

Commerce Years 7–10

Syllabus

June 2003

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1 Introduction

1.1 The K–10 Curriculum

This syllabus has been developed within the parameters set by the Board of Studies NSW in its *K–10 Curriculum Framework*. This framework ensures that K–10 syllabuses and curriculum requirements are designed to provide educational opportunities that:

- engage and challenge all students to maximise their individual talents and capabilities for lifelong learning
- enable all students to develop positive self-concepts and their capacity to establish and maintain safe, healthy and rewarding lives
- prepare all students for effective and responsible participation in their society, taking account of moral, ethical and spiritual considerations
- encourage and enable all students to enjoy learning, and to be self-motivated, reflective, competent learners who will be able to take part in further study, work or training
- promote a fair and just society that values diversity
- promote continuity and coherence of learning, and facilitate the transition between primary and secondary schooling.

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

- understand, develop and communicate ideas and information
- access, analyse, evaluate and use information from a variety of sources
- work collaboratively with others to achieve individual and collective goals
- possess the knowledge and skills necessary to maintain a safe and healthy lifestyle
- understand and appreciate the physical, biological and technological world and make responsible and informed decisions in relation to their world
- understand and appreciate social, cultural, geographical and historical contexts, and participate as active and informed citizens
- express themselves through creative activity and engage with the artistic, cultural and intellectual work of others
- understand and apply a variety of analytical and creative techniques to solve problems
- understand, interpret and apply concepts related to numerical and spatial patterns, structures and relationships
- be productive, creative and confident in the use of technology and understand the impact of technology on society
- understand the work environment and be equipped with the knowledge, understanding and skills to evaluate potential career options and pathways
- develop a system of personal values based on their understanding of moral, ethical and spiritual matters.

The ways in which learning in the *Commerce Years 7–10 Syllabus* contributes to the curriculum and to the student's achievement of the broad learning outcomes are outlined in the syllabus rationale.

In accordance with the *K–10 Curriculum Framework*, the *Commerce Years 7–10 Syllabus* takes into account the diverse needs of all students. It identifies essential knowledge, understanding, skills, values and attitudes. It enunciates clear standards of what students are expected to know and be able to do in Years 7–10. It provides structures and processes by

which teachers can provide continuity of study for all students, particularly to ensure successful transition through Years 5 to 8 and from Year 10 to Year 11.

The syllabus also assists students to maximise their achievement in Commerce through the acquisition of additional knowledge, understanding, skills, values and attitudes. It contains advice to assist teachers to program learning for those students who have gone beyond achieving the outcomes through their study of the essential content.

1.2 Students with Special Education Needs

In the K–6 curriculum, students with special education needs are provided for in the following ways:

- through the inclusion of outcomes and content in syllabuses which provide for the full range of students
- through the development of additional advice and programming support for teachers to assist students to access the outcomes of the syllabus
- through the development of specific support documents for students with special education needs
- teachers and parents planning together to ensure that syllabus outcomes and content reflect the learning needs and priorities of students.

Students with special education needs build on their achievements in K–6 as they progress through their secondary study and undertake courses to meet the requirements for the School Certificate.

It is necessary to continue focusing on the needs, interests and abilities of each student when planning a program for secondary schooling. The program will comprise the most appropriate combination of courses, outcomes and content available.

Life Skills

For most students with special education needs, the outcomes and content in sections 6 and 7 of this syllabus will be appropriate but for a small percentage of these students, particularly those with an intellectual disability, it may be determined that these outcomes and content are not appropriate. For these students the Life Skills outcomes and content in section 8 and the Life Skills assessment advice below can provide the basis for developing a relevant and meaningful program.

Access to Life Skills outcomes and content in Years 7–10

A decision to allow a student to access the Commerce Years 7–10 Life Skills outcomes and content should include parents/carers and be based on careful consideration of the student's competencies and learning needs.

The decision should establish that the outcomes and content in sections 6 and 7 of the *Commerce Years 7–10 Syllabus* are not appropriate to meet the needs of the student. Consideration should be given to whether modifications to programs and to teaching, including adjustments to learning activities and assessment, would enable the student to access the syllabus outcomes and content.

As part of the decision to allow a student to access the Commerce Years 7–10 Life Skills outcomes and content, it is important to identify relevant settings, strategies and resource requirements that will assist the student in the learning process. Clear time frames and strategies for monitoring progress, relevant to the age of the student, need to be identified and collaborative plans should be made for future needs.

