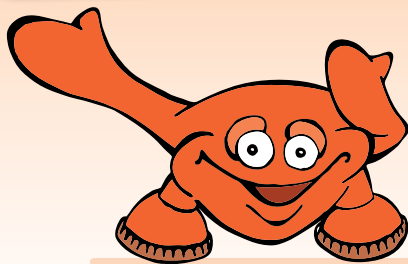
Refer to the VELS website for a thorough context for the Level 4 VELS Physical, Personal and Social Learning Strand.

Consumer and Financial Literacy Framework

This unit addresses the following outcome:

R1 R2 R3

See page XXX for more information.



ACTIVITY 1 - Learn from Mistakes

Learning Objectives

- Students can predict consequences
- Students can make informed choices
- Students learn the importance of friendship

Key Terms

- consequence
- action
- choice
- result

Lesson Duration Preparation

» 60 minutes

- » copy the Consequences story sheet for class use
- » copy the Sample Flow Chart for student use
- » A3 paper or similar for group flow charts

Teacher Notes

In this section, students are guided in developing strategies to help them think about the consequences of making choices and taking certain actions.

The focus is on thinking about what might happen before rushing into a decision or action.

Extensions of this activity might be to turn some of the stories generated into short sketches to perform for the class, or for younger classes.

● Introduction - Using the DVD clip The Grapple

Preview the clip before showing it to the class. The key message is 'Learn from mistakes'.

Consequences task

You will need photocopies of the Consequences Story Sheet – refer to master sheet

Choose your own action task

Students may need some help with this to scaffold the activity. A sample is provided – refer to Sample Flow Chart. This may be done on large A3 paper, or on a computer using the Smart Chart feature in word processing software. When the flowcharts are created, display them on the wall and allow time for reading and sharing them.

● Task - Using the DVD clip The Grapple as a discussion tool

Introductory focus questions

- *Have you ever been tempted to spend your money on something that turned out to be a waste? (Reflect on past actions)*
- *Who makes machines like the Grapple? (Critical reflection)*
- *What might the purpose be for machines like the Grapple? (Form an hypothesis)*

These questions might be used to generate an inquiry. If students are interested to find out how much money these machines make for their owners, or where profits go, this train of research could be encouraged as a lead in or adjunct to the other activities in this section.

Remember

Fall seven times, stand up eight. (Japanese Proverb)

We are what we repeatedly do. Excellence then is not an act, but a habit. (Aristotle, Greek philosopher)

● Task - Consequences

This activity is based on the game of Consequences.

Students need a copy of the Consequences Story Sheet each and to be seated in a circle. Explain to the class that they are going to write a story about something that happens to Wacky but they will only be able to see their part of the story.

Explain that they need to be consistent in their stories and not be too far fetched as the stories will be funnier that way and that all stories will be read aloud.

Everyone completes the first sentence on the page:

Wacky went out to visit the...

Everyone folds over the paper so the beginning of the next sentence is visible and what they have just written is hidden. Each student then passes the paper to their left and completes the next sentence on the paper they have just been given.

Continue until all sentences are completed. Unfold the papers and read them out. Allow time for laughing.

→ **The stories are a springboard to lead a discussion about choices and to lead into the Choose your own action task.**

Consequences story sheet

Wacky went out to visit the

On his way he met Quacky who was

Together they found a

They decided to

But then

And the result was

So they

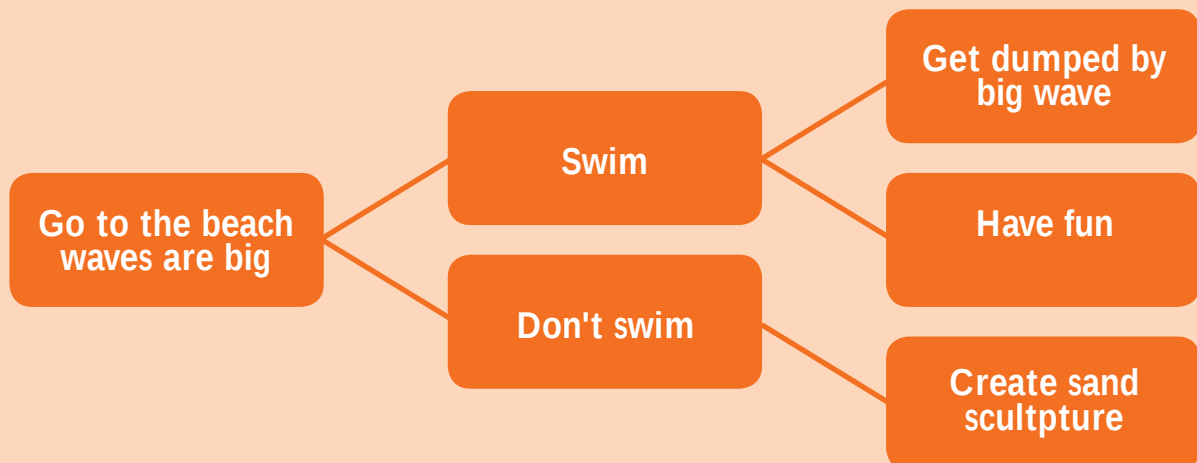
And it was alright because

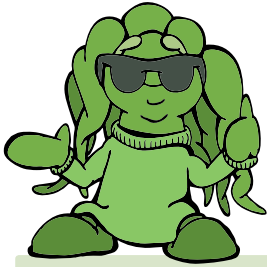
● Task - Choose your own action

Students complete the next part of the task in small groups. Each small group will have a number of stories (one each) as a result of the last task. They will read through all the stories they have and select their favourite to use in this task.

Using the story as a framework, they will create a flowchart that shows how many possible choices are available in a situation that is described in the story, and how there are many possible outcomes from this. They will need A3 paper to draw the flowchart, or could use the smart chart option included in MS Word software.

→ A simple flow chart is provided here as an example, but many other choices could be shown, depending on how the group decides to approach the task. At the end of this session, students display their charts for sharing and discussion.





ACTIVITY 2 - Stay Connected

Learning Objectives

- Students can identify sources of support
- Students can tune in to the feelings of others
- Students learn the importance of asking for help

Key Terms

- resilience
- support
- networks
- issues
- skill
- sharing
- generation

Lesson Duration Preparation

» 60 minutes

- » a few balls of coloured string, twine or wool
- » copy the *Networks of support* diagram for classroom display
- » copy the *You* diagram for student use
- » copy the *Supporting a friend* sheet for student use

Teacher Notes

In this section, students are guided through several activities to help them see that they are not alone, and that in some cases they themselves may be a source of help for another class member or neighbour. The focus is on being part of a community.

This activity is linked to *The Screen* clip in the accompanying DVD, *Clips for Kids*.

Extensions of this activity might be to choose one of the problems or issues identified in the *Supporting a friend* task and develop it into a role-play, radio script or digital story.

● Introduction - Using the DVD clip The Screen

Preview the clip before showing it to the class. The key message is 'Stay connected'

Connections task

This activity is designed to work on focusing on relationships that may be known but unstated. It will create a living, visual representation of the networks of relationships that exist between people.

Refer to the preparation section above for the materials needed.

Networks of Support task

This activity helps students identify the people they have in their lives who can help them out and sets the groundwork for the *Supporting a friend* task.

You will need copies of the Network of Support diagram for the board and individual copies for each student of the blank version.

Supporting a friend task

Students complete this table. It may be done individually or in small groups.

