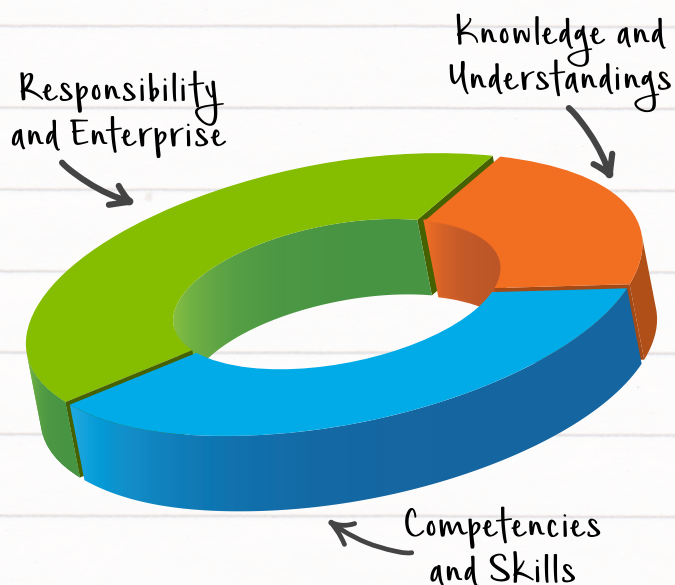


CONSUMER AND FINANCIAL LITERACY: YEAR 1

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 six to seven, 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 immediate needs, wants, preferences and reasons, which are usually mediated by adults. They may receive items in exchange for responsible behaviours and creative ideas, and observe money being handled and discussed. They may handle small amounts of money, using their own money at the point of purchase, most often with adult guidance, and begin to understand risks and interdependence by considering what is fair, respectful and safe as they make decisions.

Year 1 supports students to develop the three dimensions of learning that underpin consumer and financial education in the Australian context.



Approximate proportion of dimensions addressed in Year 1

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 is used in combination with other means of communication, for example facial expressions and gestures to interact with others (ACELA1444)
- Understand that there are different ways of asking for information, making offers and giving commands (ACELA1446)
- Understand that the purposes texts serve shape their structure in predictable ways (ACELA1447)

HASS

Humanities and Social Sciences

- Differences and similarities between students' daily lives and life during their parents' and grandparents' childhoods (ACHASSK03)
- Activities in the local place and reasons for their location (ACHASSK033)

Science

- People use science in their daily lives, including when caring for their environment and living things (ACSHE022)

Mathematics

- Develop confidence with number sequences to and from 100 by ones from any starting point. Skip count by twos, fives and tens starting from zero (ACMNA012)
- Recognise, model, read, write and order numbers to at least 100. Locate these numbers on a number line (ACMNA013)
- Count collections to 100 by partitioning numbers using place value (ACMNA014)
- Recognise and describe one-half as one of two equal parts of a whole. (ACMNA016)
- Recognise, describe and order Australian coins according to their value (ACMNA017)

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

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

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

EU

(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

COMPETENCIES/SKILLS

LEARNING AREAS

English

- Use comprehension strategies to build literal and inferred meaning about key events, ideas and information in texts that they listen to, view and read by drawing on growing knowledge of context, text structures and language features (ACELY1660)

Science

- Use a range of methods to sort information, including drawings and provided tables through discussion, compare observations with predictions (ACSYS027)
- Compare observations with those of others (ACSYS213)
- Represent and communicate observations and ideas in a variety of ways (ACSIS029)

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)

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

- Represent and solve simple addition and subtraction problems using a range of strategies including counting on, partitioning and rearranging parts (ACMNA015)
- Represent data with objects and drawings where one object or drawing represents one data value. Describe the displays (ACMSP263)

HASS

Humanities and Social Sciences

- Explore a point of view (ACHASSI005)
- Interpret data and information displayed in pictures and texts and on maps (ACHASSI007)
- Draw simple conclusions based on discussions, observations and information displayed in pictures and texts and on maps (ACHASSI008)
- 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 (ACHASSI010)

HPE

(By the end of Year 2)

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)

In this year, students learn the language of money, recognise and order Australian coins according to their value and compare the value of simple items.



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

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
- Solve 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

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

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 come to understand that money is exchanged in return for goods and services. They interpret texts for purpose and message, discuss experiences and share points of view. They collect, sort and present objects, data and information in different ways.

RESPONSIBILITY AND ENTERPRISE

LEARNING AREAS

Mathematics

- Choose simple questions and gather responses and make simple inferences (ACMSP262)

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 (ACSIS024)
- Participate in guided investigations to explore and answer questions (ACSIS025)
- Use informal measurements to collect and record observations, using digital technologies as appropriate (ACSIS026)

HASS

Humanities and Social Sciences

- Pose questions about past and present objects, people, places and events (ACHASSI018)
- Collect data and information from observations and identify information and data from sources provided (ACHASSI019)
- Reflect on learning to propose how to care for places and sites that are important or significant (ACHASSI026)

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 learn to make consumer decisions based on needs and wants and identify simple ways these decisions may impact on themselves and others.

- 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 explore their rights and responsibilities in familiar settings and consider how peer pressure and emotions can affect what they consume. They apply enterprising behaviours and consumer and financial knowledge and skills in meaningful class and school activities such as investigations, charity fundraising or business ventures

