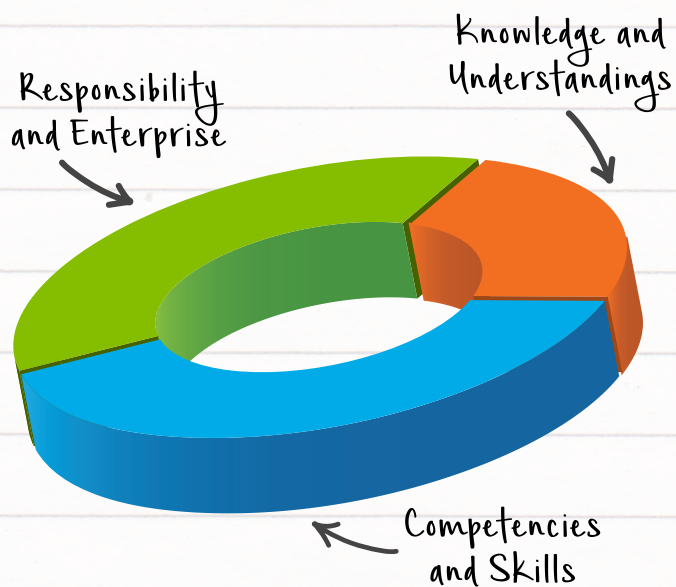


# CONSUMER AND FINANCIAL LITERACY: YEAR 2

## STUDENT EXPERIENCE

The diverse circumstances in which children grow up influence their needs, wants, perceptions and behaviours related to financial and consumer matters. Typically, at age seven to eight, within their family's unique circumstances, children explore their sense of belonging, being and becoming through active engagement with people, objects, technologies and representations. Children are curious about texts and symbols in their environment and are influenced by messages of advertising on television and digital devices. They interact verbally and non-verbally to express needs, wants, preferences and reasons, which are usually mediated by adults. Children may have a simple savings system, negotiate chores or trade-offs for money, and be taken to the point of purchase. They may create short-term enterprises to generate immediate money and, often, they are encouraged to save for small items. Children's increasing social and digital worlds create risks, and typically, adults guide children on what to consider when making financial decisions.

Year 2 supports students to develop the three dimensions of learning that underpin consumer and financial education in the Australian context.



## LINKS TO RESOURCES

ASIC's MoneySmart Teaching provides both digital activities and units of work that support the teaching and learning of consumer and financial literacy in this year. These can be accessed through the [Australian Curriculum Connections website](#) and [ASIC's MoneySmart Teaching website](#).



View ASIC's units of work and digital activities here

# KNOWLEDGE AND UNDERSTANDING

## LEARNING AREAS

### English

- Understand that language varies when people take on different roles in social and classroom interactions and how the use of key interpersonal language resources varies depending on context (ACELA1461)
- Understand that different types of texts have identifiable text structures and language features that help the text serve its purpose (ACELA1463)

### HASS

#### Humanities and Social Sciences

- How changing technology affected people's lives (at home and in the ways they worked, travelled, communicated and played in the past) (ACHASSK04)
- The influence of purpose, distance and accessibility on the frequency with which people visit places (ACHASSK05)

### Science

- People use science in their daily lives, including when caring for their environment and living things (ACSHE035)

### D&T

(By the end of Year 2)

#### Design and Technologies

- Identify how people design and produce familiar products, services and environments and consider sustainability to meet personal and local community needs (ACTDEK001)

### DT

(By the end of Year 2)

#### Digital Technologies

- Recognise and explore patterns in data and represent data as pictures, symbols and diagrams (ACTDIK002)

### HPE

(By the end of Year 2)

#### Health and Physical Education

- Identify and practise emotional responses that account for own and others' feelings (ACPPS020)

## GENERAL CAPABILITIES

### Numeracy

(By the end of Year 2)

- Model, represent, order and use numbers up to four digits
- Visualise and describe halves and quarters
- Identify and describe familiar events that involve chance

### ICT

(By the end of Year 2)

#### Information and Communication Technology Capability

- Understand that computer-mediated communications may be received later by the receiver
- Identify how ICT is used at home and at school

### PSC

(By the end of Year 2)

#### Personal and Social Capability

- Compare their emotional responses with those of their peers
- Identify and describe personal interests, skills and achievements and explain how these contribute to family and school life

### PSC

(By the end of Year 2)

#### Ethical Understanding

- Describe ethical concepts, such as right and wrong, honesty, fairness and tolerance
- Discuss ethical concepts within a range of familiar contexts
- Discuss how people make decisions about their actions and offer reasons why people's decisions differ