Summarise the activity by repeating the main points and emphasising the importance of support networks.

● Task - Using the DVD clip The Screen as a discussion tool

Introductory focus questions

- Conduct a short quiz using a show of hands
- How many hours in each day do you spend in front of a television or computer screen (include school and home). Teacher lists responses on the board in a frequency table from 0hrs – 6hrs a day.
- How many hours do you spend playing sport or other outdoor activities? Teacher lists responses in a similar frequency table.
- What do you notice about these two charts? (Compare and contrast)
- Does this tell us anything about what other children your age are doing? (Specific to general)
- What other observations can you make based on this and the episode of The Screen? (Reasoning from evidence)

Remember

Grant me the serenity to accept the things I cannot change, the courage to change the things I can and the wisdom to know the difference. (Reinhold Niebuhr)

Another important characteristic of resilient children is having at least one significant adult in their lives. (Linda F. Winfield)

What lies behind us and what lies before us are tiny matters compared to what lies within us. (Ralph Waldo Emerson)

● Task - Connections

The group sits in a circle. One person makes a positive statement about the relationship they have with someone else in the group, and passes a string to them across the circle. For example, "I know Emil because he catches the same bus as I do."

The first student and Emil must keep hold of the string while the game progresses. Emil now holds the ball and makes a statement about someone else in the group.

Each person in the group must have a turn and the process repeated at least three times. New balls of string can be introduced at the beginning of each round. At the end, there will be quite a tangle, network and criss cross of string.

➔ **Ask students what they notice about the patterns they have created while they are still holding the strings.**

● Task - Networks of Support

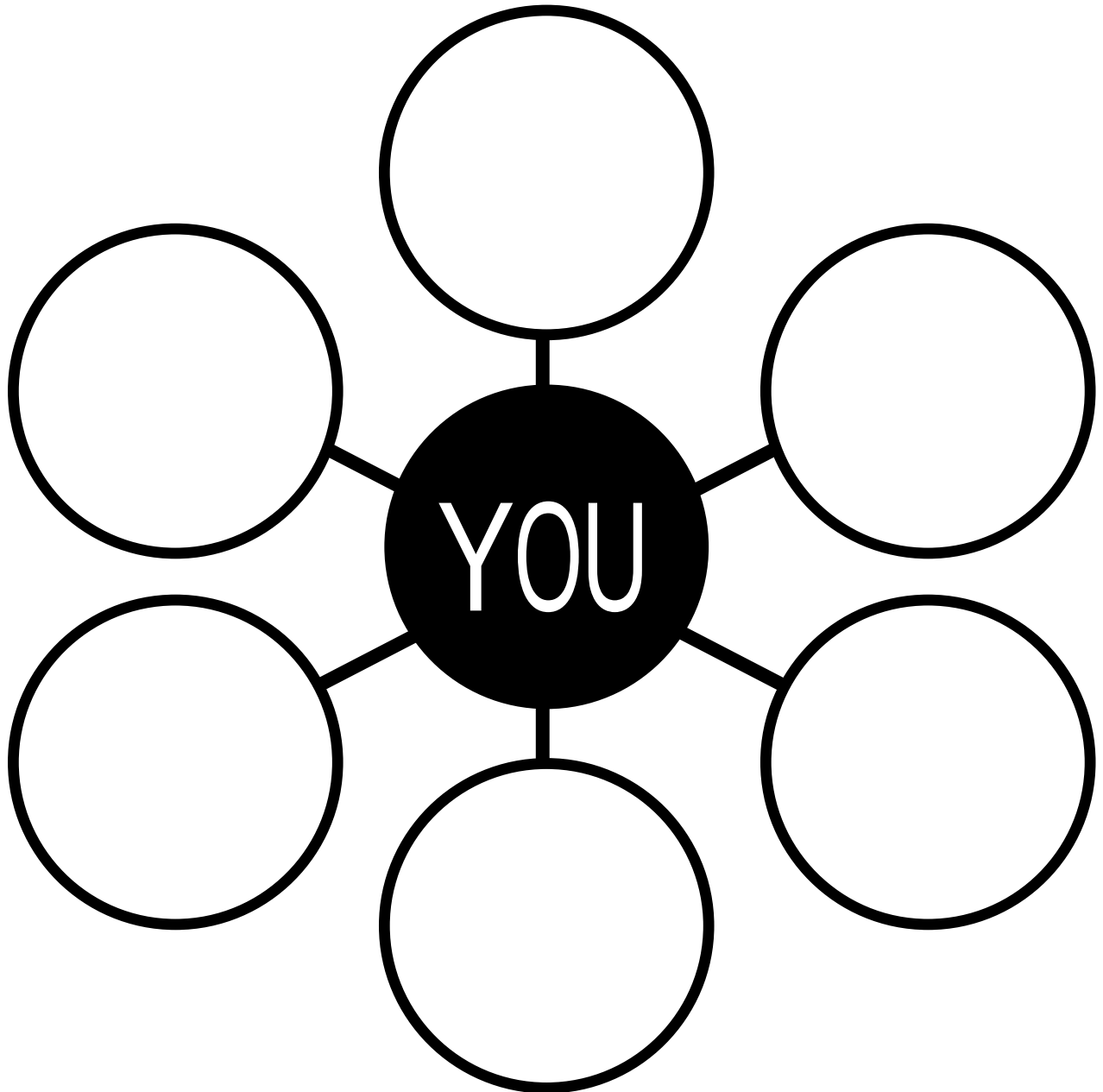
→ Either individually, or in small groups, students think about and write down who on their friend network would be a good person to ask for help in each problem situation described in the table.

If time permits, whole class discussion of each scenario could provide additional support to the idea of asking for help and in what ways to be involved.

Summarise the activity by repeating the main points from the DVD and emphasising the importance of support networks.

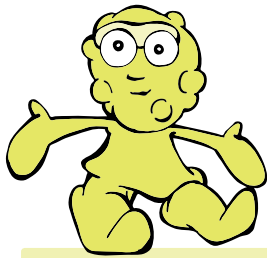


Your Network of Support



Supporting a friend

Problem/issue	What to ask
Your friend is very quiet and has a sad look on their face when they think no one is looking.	
Someone is sending annoying messages to a friend via their mobile phone.	
Your friend has just finished 3 rd in a race at the school sports. They are upset at not being the winner.	
A new member of your class appears to be always sitting alone in the school ground during lunchtime.	
A friend in your class has to deliver a class talk. They appear very nervous and worried.	
Your friend has lost something valuable to his family. They are reluctant to go home.	
Your friend has bought something from a local store. They are unhappy with the purchase but is unsure what to do.	
Your friend loves playing computer games and watching TV till late at night. This means they keep falling asleep during class.	



ACTIVITY 3 - Think SMART

Learning Objectives

- Students can set short and long term goals
- Students learn the importance of peer support
- Students learn the importance of problem solving

Key Terms

- SMART
- goals
- strategy
- brainstorm
- achievement
- reflection

Lesson Duration Preparation

» 60 minutes

- » copy the SMART table for class display
- » copy the SMART table for student use

Teacher Notes

In this section, students are guided in developing strategies to help them set specific, measurable goals and work towards achieving them.

The focus is on setting a goal that is important to them and to follow up to see how effective it can be as a strategy.

This activity is linked to The Money Box clip in the accompanying DVD, Clips for Kids. An extension of this activity might be to create a goal chart for the classroom or students could be encouraged to use the one that is often included in a student diary.

