

Learning across the curriculum

The general capabilities

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

The cross-curriculum priorities

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

NESA syllabuses include other areas identified as important learning

- Civics and citizenship 🗳️
- Difference and diversity 🌈
- Work and enterprise 🏢

Differentiation

Each worksheet contains a range of activities that are scaffolded and can be assigned to according to the level students are engaging with the content. For example, Worksheet 2.2m is about choosing where to buy and getting students to understand key features of an energy bill. Questions 1 (a) – (f) can be assigned to students needing support, as these questions simply require students to identify key features of a bill. Students operating within the core level should be attempting questions 1 and 2 which investigate more complex features of an energy bill such as tariff rates and require students to use calculations to compare a range of energy providers to determine which offers best value for money. Question 3 aims to extend students by getting them to get a better deal on energy for an adult in their life and maybe suitable to those students ready to engage with content at a deeper level. It is important to note that students operating at this level do not need more work but rather different work. Compacting the curriculum for gifted students can mean that in some instances they can demonstrate engagement with an outcome by simply completing the extension activity. In the programme this will be indicated under the resource using a traffic light system like this:

Worksheet 2.2m

S	C	E
1 a-f	1,2	3

The program also offers a variety of alternative activities that that can suit students needing support, students operating at the core level, as well students who need extending. These will be included at the end of each section in a table, using the traffic light system.

DIFFERENTIATION

SUPPORT

Simplified activities give students access to course content

CORE

Activities suitable for the majority of students

EXTENSION

Activities design to extend students and provide greater depth



Content	Teaching, learning and assessment	Resources																						
<p>Part 1: The nature of commerce</p> <p>Students:</p> <p>1.1 investigate the scope of commerce, including the concepts of: consumer, needs and wants, goods and services, resources, scarcity and how these may impact on choice 🛠️🔧</p>	<p><i>The concept of a consumer, goods and services, needs and wants</i></p> <ul style="list-style-type: none"> • Write the following concepts on the board and get students to list examples that show their understanding of the terms: <i>consumer, goods, services, needs and wants</i>. • Students to read through Theo’s journal to identify all the goods and services that Theo used. <ul style="list-style-type: none"> ○ Based on the excerpt of Theo’s journal, students are to distinguish the differences between goods and services using the terms tangible and intangible. • Students are given a set of images of goods that they need to determine if they are a need or a want. • Hold a class discussion on the topic <i>Every school student in Australia needs a phone, a laptop, and internet connection</i>. At the end of the discussion pose the question ‘<i>Big business and marketing have fuelled consumerism and the creation of need.</i>’ • Students are to create a collage to show the impact of consumerism and the creation of need. <p><i>The concept of resources</i></p> <ul style="list-style-type: none"> • Students think about all the resources they need to produce a loaf of bread. Record the answers on the board. <ul style="list-style-type: none"> ○ Students group the resources listed using the four factors of production as headings for example: <table border="1" data-bbox="710 959 1724 1106"> <thead> <tr> <th>Land</th> <th>Labour</th> <th>Capital</th> <th>Enterprise</th> </tr> </thead> <tbody> <tr> <td>Wheat farm</td> <td>Farmhand</td> <td>Plough</td> <td>Farmer</td> </tr> <tr> <td>Water</td> <td>Driver</td> <td>Silo</td> <td>Shop owner</td> </tr> <tr> <td>Bakery</td> <td>Baker</td> <td>Oven</td> <td></td> </tr> </tbody> </table>	Land	Labour	Capital	Enterprise	Wheat farm	Farmhand	Plough	Farmer	Water	Driver	Silo	Shop owner	Bakery	Baker	Oven		<p>Worksheet 1.1a</p> <table border="1" data-bbox="1841 336 2145 411"> <thead> <tr> <th>S</th> <th>C</th> <th>E</th> </tr> </thead> <tbody> <tr> <td>1,3</td> <td>1-5b</td> <td>5c-d</td> </tr> </tbody> </table>	S	C	E	1,3	1-5b	5c-d
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COMMERCE SENSE

1

CONSUMER & FINANCIAL DECISIONS



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Assessment as Learning	141
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SECTION 1

THE NATURE OF COMMERCE

WORKSHEET 1.1a

The nature of commerce

The concept of a consumer, goods and services, needs and wants

A consumer is someone who buys goods and services to satisfy their wants and needs. You rely on businesses and service providers every day to meet your essential needs.

1. Theo likes to write in a journal each night. Read his journal entry below and underline all the goods and highlight all the services that Theo used that day.

March 20

The day has finally arrived. I'd forgotten I'd even entered the competition, it was months ago, but last week I got an email telling me I'd won! Two tickets to the Grand Final!

I'm too excited to lay in bed, so I get up as soon as the alarm on my phone goes off at 7 o'clock. Mum is already up and is cooking what smells like a delicious breakfast. She's doing my favourite - bacon, poached eggs and avocado on sourdough toast. I pour myself some orange juice and look at Instagram on my phone while she plates it up, then I tuck in eagerly.

After breakfast, I look at the game previews on my phone while watching some TV. Dad appears - he has some bad news, car trouble! He's called the NRMA, but it looks like the old thing might be out of action for a few days (the car, not Dad!) Not to worry, he reassures me, we'll get the train to the game instead. It'll just mean leaving a bit earlier.