It is not necessary to seek permission of the Office of the Board of Studies for students to undertake the Commerce Years 7–10 Life Skills outcomes and content, nor is it necessary to submit planning documentation.

Life Skills assessment

Each student undertaking a Commerce Years 7–10 Life Skills course will have specified outcomes and content to be studied. The syllabus content listed for each outcome forms the basis of learning opportunities for students.

Assessment should provide opportunities for students to demonstrate achievement in relation to the outcomes and to generalise their knowledge, understanding and skills across a range of situations or environments including the school and the wider community.

Students may demonstrate achievement in relation to Commerce Years 7–10 Life Skills outcomes independently or with support. The type of support will vary according to the particular needs of the student and the requirements of the activity. Examples of support may include:

- the provision of extra time
- physical and/or verbal assistance from others
- the provision of technological aids.

2 Rationale

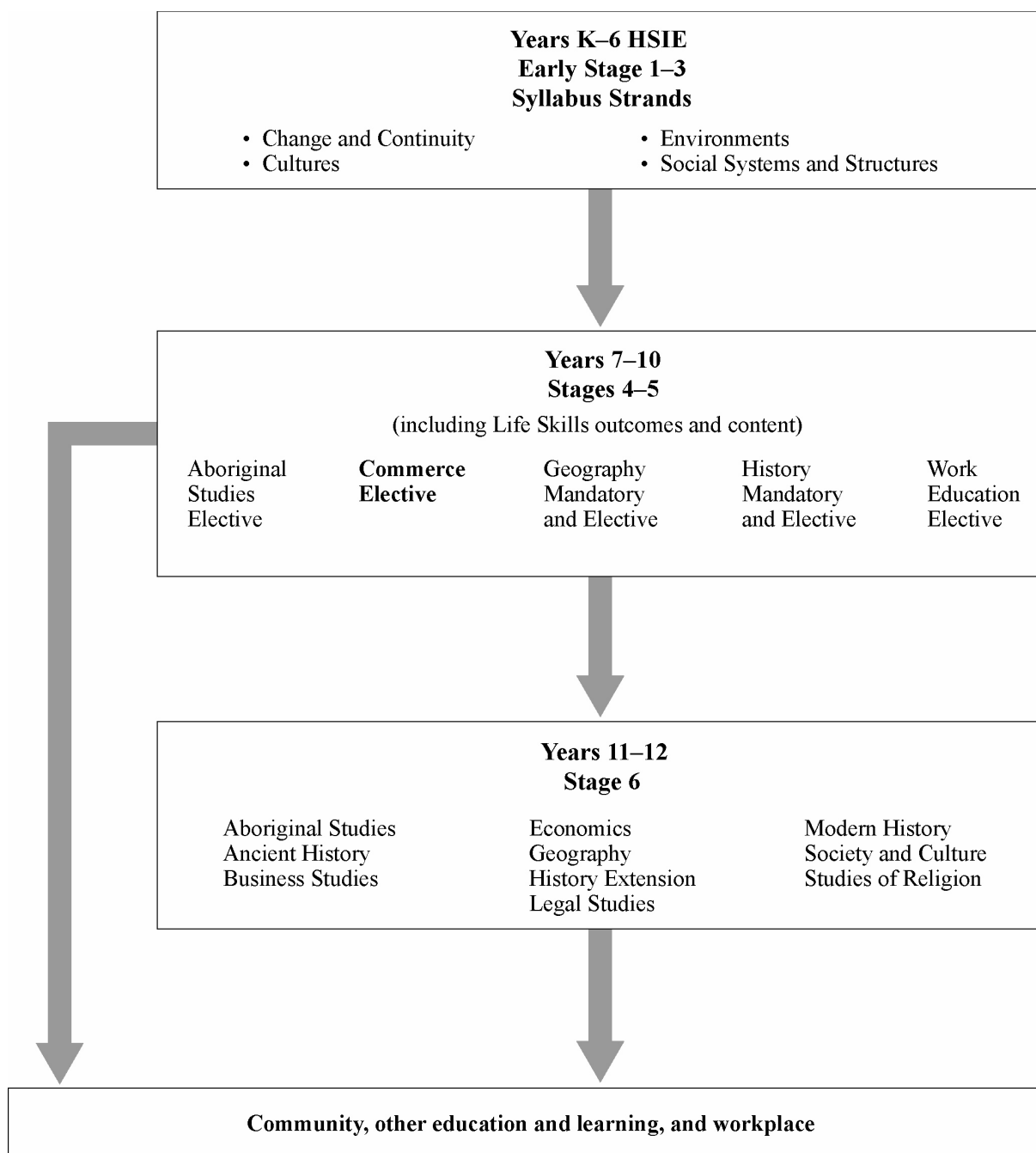
Commerce provides the knowledge, skills, understanding and values that form the foundation on which young people make sound decisions on consumer, financial, business, legal and employment issues. It develops in students an understanding of commercial and legal processes and competencies for personal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