● Introduction - Using the DVD clip The Money Box

Preview the clip before showing it to the class. The key message is 'Think SMART'

Class discussion task - Goals

Refer to the preparation section above for the materials needed.

The example shown in the right hand column of the SMART table can be used or you may want to use another example. You can supply the SMART table to the class fully completed or use a class discussion to complete the right hand column. You may need to set an example of a goal to begin the discussion.

Individual or group task - Goals

- ➔ Each student or group can practise setting a personal goal using the SMART chart as a guide. It may be to do with fitness, personal or study achievements or saving money for a particular purpose. Encourage students to find an image related to their goal to add to their smart chart. Discuss ways of keeping track (measuring their progress) that are not intrusive or embarrassing.

● Task - Using the DVD clip The Money Box as a discussion tool

Introductory focus questions

- What did you do if you wanted to buy something that cost more money than you had? (Reflect on past actions)
- What else might you do? (Predict future actions)
- What do other people do? (Observe others)

These questions might be used to generate a brainstorm of suggested answers onto the whiteboard or flipchart. Some answers may relate to using credit cards, borrowing money, saving, asking a relative and so on.

After watching the DVD, circle any answers on the board that might have helped Wacky, or could next time. These strategies and discussions link into the activities in this section and could be referred to often to reinforce learning links.

Remember

There is no failure except in not trying. (Elbert Hubbard 1856-1915)

If at first you don't succeed, you're running about average. (Margaret Alderson)

● Task - Class discussion — Goals

- Have you ever tried to save up for something but found it was too hard?
- Have you ever wanted to achieve something for yourself or get a gift for someone else but felt it was out of reach?
- How do people get where they are going, save the money to buy what they want or build up their fitness to enter a competition?

One way is to SET A GOAL (and write it down)

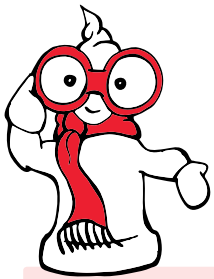
How to write down a goal

Be **SMART!** This approach is an effective way to get to your goal.

S	Specific	Choose something that is special to you and make your goal really clear. Be specific.	✗ I want to be fitter ✓ I want to jog one km
M	Measurable	How will you know when you have achieved your goal? What will tell you the goal has been reached?	✗ I will be fitter ✓ I will jog one km without puffing
A	Achievable	Make it a goal you can attain. Know your limits and be realistic.	✗ I can't get to the corner shop without puffing ✓ I can run 500 metres
R	Realistic	How will you feel when you achieve your goal? Make sure your goal will have a real effect on you.	✗ I will feel OK ✓ I will feel energetic and strong
T	Timed	Make sure you set a time frame. (You can alter this as you go along)	✗ I will achieve this goal soon ✓ I will achieve this goal in 60 days

● Task - Individual or group goals

SMART	S	Specific		
	M	Measurable		
	A	Achievable		
	R	Realistic		
	T	Timed		



ACTIVITY 4 - Be Real

Learning Objectives

- Students develop the ability to consider all sides in an issue
- Students understand the importance of making informed choices
- Students learn the importance of questioning and asking for advice

Key Terms

- thinking hat
- consensus
- scenario
- agreement
- point of view

Lesson Duration Preparation

» 60 minutes

- » copy the Thinking Hats scenario for group use
- » copy the Reporting Sheet for group use
- » A3 paper (or butcher paper) and textas

Teacher Notes

In this section, students are guided in thinking through complex ethical problems and working through ideas logically.

The focus is on thinking about all sides of a question or situation.

This activity is linked to The Dinosaur clip in the accompanying DVD, Clips for Kids.

Extensions of this activity might be to draw up an agreement with the company mentioned in the scenario, or create an alternative proposal to support the sports program.

● Introduction - Using the DVD clip The Dinosaur

Preview the clip before showing it to the class. The key message is 'Be real'.

Six Thinking Hats task

This activity uses the Edward De Bono Six Thinking Hats as a tool to discuss a complex situation. A description of the hats, and how they work, is on page 61 of this teacher resource.

You will need A3 paper or butchers paper, textas and enough copies of the Thinking Hats scenario for the group task.

Group Consensus task

- After each group has identified the main points according to their thinking hat, they complete the worksheet provided and deliver a report and a recommendation to the rest of the class.
- After all groups have presented their report and recommendation, the whole class discusses the scenario and makes a decision for action that they all agree on.

● Task - Using the DVD clip The Dinosaur as a discussion tool

Introductory focus questions

- Have you ever got something for nothing? (Reflect on past actions)
- In your experience, if an advertisement says something is 'Free' is it being truthful? (Connect to personal experience)
- Is happiness free? (Philosophy)

Remember

One who makes no mistakes, never makes anything. (Source Unknown)

Problems are not stop signs, they're guidelines. (Robert Schuller, American evangelist)

● Task - Six Thinking Hats

The class will be divided into six groups and each group given one of the six hats and a copy of the Thinking Hats Scenario.

➔ **Their task is to discuss an aspect of the situation according to the 'hat' they are wearing and then report back to the whole group so that the class can make a considered and informed decision about the hypothetical situation.**

This is a good place to remind students of any group agreements you have made around class discussion, negotiation and debate and the manners and methods for solving conflicts and allowing for differing and opposing points of view.

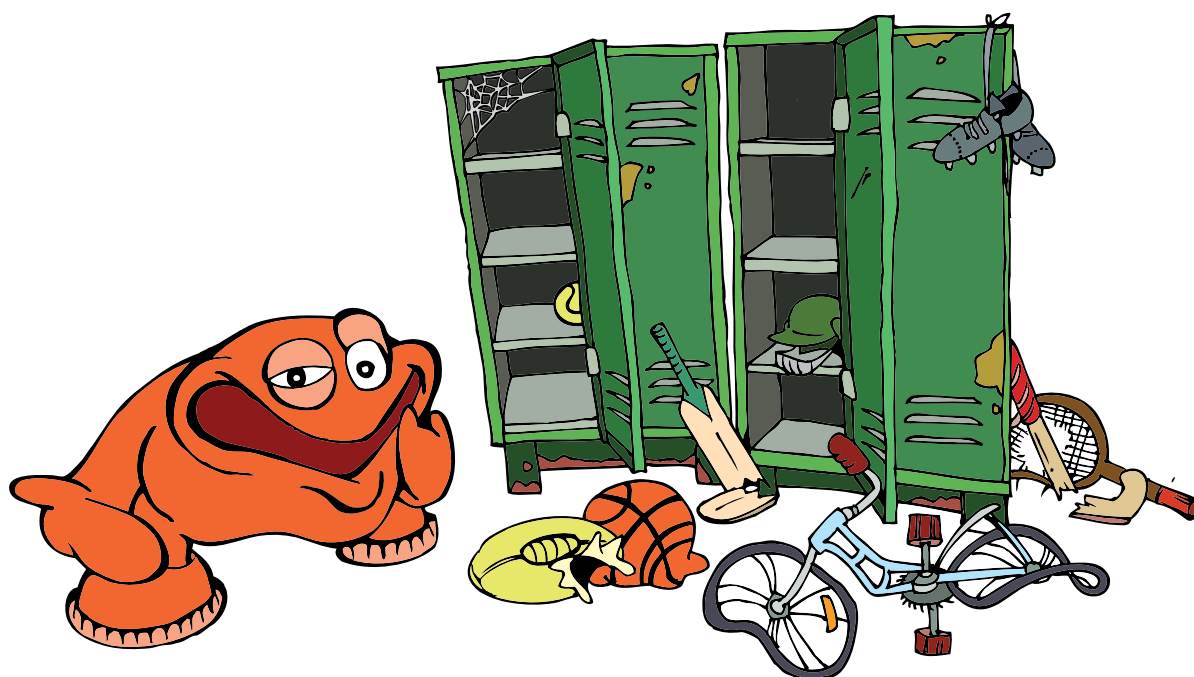
Thinking Hats Scenario

The school sports teams have got a major problem. The grounds and spaces for sport at the school are in seriously bad shape, and the changing rooms need urgent repair or they will have to be pulled down.