I dress myself in my team colours - jersey, scarf, hat, even my lucky socks! Dad is waiting for me with the tickets in his hand. I wave goodbye to Mum, and we walk to the station.









The train takes over an hour, but with every stop I can feel my excitement growing. It's the first time my team has been in a Grand Final in my lifetime. Even Dad can only just remember the last time they made it, and they lost.

Before I know it, we're at the stadium! Already there are thousands of fans here, but it's still a couple of hours until kick-off, so we grab a burger from one of the stalls and check out the merchandise. I take some selfies and upload them to Instagram, then send a couple to Mum. She texts back straight away telling me to have fun.

We buy some drinks then a steward shows us to our seats. The stadium soon fills up. The atmosphere is amazing! I just hope I'll be this happy at the end of the match.

2. Using the terms *tangible* and *intangible*, distinguish between a good and a service. Use examples to support your answer.

3. Examine the images of the common goods below and determine if they are a **want** or a **need**.

<p>Clothes</p>  <p><input type="checkbox"/> Need <input type="checkbox"/> Want</p>	<p>Jewellery</p>  <p><input type="checkbox"/> Need <input type="checkbox"/> Want</p>	<p>Food</p>  <p><input type="checkbox"/> Need <input type="checkbox"/> Want</p>	<p>Eating out</p>  <p><input type="checkbox"/> Need <input type="checkbox"/> Want</p>
<p>A laptop</p>  <p><input type="checkbox"/> Need <input type="checkbox"/> Want</p>	<p>Concert tickets</p>  <p><input type="checkbox"/> Need <input type="checkbox"/> Want</p>	<p>The Internet</p>  <p><input type="checkbox"/> Need <input type="checkbox"/> Want</p>	<p>A home</p>  <p><input type="checkbox"/> Need <input type="checkbox"/> Want</p>

4. Thinking about your answers to question 2, outline the difference between a want and need. Use examples to support your answer.



5. **Every school student in Australia needs a phone, a laptop, and internet connection.**

(a) Complete the table below with three arguments for and against this statement. Where possible, use examples or evidence to support your answer.

Students need technology	Students do not need technology

(b) Do you personally believe that students in Australia need a phone, laptop and the Internet? Justify your answer.

(c) **Big businesses and marketing have fuelled consumerism and the creation of need.**

Outline what you think is meant by the statement. Use examples to support your answer.

COMMERCE SENSE

1

CONSUMER & FINANCIAL DECISIONS



 **TEACHER EDITION**

CG WILLIAMS

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SECTION 1

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A consumer is someone who buys goods and services to satisfy their wants and needs. You rely on businesses and service providers every day to meet your essential needs.

1. Theo likes to write in a journal each night. Read his journal entry below and underline all the goods and highlight all the services that Theo used that day.

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We buy some drinks then a steward shows us to our seats. The stadium soon fills up. The atmosphere is amazing! I just hope I'll be this happy at the end of the match.

2. Using the terms *tangible* and *intangible*, distinguish between a good and a service. Use examples to support your answer.

Goods are tangible items, which means they can be physically touched, for example a burger. Services are intangible as they often involve a transfer of skill or information which cannot be touched. For example, the service provided by the NRMA to fix the car.

3. Examine the images of the common goods below and determine if they are a **want** or a **need**.

<p>Clothes</p>  <p><input checked="" type="checkbox"/> Need <input type="checkbox"/> Want</p>	<p>Jewellery</p>  <p><input type="checkbox"/> Need <input checked="" type="checkbox"/> Want</p>	<p>Food</p>  <p><input checked="" type="checkbox"/> Need <input type="checkbox"/> Want</p>	<p>Eating out</p>  <p><input type="checkbox"/> Need <input checked="" type="checkbox"/> Want</p>
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4. Thinking about your answers to question 2, outline the difference between a want and need. Use examples to support your answer.

A need is something that is essential for survival, such as food and clothing, whereas a want is something that is desirable but not necessarily essential, for example, a laptop or concert tickets.

While you need food to survive, you do not need to dine at five-star restaurants, even though you may want to.

In modern society, some things that may have previously considered a want have become a need. For example, when the internet was first developed it would have been considered a want, but its importance in today's world means that many would now consider it essential.



5. **Every school student in Australia needs a phone, a laptop, and internet connection.**

(a) Complete the table below with three arguments for and against this statement. Where possible, use examples or evidence to support your answer.

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(b) Do you personally believe that students in Australia need a phone, laptop and the Internet? Justify your answer.

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Outline what you think is meant by the statement. Use examples to support your answer.

You can use prompt questions and statements such as:

- Who needs a holiday?
- I need a coffee
- Who needs the latest iPhone?
- We need a bigger house
- Who needs larger TV?
- I need multiple streaming services such as Netflix, Binge and Stan.

Try to get the students to think about how marketing and social media make us believe that we need things.

(d) Create a collage to show the impact of consumerism and the creation of need.

Students may need some prompting to consider concepts such as:

- Sustainability
- Waste management
- Resource depletion
- Pollution
- Inequality
- Environmental degradation
- Materialism.