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

To function competently in our democratic and pluralistic society, students need to develop the ability to research information, evaluate options, and participate in collaborative decision-making within the commercial and legal framework and acquire the necessary skills to become self-directed lifelong learners.

Commerce provides for a range of learning styles and experiences that suit the interests and needs of all students. It emphasises the potential and use of information and communication technologies. Students gain greater competence in problem-solving and decision-making by evaluating the range of consumer, financial, business, legal and employment strategies. In examining these they also develop attitudes and values that promote ethical behaviour and social responsibility and a commitment to contribute to a more just and equitable society.

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



4 Aim

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

5 Objectives

Knowledge, understanding and skills

Students will develop:

- knowledge and understanding of consumer, financial, business, legal and employment matters
- skills in decision-making and problem-solving in relation to consumer, financial, business, legal and employment issues
- skills in effective research and communication
- skills in working independently and collaboratively.

Values and attitudes

Students will value and appreciate:

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

6 Outcomes

Objectives	Stage 4 Outcomes	Stage 5 Outcomes
Students will develop:	A student:	A student:
knowledge and understanding of consumer, financial, business, legal and employment matters	4.1 uses appropriate terminology in consumer, financial, business, legal and employment contexts 4.2 describes the rights and responsibilities of individuals within consumer, financial, business, legal and employment contexts 4.3 identifies the role of the law in society	5.1 applies consumer, financial, business, legal and employment concepts and terminology in a variety of contexts 5.2 analyses the rights and responsibilities of individuals in a range of consumer, financial, business, legal and employment contexts 5.3 examines the role of law in society
skills in decision-making and problem-solving in relation to consumer, financial, business, legal and employment issues	4.4 identifies key factors affecting commercial and legal decisions 4.5 identifies options for solving commercial and legal problems and issues 4.6 uses a range of plans designed to solve commercial and legal problems and issues	5.4 analyses key factors affecting commercial and legal decisions 5.5 evaluates options for solving commercial and legal problems and issues 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues
skills in effective research and communication	4.7 selects and organises commercial and legal information from a variety of sources 4.8 communicates commercial and legal information using a variety of forms	5.7 researches and assesses commercial and legal information using a variety of sources 5.8 explains commercial and legal information using a variety of forms
skills in working independently and collaboratively	4.9 works independently and in teams to meet goals within specified timelines	5.9 works independently and collaboratively to meet individual and collective goals within specified timelines