The School Council has tried to raise money but the repairs and maintenance are very expensive and the budget this year has gone towards computers.

Luckily, a company has stepped in and offered to fund the repair work and maintain the equipment, sports grounds and facilities for five years. All they ask in return for this sizeable donation is that a banner with their company name is displayed at each team event the school competes in.

The company sells soft drinks and confectionery.



Task - Group Report

After each group has identified the main points according to their thinking hat, they complete the worksheet provided and deliver a report and a recommendation to the rest of the class.

After all groups have presented their aspect of the situation, the whole class discusses the scenario and decides on an action that they all agree on.

Thinking Hat Group:

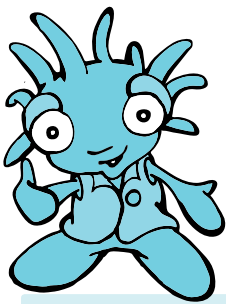
Name:

Key point

Evidence/Argument

Recommendation

--



ACTIVITY 5 - Have a Go

Learning Objectives

- Students develop the confidence to try a new skill
- Students understand the importance of persistent effort
- Students learn the need to resist negative peer pressure

Key Terms

- persistence
- cooperation
- collaboration
- success
- achievement
- peer pressure

Lesson Duration Preparation

» 60 minutes

- » copy the Y chart for student use
- » Obtain packets of drinking straws and strips of Blu-Tack

Teacher Notes

In this section, students are guided through an activity to help identify how they measure 'success' with the focus on having a go.

This activity is linked to The Cake Contest clip in the accompanying DVD, Clips for Kids. Extensions of this activity might be to have a cake-baking contest, if the facilities are available.

● Introduction - Using the DVD clip The Cake Contest

Preview the clip before showing it to the class. The key message is 'Have a go'.

Y chart task

This activity helps to bring a light onto different definitions of 'success' and what it means to each individual. By sharing and comparing their reactions and understandings, students will be able to expand and redefine the concept. In the Tower task, they will apply this by 'having a go' at a team creation.

You will need copies of the Y chart – one per student.

The tower task

This activity creates a friendly, competitive atmosphere but is very much focused on teamwork. It provides a basis for powerful reflective discussion on the things different people, despite different temperaments and personalities from each other, can contribute to a team to enable it to achieve its goals.

You may also be able to draw attention to the fact that all the towers look different but are equally interesting/stable/tall.

You will need a packet of drinking straws and a strip of Blu-Tack for each group.

● Task - Using the DVD clip The Cake Contest as a discussion tool

Introductory focus questions

- Have you ever taken part in a competition? What do you feel when you remember that occasion? (Reflection)
- What is more important to you- what's inside or how it looks? (Values analysis)
- What was the last question asking you? (Critical thinking)

→ Students may want to reference various 'reality television' competitions in their discussion. The Cake Contest episode provides a useful structure to provide an alternative viewpoint to some of the outcomes held up as successful by these shows.

Remember

Do not let what you cannot do interfere with what you can do. (John Wooden, American basketball coach)

I think I can, I think I can... (The Little Engine That Could)

Victory belongs to the most persevering. (Napoleon)

● Task - Y chart

Students are asked, 'What does success/achievement/or best effort look like, feel like, sound like?

They must sit without speaking and think about the questions for 45 seconds. When that time is up they write - looks like- sounds like- feels like- words on each arm of their Y chart.

Allow a few minutes for the writing.

Students then share their charts in pairs, pairs with pairs (fours), fours with fours (eights) and then with the whole class. A large Y chart could be drawn on the board and the assembled words all written up together.

Debrief: What can you now say about 'success'?

Looks like:

Sounds like:

Feels like:

Task - The tower

Students work in small groups of not less than five and not more than eight. They are given a packet of straws and Blu-Tack each and the competition is to create the tallest tower in the room using only the materials they have been given within a time limit. You may set this depending on the group. Ten minutes is generally a fair amount.

Debriefing report

Question	Group Response
What did you observe about the way the group approached the task?	
What did you observe about the way you approached the task, as a member of the group?	
What worked well in helping the task to be completed?	
What actions of yours would you do again next time you have a group task?	
What might you do differently next time?	
What comments can you make about the different towers created?	



ACTIVITY 6 - Value Yourself

Learning Objectives

- Students develop the ability to identify positive aspects of themselves
- Students understand the importance of empowerment
- Students learn the importance of self-esteem

Key Terms

- skill
- generation
- sharing
- self esteem

Lesson Duration Preparation

» 60 minutes

» copy the storyboard template for student use
» A4 paper and textas

Teacher Notes

In this section, students are guided through several activities to help them see the strengths and qualities they already possess, and to picture themselves as having personal power and some control over their lives. The focus is on self-worth.

This activity is linked to The Party clip in the accompanying DVD, Clips for Kids.

Extensions of this activity might be to turn the storyboard into an animation sequence or use other available digital media to tell the story.

● Introduction - Using the DVD clip The Party

Preview the clip before showing it to the class. The key message is 'Value yourself'.

Hands task

This activity helps to promote a student's understanding of their positive characteristics.

Encourage students to use warm and friendly framing of feedback in this game and emphasise that the strengths can be traits such as cheerfulness and loyalty as well as sporting abilities and suchlike. You will need A4 blank paper and textas.

Note: This activity is also the Take Home Activity for this whole Unit.

Super strength super hero task

This activity helps students play with the idea of their strength in a humorous way so that they can own it without being too self-conscious. You will need copies of the storyboard template. You may need a few copies per student so they can make mistakes and try a few things out.

You might want to show your class the movie *The Incredibles*.

● Task - Using the DVD clip The Party as a discussion tool

Introductory focus questions

- *How big is your family? (Defining a concept)*
- *What is one thing you have taught another member of your family in the past week? (Reframing experience)*
- *Do you notice any patterns in this story? (Open ended question to promote discussion)*

Students may want to reference various 'reality television' competitions in their discussion. The Cake Contest episode provides a useful structure to provide an alternative viewpoint to some of the outcomes held up as successful by these shows.

Remember

There are two ways of spreading light: to be the candle or the mirror that reflects it. (Edith Wharton, author and poet).

All the wonders you seek are within yourself. (Sir Thomas Brown, philosopher and religious writer)

Victory belongs to the most persevering. (Napoleon)

● Task - Hands

Each student places their hand on the A4 paper and traces around it. They then turn to a partner or friend in the class and ask:

What would you say that I am good at?

Student writes the answer on one finger of the drawn outline. Continue until all fingers are completed.

● Task - Super strength super hero

→ Students choose one of the qualities written during the Hands task and then amplify, exaggerate or multiply it by 100 to create a superhero. For example, if the quality was Giving, the superhero might be Captain Selfless and wear a Zorro mask.

→ Students create a short story featuring their heroic creation and portray it as a storyboard. Alternatively, this same idea could be developed using Second Life, or other digital media used for storytelling.