# COMPETENCIES/SKILLS

## LEARNING AREAS

### English

- Use comprehension strategies to build literal and inferred meaning and begin to analyse texts by drawing on growing knowledge of context, language and visual features and print and multimodal text structures (ACELY1670)

### Science

- Use a range of methods to sort information, including drawings and provided tables through discussion, compare observations with predictions (ACSIS040)
- Compare observations with those of others (ACSIS041)
- Represent and communicate observations and ideas in a variety of ways (ACSIS042)

### D&T (By the end of Year 2)

#### Design and Technologies

- Explore how technologies use forces to create movement in products (ACTDEK002)
- Explore how plants and animals are grown for food, clothing and shelter and how food is selected and prepared for healthy eating (ACTDEK003)
- Explore the characteristics and properties of materials and components that are used to produce designed solutions (ACTDEK004)
- Use materials, components, tools, equipment and techniques to safely make designed solutions (ACTDEP007)

### HPE

#### Health and Physical Education

- Examine health messages and how they relate to health decisions and behaviours (ACPPS021)
- Recognise situations and opportunities to promote health, safety and wellbeing (ACPPS018)

### DT

(By the end of Year 2)

#### Digital Technologies

- Collect, explore and sort data, and use digital systems to present the data creatively (ACTDIP003)

### Mathematics

- Solve simple addition and subtraction problems using a range of efficient mental and written strategies (ACMNA030)
- Recognise and represent division as grouping into equal sets and solve simple problems using these representations (ACMNA032)
- Solve problems by using number sentences for addition or subtraction (ACMNA036)
- Collect, check and classify data (ACMSP049)
- Create displays of data using lists, table and picture graphs and interpret them (ACMSP050)

### HASS

#### Humanities and Social Sciences

- Explore a point of view (ACHASSI038)
- Interpret data and information displayed in pictures and texts and on maps (ACHASSI040)
- Draw simple conclusions based on discussions, observations and information displayed in pictures and texts and on maps (ACHASSI041)
- Present narratives, information and findings in oral, graphic and written forms using simple terms to denote the passing of time and to describe direction and location (ACHASSI043)

In this year, students recognise that money is limited, comes from different sources and can be saved to meet needs and wants. They compare the value of different goods and identify and use combinations of coins and notes to buy basic goods and services in real-life contexts.

# GENERAL CAPABILITIES

## Literacy

(By the end of Year 2)

- Navigate, read and view texts with illustrations and simple graphics
- Listen to two or more step instructions for undertaking learning tasks, listen for information about topics being learned in spoken and audio texts and respond to texts read aloud
- Interpret and use texts to explore topics, gather information and make some obvious inferences using comprehension strategies
- Compose and edit a small range of learning area texts
- Use pair, group and class discussions as learning tools to explore learning area topics, to represent ideas and relationships, and to prepare for creating texts
- Plan, rehearse and deliver short presentations on learning area topics, incorporating some visual and multimodal elements
- Use knowledge of the structure and features of learning area texts to comprehend and compose a growing range of texts with some teacher support
- Identify and use language that expresses feelings and opinions, and compares and evaluates people and things
- Use mostly familiar vocabulary, with a steady introduction of new vocabulary in learning area contexts
- Describe how images add to, contradict or multiply the meanings of words in a text, and compare images with the accompanying print text

## PSC

(By the end of Year 2)

### Personal and Social Capability

- Discuss the use of verbal and nonverbal communication skills to respond appropriately to adults and peers
- Practise solving simple interpersonal problems, recognising there are many ways to solve conflict

## EU

(By the end of Year 2)

### Ethical Understanding

- Give examples of how understanding situations can influence the way people act

## IU

(By the end of Year 2)

### Intercultural Understanding

- Discuss the effects of acceptance and inclusion in familiar situations

## Numeracy

(By the end of Year 2)

- Estimate the solution to a problem and then calculate the answer
- Identify and use combinations of coins and notes for simple purchases
- Identify, describe and create everyday patterns
- Problems using halves and quarters
- Collect and describe data on a relevant issue based on one variable and display as lists, tables or picture graphs

## ICT

(By the end of Year 2)

### Information and Communication Technology Capability

- Explain the usefulness of located data or information

## CCT

(By the end of Year 2)

### Critical and Creative Thinking

- Identify and explore information and ideas from source materials
- Organise information based on similar or relevant ideas from several sources
- Identify reasoning used in choices or actions in specific situations

Students learn to interpret more complex texts for purpose and message. They collect, sort and present data and information in a range of different ways. They make consumer and financial decisions based on needs and wants.