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

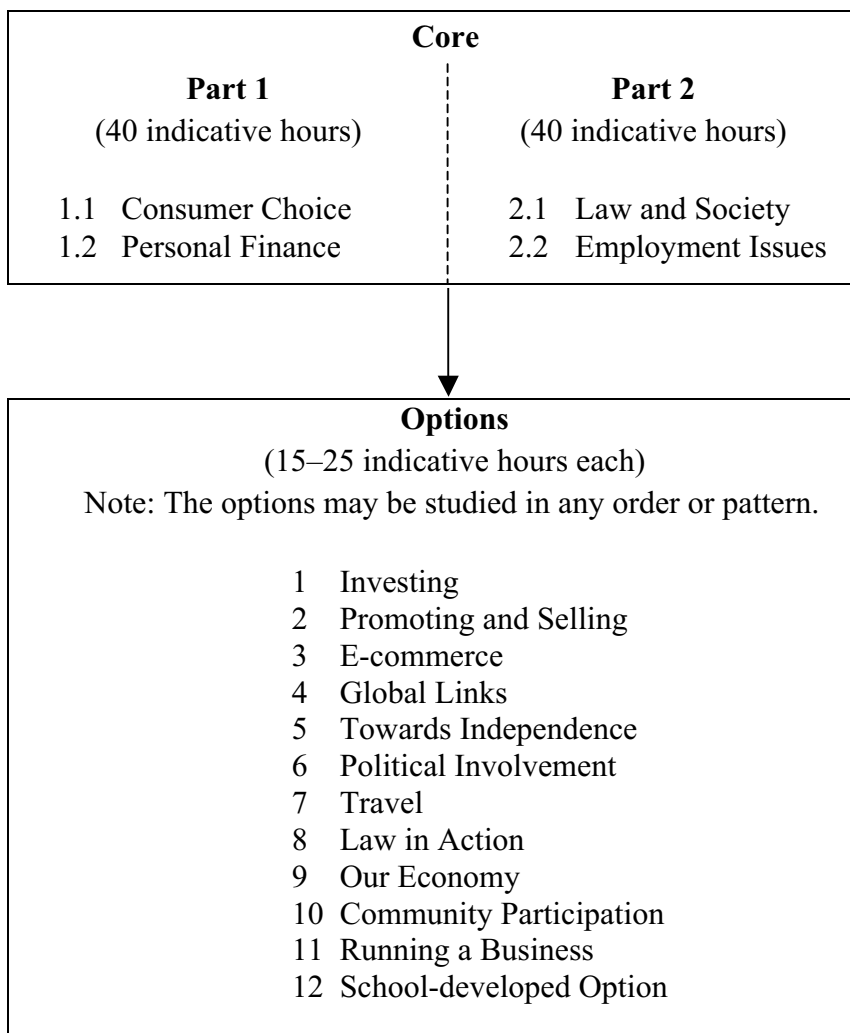
Life Skills

For some students with special education needs, particularly those students with an intellectual disability, it may be determined that the above outcomes are not appropriate. For these students, Life Skills outcomes and content can provide the basis for the development of a relevant and meaningful program – see section 8.

7 Content

7.1 Organisation of Content

The content is organised into essential and additional content and information is provided on structuring the content. The core and options may be studied in any order or pattern.



Essential content

Students undertaking a 100-hour course in Commerce will complete Core Part 1 or Core Part 2 as essential learning.

Students undertaking a 200-hour course in Commerce will study Core Part 1 *and* Core Part 2 as essential learning.

The values and attitudes objectives, while not targeted specifically through course outcomes, underpin all course content, essential and additional.

Additional content

Additional content is provided by a series of options. Options may be studied for 15–25 indicative hours each.

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

Structuring a course

Core Part 1 and Core Part 2 will be studied for 40 indicative hours each. Students undertaking a 100-hour course may study either Core Part 1 or Core Part 2 and a minimum of three (3) options or Core Part 1 and Core Part 2 and one (1) option.

Students undertaking a 200-hour course will study Core Part 1 *and* Core Part 2 and a minimum of five (5) options.

The core and options may be studied in any order or pattern.

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

Life Skills

Life Skills outcomes and content are in section 8.

Cross-curriculum content

Cross-curriculum content assists students to achieve the broad learning outcomes defined in the Board of Studies *K–10 Curriculum Framework*. It is incorporated in the content of the *Commerce Years 7–10 Syllabus* in the following ways:

Information and Communication Technologies (ICT)

Students engage with a variety of ICT applications when undertaking research to support their class work. ICTs will be used to gather and select information, and to present their findings in a variety of formats to suit specific audiences. Students will use:

- word processing applications to prepare and present research information
- databases to gather statistics and other information
- spreadsheets to record and present information
- multimedia applications to gather and present information
- graphics to manipulate images and enhance presentation of information
- electronic communication to access information.

Work, Employment and Enterprise

The Commerce syllabus incorporates work and employment-related content throughout the core and options of the course. Students examine the nature of business and a variety of work

and employment structures and how the law impacts on work and employment. Practical activities related to starting a small business and modelling good business practice provide students with an understanding of the importance of enterprise. Students will also develop valuable collaborative workplace skills, decision-making skills, effective communication skills and the ability to creatively solve a range of work, employment and enterprise-related problems.

Aboriginal and Indigenous

Students will develop knowledge and understanding of enterprises established by Aboriginal and Indigenous communities and the financial services available to Aboriginal and Torres Strait Islander communities. This will assist students in understanding the importance of economic independence to self-determination for Aboriginal and Torres Strait Islander peoples.