Background work on the stages of a story, narrative development and cartooning or collage could be incorporated here.

Your storyboard name: _____

Shot 1: _____

Music: _____

SFX: _____

Shot 2: _____

Music: _____

SFX: _____

Shot 3: _____

Music: _____

SFX: _____

Shot 4: _____

Music: _____

SFX: _____

Shot 5: _____

Music: _____

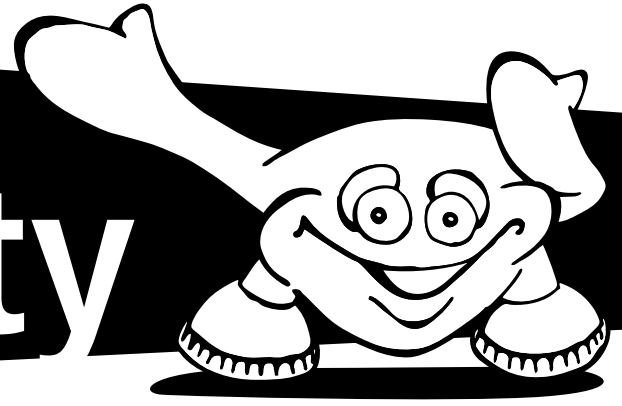
SFX: _____

Shot 6: _____

Music: _____

SFX: _____

Take Home Activity



Making Good Choices

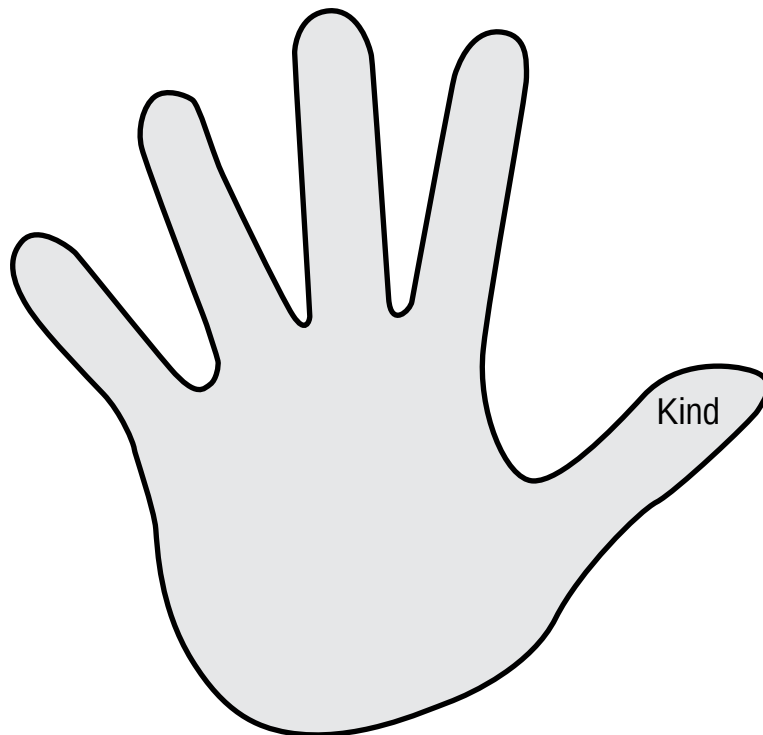
With a parent/carer and/or other family members, discuss the personal qualities that help us to make good choices.

Each person places their hand on a piece of A4 paper and traces around it.
Each takes a turn at asking the others:

What would you say that I am good at?

Each person writes the answer on one finger of the drawn outline.
Continue until all fingers are completed.

Example:



Once the task is completed, compare the different qualities that each person has written on their fingers. Which ones do you have in common? What were others good at that you'd like to be also?

Unit 8

How Can We Make Money?

VELS Humanities - Economics

The key elements of the *Economics knowledge and understanding* standard addressed by this unit are:

- “They (students) explain the role of work in society and distinguish between paid and unpaid work. They compare different types of work and enterprise in the local community.”

The key elements of the *Economics reasoning and interpretation* standard addressed by this unit are:

- “Students use the inquiry process to plan economics investigations about issues in the home, school or local community and form conclusions supported by evidence.”

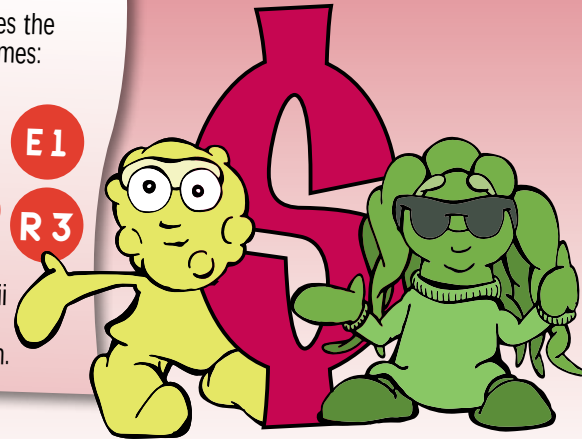
Refer to the Level 4 Humanities - Economics Domain Learning Focus statement on page vii to provide a context for the standards.

Consumer and Financial Literacy Framework

This unit addresses the following outcomes:



See page viii for more information.



● How can we make money?

Schools often raise funds to go towards the cost of a school camp, new sports equipment, a local charity or an international humanitarian crisis. In this unit students first consider how businesses and charity organisations generate funds. Students then plan, deliver and evaluate a fundraising activity.

Guiding Questions

- What is a business and what is a charity?
- Where do we find businesses and charities?
- What does a business try to do and what does a charity organisation try to do?
- How could our class make money?
- What will the class raise money for?

Students will understand:

- That businesses and charities need to generate an income.
- Students can raise money by organising a fundraising event.
- Successful fundraising involves satisfying the customers whilst minimising costs.
- A budget helps to plan income and expenditure.

Assessment

→ **Opportunities to track and assess student progress is included in the column on the right hand side as appears here.**

Tuning in

Guiding Questions:

What is a business and where do we find them?
What is a charity and where do we find them?

Students brainstorm ideas about what is a business and what a charity is. Think of as many examples of charities and businesses as you can.

Ongoing Assessment and Notes to the Teacher

→ **Assess students' knowledge of the terms “business” and “charity” and their understanding of how they differ.**

The website for “Australian Charities” has an extensive list of Australian charities - www.auscharity.org

Using a mind map group the charities according to their purpose.

For example: environmental, animal welfare, for the poor and show linkages.

Group the businesses. Grouping businesses could be done by: location, size, goods or services, industry (sports industry, fashion industry, food industry).

In groups students are allocated a series of statements to discuss.

1. Businesses make money easily.
2. Charities only help the poor.
3. Profit is important to businesses.
4. Our school would be no different if parents stopped raising money.
5. Everyone working for a charity gets paid.
6. People feel good working for a charity.
7. All businesses make lots of money.

Groups report back and make a small presentation about their statement explaining why they believe the statement is true or false.

Following each group's presentation ask for feedback from the class.

Guiding Question:

What does a business try to do and what does a charity organisation try to do?

Students use a 2 column table and list the purpose of each.

What does a businesses try to do?	What does a charity try to do?

Using a highlighter pen students identify similarities and differences.

Remind students that successful businesses:

- provide goods or services that consumers want at a price they will pay. The price includes a profit for the company.
- Charities or fundraising organisations must maximize income and minimise expenses. This way maximum money will be raised.