# RESPONSIBILITY AND ENTERPRISE

## LEARNING AREAS

### Mathematics

- Identify a question of interest based on one categorical variable. Gather data relevant to the question (ACMSP048)

### D&T (By the end of Year 2)

#### Design and Technologies

- Explore needs or opportunities for designing, and the technologies needed to realise designed solutions (ACTDEP005)
- Generate, develop and record design ideas through describing, drawing and modelling (ACTDEP006)
- Use personal preferences to evaluate the success of design ideas, processes and solutions including their care for environment (ACTDEP008)
- Sequence steps for making designed solutions and working collaboratively (ACTDEP009)

### Science

- Pose and respond to questions, and make predictions about familiar objects and events (ACSIS037)
- Participate in guided investigations to explore and answer questions (ACSIS038)
- Use informal measurements to collect and record observations, using digital technologies as appropriate (ACSIS039)

### HASS

#### Humanities and Social Sciences

- Pose questions about past and present objects, people, places and events (ACHASSI034)
- Collect data and information from observations and identify information and data from sources provided (ACHASSI035)
- Reflect on learning to propose how to care for places and sites that are important or significant (ACHASSI042)

### DT (By the end of Year 2)

#### Digital Technologies

- Explore how people safely use common information systems to meet information, communication and recreation needs (ACTDIP005)
- Create and organise ideas and information using information systems independently and with others, and share these with known people in safe online environments (ACTDIP006)

### HPE

#### Health and Physical Education

- Describe their own strengths and achievements and those of others, and identify how these contribute to personal identities (ACPPS015)
- Explore actions that help make the classroom a healthy, safe and active place (ACPPS022)

## GENERAL CAPABILITIES

### ICT (By the end of Year 2)

#### Information and Communication Technology

- recognise ownership of digital products that others produce and that what they create or provide can be used or misused by others
- follow class rules about applying selected standard guidelines and techniques to secure digital information
- follow class guidelines when sharing personal information and apply basic social protocols when using ICT to communicate with known audiences
- use ICT to identify, record and classify textual and graphic information to show what is known and what needs to be investigated

Students explore their rights and responsibilities at home and at school consider reasons for their spending choices, including the influence of advertising and peer pressure.

- Locate information from a given set of digital sources
- Use ICT to prepare simple plans to find solutions or answers to questions
- Experiment with ICT as a creative tool to generate simple solutions, modifications or data representations for particular audiences or purposes
- Use purposefully selected ICT tools safely to share and exchange information with appropriate local audiences

# GENERAL CAPABILITIES

## CCT

(By the end of Year 2)

### Critical and Creative Thinking

- Pose questions to identify and clarify issues, and compare information in their world
- Build on what they know to create ideas and possibilities in ways that are new to them
- Identify and compare creative ideas to think broadly about a given situation or problem
- Investigate options and predict possible outcomes when putting ideas into action
- Use information from a previous experience to inform a new idea
- Identify alternative courses of action or possible conclusions when presented with new information
- Evaluate whether they have accomplished what they set out to achieve

## EU

(By the end of Year 2)

### Ethical Understanding

- Describe the effects that personal feelings and dispositions have on how people behave
- Discuss some agreed values in familiar contexts
- Identify their rights and associated responsibilities and those of their classmates
- Recognise that there may be many points of view when probing ethical dilemmas and identify alternative views

## IU

(By the end of Year 2)

### Intercultural Understanding

- Identify and describe the various groups to which they belong and the ways people act and communicate within them
- Express their own perspectives on familiar topics and texts, and identify the perspectives of others
- Imagine and describe the feelings of others in familiar situations

## PSC

(By the end of Year 2)

### Personal and Social Capability

- Work independently on routine tasks and experiment with strategies to complete other tasks where appropriate
- Undertake and persist with short tasks, within the limits of personal safety
- Describe similarities and differences in points of view between themselves and people in their communities
- Describe how they contribute to their homes, classrooms and local communities, and how others care for and assist them
- Identify cooperative behaviours in a range of group activities
- Practise individual and group decision-making in situations such as class meetings and when working in pairs and small groups
- Discuss ways in which they can take responsibility for their own actions

Students apply enterprising behaviours and consumer and financial knowledge and skills in authentic class and school activities and enterprises. Through discussion with teachers, students learn to apply safe practices to protect themselves and others as they interact online for learning and communicating. They consider how their consumer decisions may impact on themselves, their families, the broader community and/or the environment.