Civics and Citizenship

Students develop a sound knowledge of operations of government, commercial and legal issues enabling them to become informed citizens. Learning relating to political processes and advocating change to commercial and legal practices encourages students to be active citizens. Students learn about redressing economic inequity in society, promoting ethical behaviour and responsible citizenship.

Difference and Diversity

The investigation of business and legal issues in Australia will allow students to examine the impact of these issues on a range of people in society. Students will develop an understanding of the diversity of opinions and appreciate the contributions made by a variety of people to Australia's commercial and legal frameworks.

Environment

Students investigate the impact on the environment and different communities of business and commercial activities and decisions. Students develop an understanding of ecological, personal and social goals and investigate strategies to protect the environment and move towards a more sustainable society.

Gender

Commerce provides a context for challenging stereotypes about the roles of men and women in financial, legal and business contexts. Students will consider the changing role of women and men in business and the law, and undertake studies of business practices, including advertising, to critically analyse the role gender plays in our society.

Key Competencies

Extensive opportunities are provided within Commerce to develop the key competencies. During the course, students:

- locate, select and appropriately present their research work, developing competence in *collecting, analysing and organising information*
- debate, describe, discuss and explain commercial and legal issues in written and oral forms, developing competence in *communicating ideas and information*
- plan, prepare and present a range of tasks, developing competency in *planning and organising activities*
- cooperate with individuals and groups, developing competence in *working with others and in teams*

- develop, implement and evaluate solutions to commercial and legal problems, developing competence in ***solving problems***
- produce costings and budget plans for a variety of personal and business purposes, developing competence in ***using mathematical ideas and techniques***
- draw on a range of appropriate applications for the purposes of research, developing competence in ***using technology***.

Literacy

In the development of independent research work and exploration of commercial and legal case studies students will communicate their ideas in oral, graphic and written forms using a variety of subject-specific terminology. All areas of study in Commerce provide students with opportunities to compose, analyse and process text.

Multicultural

Commerce provides students with the opportunity to investigate a wide range of commercial and legal issues. Through their independent research students may study an issue that impacts on specific ethnic communities in Australian society. This may include the impact of living in a multicultural society on business and advertising, and the protection provided by anti-discrimination laws.

Numeracy

Students will develop numeracy skills specific to organising and maintaining personal finances and record-keeping. Across a range of core and option topics students will apply numeracy skills in making calculations related to their personal finances to determine tax payments, currency exchange rates and stock market trading transactions. Students will also develop skills in maintaining and interpreting personal and business records.

7.2 Content for Years 7–10

Core Part 1.1 Consumer Choice

Focus: Students learn how to identify, research and evaluate options when making decisions related to solving those problems and issues that confront consumers.

Outcomes: A student: 5.1 applies consumer, financial, business, legal and employment concepts and terminology in a variety of contexts 5.2 analyses the rights and responsibilities of individuals in a range of consumer, financial, business, legal and employment contexts 5.3 examines the role of law in society 5.4 analyses key factors affecting commercial and legal decisions 5.5 evaluates options for solving commercial and legal problems and issues 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues 5.7 researches and assesses commercial and legal information using a variety of sources 5.8 explains commercial and legal information using a variety of forms 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines	
Students learn about: Commerce and choice - decisions affecting the quality of our lives - consumer, financial, business, employment, legal - environmental Consumer decisions - comparison shopping - types of goods and services - different brands and products - choosing what to buy - choosing where to buy - range of locations and sources - types of retail outlets - internet purchasing and mail order - locally, interstate, globally - key factors affecting consumer decisions - finance, price, marketing, age, gender, convenience, service - environmental considerations	Students learn to: - investigate the scope of Commerce and choice - identify and classify examples of different types of commercial and legal decisions that people make on a daily basis - recognise the consequences of commercial and legal decisions on the quality of our lives and the environment - research consumer information from a variety of sources that may include the internet, advertising material, specialist magazines and comparison shopping surveys - select and apply appropriate criteria to rank alternative purchasing options - explain the factors influencing decisions to buy locally, regionally, interstate or globally, retail or wholesale or on the internet - research and report on comparison shopping processes and decisions using word processing applications - explain the factors affecting consumer decisions - examine factors which contribute to changes in behaviour and practices by individuals and organisations