Students will:

- use their existing knowledge to identify what a business and a charity means
- provide examples of each.

→ Assess students' understanding about what it means to be a business or a charity.

Students will:

- explore issues facing businesses and charities
- recognise stereotypes associated with charities and businesses
- understand businesses and charities need to generate cash flow to achieve their goals.
- explore different and new perceptions about the importance of charities

Guide students to consider:

- Businesses and charity organisations both need to earn money.
- Volunteer work is common in charity organisations.
- Charities usually specialise in one area such as the environment (Planet Ark), a school (Parents Association), the poor (World Vision), animal welfare (RSPCA).

→ Assess students' understanding about how businesses and charities make money.

Finding Out

Invite a parent or member of the local school community involved in fundraising to speak to the class. The person may raise funds for:

- the school,
- a sporting club,
- a community group,
- a church group etc.

Students could ask:

- Is it easy to make money for the charity?
- How do you raise money?
- Why do you work for a charity?
- How does it make you feel?
- Do you have any tips on how our class could best raise money?

Guiding Question:

How could our class make money?

Ask students to list the ways they have seen other groups raise funds. For example, entry fee for colouring competition, sausage sizzle, car wash, cake stall, raffle, guess the number of lollies in the jar, coin drive competition between each class, silent auction, casual clothes day etc.

As a class make a list of the top 5 ideas.

Students can either:

1. In groups apply the Plus Minus Interesting (PMI) technique to the top 5 fundraising ideas. Groups can then share their PMI reports.

	PLUS	MINUS	INTERESTING
Car Wash	Fun, Teachers and parents would pay	School doesn't have buckets, car wash detergent	We could work in teams to wash cars quickly.
Dance-a-thon	We have a school hall to use	Not everyone likes dancing.	We could teach everyone dance steps.

2. Develop a survey which asks respondents (students, teachers, parents) their preferred fundraising event.

Ongoing Assessment and Notes to the Teacher

→ **Assess students' ability to formulate appropriate questions for the classroom visitor.**

Students will:

- ask questions and listen to responses
- construct questions by building on responses given, that will extend them further in their fundraising investigations
- record information accurately.

To generate fundraising ideas, visit <http://www.fundraisingideas.com.au/fundraisingideas.htm>

Suggestions include a class cookbook design, silent auction, and the "guess the lolly" competitions.

To further extend the students' fundraising ideas use the "Random Letter technique". Randomly select a letter from the alphabet and encourage the class to think of fundraising ideas which link to that letter. For example, letter D - dancing competition, dog parade, donkey rides etc.

Who will we raise funds for?

Students group possible recipients of their fundraising into local, national or international. Possible recipients could be for an international humanitarian crisis, a local charity, new sports equipment or be used to subsidise costs for a school camp.

The class selects one (or more) recipients of their funds. If the recipient of the funds is an external organization, students can make contact with them to find out how the funds might be used.

→ **Assess students' ability to:**

- **use data-gathering techniques such as surveying members of the school community**
- **use surveys purposefully and represent and interpret data in a simple data chart.**

Voting results for the preferred fundraising recipients could be represented visually such as a pie chart.

In groups students can research a preferred charity and then "pitch" their charity to the class as being most in need of funds. Students should focus on how the charity would use the funds.

→ **Assess students' ability to collect information from a variety of sources and present to peers.**

Sorting Out

Ask the class:

- "Which fundraising activity will they undertake?"

To help answer this students can reflect on:

- their PMI report or
- the market research or
- the advice of the class visitor's presentation or
- the guiding principle for selecting a fund raising activity which is to **raise the most money.**

Select a preferred fundraising activity.

The best fundraising event ever!

A creative way to organise the best possible fundraising event is to do a "reverse brainstorm".
"What would happen at the worst fundraising event ever?"

For example:

- No money was raised, in fact money was lost!
- No one knew about it
- The set-up expenses were so high that money raised did not cover costs
- People thought the charity was not worthy

Students then reverse their brainstorm ideas to begin planning for the best fundraising event ever.

Ongoing Assessment and Notes to the Teacher

Explain that the money raised will first be used to cover expenses. Therefore it is important to keep expenses low to maximise profits.

Going Further

Brainstorm a “to do” list. Tasks can be grouped into:

1. Before the event
2. During the event
3. After the event

Before. This includes:

- selecting a venue and a date
- identifying what the customers want so they feel satisfied after giving money
- organising publicity for the event (including information on the charity). This could be via school newsletter, student email, posters, school PA, assemblies
- seeking sponsorship from local industries to minimize expenditure. For example, if organising a sausage sizzle, contact a baker and butcher
- obtaining permission from the principal and other key people about what is planned
- preparing a budget that predicts anticipated expenditure and income. Students should ensure anticipated income exceeds expenditure
- allocating who will do what on the day. For example if the event involves cooking, who will cook, serve customers and collect money?

During the event:

- make sure everyone is clear about their role.
- consider any OH&S issues.
- ensure that money collection and counting is done by at least 2 people and with an adult nearby.

After the event:

- clean up after the event.
- write letters of thanks to sponsors, parent helpers etc.
- decide what is the best way to send the funds to the recipient.

Hold the fundraising activity or event.

Ongoing Assessment and Notes to the Teacher

Invite parents and other helpers within the school community to help prepare and deliver the event. Always consider OH&S issues when allocating tasks to students.

With teacher guidance, students will make or purchase items required for the fundraising event such as buying prizes or raffle tickets.

Display a large budget in the classroom and review it regularly.

Ensure that any expenses are documented and reimbursed from fundraiser revenue.

Making Conclusions

*What have we found out about fundraising?
What do we know now?*

After staging the fundraising event calculate:

- ♦ total expenditure
- ♦ total income
- ♦ profit

Students make comparisons between their budget predictions and the actual final balance.

Ask students:

- "How could we have reduced expenses?"
- "How could we have generated more income?"

Undertake an evaluation of the fundraising activity using a simple evaluation technique such as EDI:

- ♦ What was **E**ffective?
- ♦ What will we **D**o more of next time?
- ♦ What **I**mprovements could be made?

Using a T Chart compare:

*How was our fundraising activity the **same** and **different** to running a real business?*

Consider how the funds have made a difference to the charity.

Ongoing Assessment and Notes to the Teacher

Prepare a large graffiti wall with markers nearby for groups to record responses.

Record student responses addressing how expenses could have been reduced.

Record student responses addressing how income could have been increased.

→ **Compare the students' budget prepared before the event with the actual final balance produced after the event**

Taking Action

Students could identify:

- recommendations on how to raise money effectively.

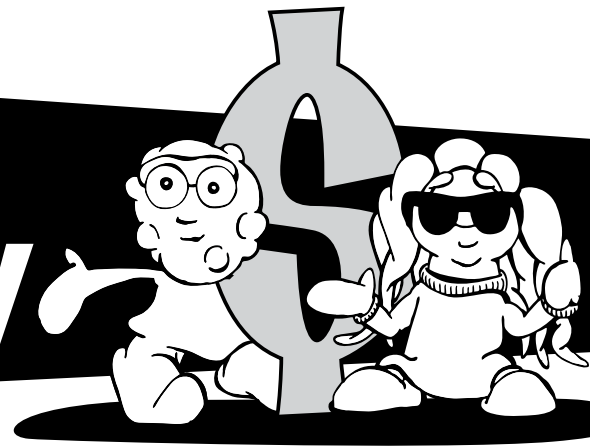
How can we apply what we have learnt?