Students learn about:	Students learn to:
Consumer protection - the need for consumer protection – scams and rip-offs - features of a simple contract - legal rights and protective legislation for consumers - organisations that provide assistance for consumers - government departments and organisations – state and federal - independent organisations - the processes of consumer redress - remedies and their outcomes Payment choices - methods of payment - cash, credit, cheque, direct debit, lay-by, electronic funds transfer, book up - methods of keeping records - changes over time and the impact of technology	Students learn to: - use the internet to research scams and rip-offs - identify the methods used in scams and rip-offs and analyse the ethics involved - identify the features of a simple contract using at least one legal case study - investigate consumer laws and appropriate processes for consumer protection - work collaboratively to gather, interpret and present information on the protection provided by consumer protection agencies and independent bodies - examine the processes involved in achieving redress - identify the criteria that should be considered when determining methods of payment for different suppliers - research the criteria to determine the most appropriate methods of payment in a range of contexts - identify the advantages and disadvantages of book up - propose options that could be taken to improve financial services available to Aboriginal and Torres Strait Islander peoples and remote communities - develop and use spreadsheets and databases to maintain effective records and monitor monthly transactions including running totals of cash, direct debit and credit purchases - identify how technology has impacted on the payment processes of businesses and consumers

Core Part 1.2 Personal Finance

Focus: Students develop knowledge, understanding and skills that assist them to achieve financial independence by developing the ability to make informed judgements and to take effective decisions regarding the use and management of money.

Outcomes:

A student:

- 5.1 applies consumer, financial, business, legal and employment concepts and terminology in a variety of contexts
- 5.2 analyses the rights and responsibilities of individuals in a range of consumer, financial, business, legal and employment contexts
- 5.3 examines the role of law in society
- 5.4 analyses key factors affecting commercial and legal decisions
- 5.5 evaluates options for solving commercial and legal problems and issues
- 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues
- 5.7 researches and assesses commercial and legal information using a variety of sources
- 5.8 explains commercial and legal information using a variety of forms
- 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines

Students learn about:

Earning an income

- types of income
 - from work, investments, business ventures and social welfare programs

Spending and saving income

- expenditure
- spending patterns and factors which influence the need for saving
 - income, age, location, wealth

Borrowing money

- reasons for borrowing
- getting a loan
 - types of loans, lending institutions, ability to repay, credit rating

Students learn to:

- identify the different types of income
- identify fixed and variable expenditure
- discuss the reasons for saving
- investigate the relationship between responsible spending and saving patterns at various life stages
- discuss the reasons for and against borrowing money
- evaluate the borrowing options for making a substantial purchase
- identify specific situations in which individuals should or should not borrow money
- compare the advantages and disadvantages of different types of loans and lenders
- identify factors affecting an individual's credit rating

Students learn about: Managing finances • features of responsible financial management – budgeting – saving – monitoring and record-keeping – avoiding overcommitments • insurance • consequences of poor financial management – financial – legal – social • sources of financial advice – the financial services industry: the range of organisations and the services offered – the responsibilities of lenders and financial advisers and their legal obligations • the laws that regulate and monitor the financial services industry Investing money • reasons for investing – major purchase, extra income, retirement • overview of investment options – shares, property, superannuation, managed funds	Students learn to: • use a spreadsheet to prepare a hypothetical household budget which includes the following categories: – income and borrowing – fixed and variable expenditure – saving • monitor and modify the hypothetical budget • identify different types of insurance policies and discuss their importance – health, car, home, life, income protection • identify the consequences of the misuse of credit • identify and critically analyse a range of strategies to solve a variety of financial problems • discuss the factors which may contribute to financial mismanagement in particular communities • research and report on the scope of the financial services industry • access and evaluate financial advice provided by a range of organisations • discuss the responsibilities of lenders and advisers when providing relevant information and advice for individuals and community groups • investigate the key changes in consumer laws that protect individuals • analyse reasons for saving and investing and for postponing consumption for future gain • recognise the relationship between risk and return by investigating investment options • create a portfolio of shares using a database and modify the portfolio using changes in share prices
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Core Part 2.1 Law and Society

Focus: Students develop an understanding of how laws affect individuals and groups and regulate society.