- Create a *Guide to Fundraising At Our School* to be used by other classes.

Ongoing Assessment and Notes to the Teacher

→ **Assess student understanding in the Guide and judge the degree to which they understand key concepts such as minimising expenditure to increase profit.**

Take Home Activity



How Can We Make Money?

Fundraising

Fundraising is one way for charitable organisations to make money.

Has your family ever offered a donation or purchased a fundraising item from the following organisations? Place a tick next to any organisations you have supported.

- | | |
|--|---|
| ☐ School Fundraiser | ☐ Daffodil Day |
| ☐ Diabetes Australia | ☐ Amnesty International |
| ☐ Multiple Sclerosis Foundation | ☐ Brotherhood of St Laurence |
| ☐ Cancer Council of Victoria | ☐ World Vision |
| ☐ Starlight Foundation | ☐ UNICEF |
| ☐ Good Friday Appeal | ☐ RSPCA |
| ☐ Caritas | ☐ World Wildlife Fund |
| ☐ Local Sports Club Fundraiser | ☐ Guide Dog Association |
| ☐ Australian Red Cross | ☐ Australian Kidney Foundation |
| ☐ Salvation Army | ☐ Other |
| ☐ Red Nose Day – SIDS | |

1. Select any TWO organisations from this list. Go to that organisation's website and write down the main fundraising activities of the organisation.

Organisation A:

Organisation B:

2. Now put on your fundraiser hat! For the same two organisations, write down two other ways those organisations could raise money.

Organisation A:

a

b

Organisation B:

a

b

Unit 9

Is Advertising Consuming Me?

VELS Humanities - Economics

The key elements of the *Economics knowledge and understanding* standard addressed by this unit are:

- "They (students) explain the need to be an informed consumer"

The key elements of the *Economics reasoning and interpretation* standard addressed by this unit are:

- "Students use the inquiry process to plan economics investigations about issues in the home, school or local community and form conclusions supported by evidence."

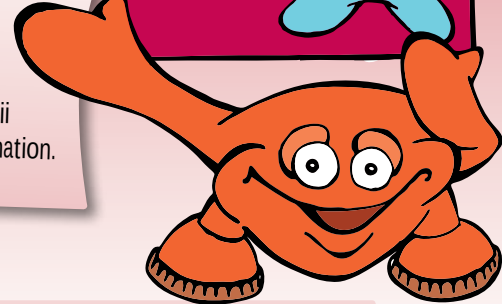
Refer to the Level 4 Humanities - Economics Domain Learning Focus statement on page vii to provide a context for the standards.

Consumer and Financial Literacy Framework

This unit addresses the following outcome:

KU 1

See page viii for more information.



● Is advertising consuming me?

Advertising is very persuasive and occurs almost everywhere. Children are increasingly targeted by advertisers yet are often unaware of the subtle, manipulative pressures and controls exerted on them through the marketplace. This inquiry unit investigates how advertising aims to influence their consumer behaviour.

Guiding Questions

- What is advertising and where do we find it?
- How do advertisers influence consumers?
- How do smart consumers use advertising?

Students will understand:

- There are different forms of advertising
- The purpose of advertising
- That persuasive advertising techniques aim to influence consumer behavior
- That consumers can protect themselves from the advertising

Assessment

➔ **This unit provides many opportunities to assess student progress. For example students could:**

- **design a consumer information product (wallet card/brochure/guide) which protects them from persuasive advertising and become smart consumers**
- **create two advertisements: one that persuades and one that informs**
- **analyse different advertisements and complete an advertisement matrix.**

Tuning in

- Students create a K.W.L chart on advertising, only completing the K + W columns.

K	W	L
What I Know about advertising	What I Want to find out about advertising	What I have Learnt about advertising

- Use questions generated from the W in the K.W.L chart to compile a class list of questions the children would like to investigate and research.
- In pairs, students attempt to define advertising.

- Students use the *3 step definition strategy* to define terms such as informative advertising, persuasive advertising, target audience and product branding.
- Students draw a variety of commonly identifiable logos found in the school, local and wider community.
- Students compile a list of the 20 most desirable brands according to children their age.
- Ask the students to discuss “Is this advertising?”
 - ◆ The company logo on a football/netball.
 - ◆ A brand name in big letters on a T-shirt.
 - ◆ A campaign to wear a hat and sunscreen to avoid sunburn.
 - ◆ A famous actor drinks a can of well known soft drink in a film.
 - ◆ A sports logo on a tennis player’s T-shirt.
- Students revise their definition of advertising and make changes based on class discussion.
- Students use a *Y chart* to brainstorm what advertising Looks like, Sounds like and Feels like.
- Students use the *Think, Pair, Share* strategy to compile a list of questions they would like to ask guest speakers involved in the advertising industry. In this strategy ‘think’ time on a given topic or question is allowed. Students then pair and share their response.
- Apply the 5 Whys strategy to **Why do we have advertising?**
 - ◆ “So consumers buy stuff (goods and services)” **Why?**
 - ◆ “Because shops, retailers need to sell stuff to make money” **Why?**
 - ◆ “Because shopkeepers and shop-owners need money to pay their workers and buy more goods and services to sell.” **Why?**
 - ◆ “Because without workers, goods and services shops/retailers would go out of business and be unable to make a living.”

Finding out

- Invite experts (guest speakers in the field of marketing, graphic design) to discuss their work and answer questions the students have compiled.
- View TV advertisements taped during programs targeting children and compare with advertisements aired during other times such as the nightly news or during sports shows. What did you notice about the advertisements during the two shows?
- Discuss with students whether they have ever been affected by false advertising?
- Explain that manufacturers create jingles or catchy sayings to encourage customers to think of their products. Complete a matching activity where students match the food jingle with the food product.
 - ◆ Aussie kids are (Weetbix)
 - ◆ Oh what a feeling (Toyota)
- Listen to taped jingles to find out what they are advertising and ask students to draw the images these jingles create in their minds.
- Brainstorm stores and companies that use strategies such as up-selling or encourage consumers to buy the newest or most popular model.
- Advertisements also try to positively influence our behaviour and lifestyle. Use the internet to find a variety of these campaigns and organisations ie:
 - The anti cancer council - slip, slop, slap at www.cancer.org.au or www.cancervic.org.au,
 - The Australian Guide to Healthy Eating at www.health.gov.au,
 - Go For Your life at www.goforyourlife.vic.gov.au,
 - Go for 2 and 5 at www.gofor2and5.com.au
- Check out www.admongo.gov. It's an interactive online advertising game.
Test your advertising sleuth skills!

Sorting out

- Locate special language found in newspaper/radio/magazine advertisements. Create a *graffiti wall* to illustrate the persuasive language used by advertisers, i.e.: new, improved, fat free.
- Are the following statements true or false?:
 - ◆ Advertisers are not selling products, advertisers are selling dreams
 - ◆ People can buy their way to happiness
 - ◆ Boys are not affected by body image
 - ◆ Celebrity mania and celebrity obsession lead to negative body image
 - ◆ Good looking people are happier
 - ◆ People spend lots of money to look good
- Watch a variety of different TV advertisements and create a mind-map to illustrate the different techniques used by these advertisers to appeal to their audience i.e.; humour, celebrity endorsement, tradition, fitness and well-being, animation.
- In groups students identify features of each advertisement. For example:

Needs vs Wants

Effective advertisements persuade consumers to think the product is a “need” when really the product is a “want”. Identify advertisements which persuade the consumer that they *need* the product.

The Language

What words are used to persuade the consumers to buy the good or service.

Persuasive words might be “new, improved, cool, fresh, healthy, natural, bargain, get it now”.

Key Message

What is the key message the advertiser wants consumers to remember?

This is often the last words which appear or are spoken in the advertisement.

Sounds

Describe the music or sounds you hear?

What kind of mood or feeling does it create?

The Actors

Describe the types of people or characters used?

What is their gender, age, describe their looks, race?

Target Audience

Look carefully at the advertisement and describe which group of people you think it is targeting? This could include either: males (tyre ads), females (shampoo), teenagers (soft drink), young children (The Wiggles), older people (house insurance) and young adults (new car).

Real-life

How is the advertisement similar to real-life or is it totally unrealistic?

Do people really behave that way in real-life?

Do your family or friends talk/look/behave/drive like that?

The Facts

What facts do we find out about the product? For example, in a car advertisement a fact might be “The new model is 4 wheel drive and has four air bags”. However, “it drives like nothing you have ever experienced before” is not a fact but is an advertising claim.

- Record a list of consequences if:
 - ♦ Sporting clubs were not allowed to use advertising or
 - ♦ All advertising was banned from TV, internet, magazines, radio and newspapers.
- Cut out a selection of print advertisements and look at the language used to make the product seem appealing. Using a rating system of 1-5, rate the advertisements in order of their effectiveness. Discuss ratings and reasons.
- Ask students to divide the advertisements into two groups:
ads that inform and **ads that persuade**.
 Record findings in a T chart.

Advertising	
Ads that inform • • •	Ads that persuade • • •

- Students write 'Who Am I?' celebrity clues matched with product clue.
 For example, Ian Thorpe and Uncle Toby's.

Going Further

- Ask the students:
 - ♦ *"Why do celebrities advertise products?"*
 - ♦ *"Why do companies want celebrities to promote their goods and services?"*
 - ♦ *"How much does the celebrity know about the product they are promoting?"*
- Role-play "interviewing" a celebrity to find out why they appeared in an advertisement for a product.
- Cut out pictures of celebrities from newspapers or magazines. Use a *PMI chart* (Plus, Minus and Interesting) to illustrate what qualities these people have that others might admire and how might wanting to look like a celebrity be a negative thing.
 - ♦ What stereotyping is involved?
 - ♦ How close to real-life are the pictures?
- Discuss how advertising contributes to how we see ourselves? Debate:
 - ♦ That advertising is responsible for body image problems.
 - ♦ That advertising is responsible for the large amount of consumer waste that is dumped in landfill.
- Advertisers promote special offers:
 - ♦ Fast food chains offer free drinks or toys with a meal. Are these items really free?
 - ♦ Department stores offer specials which are advertised as "Save Now". Are you really saving money if you are spending money?

- In pairs role-play strategies using:
 - ♦ persuasive language that salespeople use to increase sales. For example, fast food outlets upsizing meals or mobile phone companies offering free text messaging.
 - ♦ persuasive advertising techniques to persuade peers that they "need" a good or service (instead of the item simply being a "want").
- Students then role-play consumers demonstrating ways to protect themselves from persuasive selling language.
- Students design two different advertisements for a new product – one that persuades and one that informs. **(assessment opportunity)**

Making Conclusions

- In pairs role-play strategies using:
 - ♦ persuasive language that salespeople use to increase sales such as fast food outlets upsizing meals.
- Students use the 1,3,6 strategy to respond to what they have discovered about advertising.
 1. Ask students to brainstorm a list of 6 words or phrases they think are most important or relevant to advertising.
 2. Ask students to get together with a partner, share lists and come up with an agreed common list of the three most important words/phrases about advertising.
 3. Each pair shares their list with another and must agree on the most important word/phrase which can come from their lists.
 4. Each group shares this word/phrase with the rest of the class.

Students reflect on the main words that have been chosen and why.

- Record findings in L of the initial KWL chart used in the Tuning in session.
- Using a T chart give each group a piece of paper with two columns and ask them to list the advantages and disadvantages of advertising.
- Using a variety of mixed media advertisements students complete a question matrix **(assessment opportunity)** on advertising such as:
 - Who is the target audience?
 - How does the advertiser appeal to their target audience?
 - What brand or logo is used?
 - What messages are suggested in the advertisement?

Advertisement/ Product	Who is the target audience?	What brand logo is used?	How do advertisers appeal to their audience?	What is the ads message?	Is the ad designed to inform or persuade?

- Students complete a reflection strip statement on the learning and new understandings they have gained from this unit. For example:
 - ♦ Next time I see an advertisement on TV I will.....
 - ♦ The most valuable knowledge I have gained about advertising is

Taking Action

- Students find a song that encourages people to be individuals and not conform to the ideas of others. Play the song for the class giving a brief presentation on their choice and reason for selection.
- In groups or individually design a wallet card/brochure/guide to help inform consumers how they can protect themselves from persuasive advertising and become smart shoppers.
(**assessment opportunity:** use a rubric to set the criteria, content and language features required to be covered)

Take Home Activity



Is Advertising Consuming Me?

Television commercials

Advertising on television aims to influence what you purchase. Companies spend considerable money to make their television advertising as appealing as possible. Some advertising on television has a real appeal to consumers. These commercials are considered effective in that consumers like you and your family easily identify with the product being promoted.

Spend some time with a parent/carer or a family member discussing television commercials that you believe are effective. Then complete the following table.

Our favourite TV commercials	What did you like about the commercial
1.	
2.	
3.	
4.	
5.	

Your own television commercial

Look back at the examples for the Take Home Activity for the What is an Economy? unit on page 64. Select one of the brand names. Put your advertiser's thinking hat on and briefly describe a television commercial for that brand name that you consider would be effective.

Your selected brand name _____

Your television commercial summary

--

--

--

--

--

--

Clips For Kids

Scenario 1: The Grapple (6.02 mins)

Snacky gets help from his friends after making mistakes about how to spend his money properly.

Scenario 2: The Screen (4.33 mins)

Backy loses 'connection' with the important things in life.

Scenario 3: The Money Box (7.13 mins)

Wacky learns his lesson on the importance of thinking SMART and saving properly.

(See if you can find Jacky's punctuation mistake!)

Scenario 4: The Dinosaur (3.43 mins)

Quacky and Acky need to 'get real' when dealing with product advertising.

Scenario 5: The Cake Contest (6.41 mins)

Wacky and Jacky take on the champions in the annual cake cooking contest. Will they drop out or 'have a go'?

Scenario 6: The Party (4.49 mins)

Bluebell wants to organise a special event. What do you think it is? Never underestimate your value to others!





consumer.vic.gov.au/consumerstuff



1300 55 81 81



consumerstuff@justice.vic.gov.au

Victorian Consumer & Business Centre
113 Exhibition Street
Melbourne 3000

Services from Consumer Affairs Victoria are available at Justice Service Centres in Ballarat, Bendigo, Berwick, Box Hill, Broadmeadows, Geelong, Mildura, Morwell, Wangaratta and Warrnambool. Our mobile service regularly visits rural communities. Call 1300 55 81 81 or visit consumer.vic.gov.au for more information.

March 2011

C-02-1693

TIS Telephone Interpreting Service 131 450

TTY Textphone or modem users only, ring the NRS on 133 677, then quote 1300 55 81 81

Callers who use Speech to Speech Relay dial 1300 555 727, then quote 1300 55 81 81