Outcomes: A student: 5.1 applies consumer, financial, business, legal and employment concepts and terminology in a variety of contexts 5.2 analyses the rights and responsibilities of individuals in a range of consumer, financial, business, legal and employment contexts 5.3 examines the role of law in society 5.4 analyses key factors affecting commercial and legal decisions 5.5 evaluates options for solving commercial and legal problems and issues 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues 5.7 researches and assesses commercial and legal information using a variety of sources 5.8 explains commercial and legal information using a variety of forms 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines	
Students learn about: The legal framework • reasons for laws • the legal system • court structure • juries Areas of law • classifying laws	Students learn to: • explain the need for laws in society • examine the rules and regulations applied in schools and explain the similarities and differences with established laws in society • explain how rules, institutions and professional people contribute to the operation of the legal system • assess how laws empower individuals and groups in our society • graphically represent the structure of court hierarchy and explain the role of court personnel • explain the process of being summoned for jury duty • evaluate the role of juries • identify the difference between public and private law • identify the key differences between criminal and civil law

Students learn about: • how laws are made – common law – statute law – constitutions • the relationship of laws to values, morals and ethics • how laws are changed Using the legal system • accessing the law – cost – time – procedures – language • issues of fairness in using the law	Students learn to: • investigate the difference between judge-made law and parliament-made law using cases • examine how a bill becomes a law using a contemporary example • distinguish between the role of the federal and State constitutions in guiding law-making • critically assess whether laws reflect the values of our society • discuss why laws change, how they change and the effect of the changes using contemporary case studies • examine the political process leading to legislative change • investigate the importance of being able to access the law • identify some of the difficulties which people have in accessing the law • assess the options available to individuals when accessing the law to solve a simple problem • identify groups which may experience difficulties in achieving equal access to the law • evaluate the effectiveness of attempts within the legal system to address issues of unequal access to the law
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Core Part 2.2 Employment Issues

Focus: Students learn about the commercial and legal aspects of employment issues by focusing on their options, rights and responsibilities in the work environment.

Outcomes:

A student:

- 5.1 applies consumer, financial, business, legal and employment concepts and terminology in a variety of contexts
- 5.2 analyses the rights and responsibilities of individuals in a range of consumer, financial, business, legal and employment contexts
- 5.3 examines the role of law in society
- 5.4 analyses key factors affecting commercial and legal decisions
- 5.5 evaluates options for solving commercial and legal problems and issues
- 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues
- 5.7 researches and assesses commercial and legal information using a variety of sources
- 5.8 explains commercial and legal information using a variety of forms
- 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines

Students learn about:

The workplace

- types of employment
 - casual, part-time, full-time, self-employed
 - voluntary and unpaid
- changing work patterns
- benefits of education and training for employment
- types of employment contracts
 - awards, enterprise agreements
 - individual workplace agreements, common law contracts
 - rights and entitlements of casual, part-time and full-time employment
- unemployment

Students learn to:

- identify the range of employment options available for young people
- examine the advantages and disadvantages associated with particular types of employment for men and women
- investigate changing work patterns and discuss the impact on the individual and society
- research and evaluate stereotypes of employment patterns
- propose strategies to address workplace issues and concerns
- identify the range of skills and benefits of employment programs
- use the internet to investigate the types of employment contracts
- discuss the advantages and disadvantages of each type of employment contract
- research the employment conditions of casual, part-time, full-time employees and contractors
- discuss the implications of unemployment for the individual and society

Students learn about: Employment relations • legal issues relating to the workplace – occupational health and safety – anti-discrimination and unfair dismissal – redundancy and retraining – privacy – outsourcing – piecework • the role of unions and employer groups • resolving disputes – grievance procedures – negotiation, mediation, conciliation and arbitration Taxation and superannuation • taxation – reasons for taxes – types of taxes – processes of paying taxes • superannuation	Students learn to: • research a current employment relations issue that affects different groups in society • identify ethical and unethical workplace practices and investigate the impact of these practices on individuals • discuss the extent to which anti-discrimination laws protect individuals in the workplace • identify the role of unions and employer groups • assess the changing role of unions and employer groups • identify a range of alternative dispute resolution methods • explain a possible dispute resolution process • describe the range of services funded by taxation • complete a basic taxation return and tax declaration • explain the relationship between taxation, income and government-funded services • identify the obligation of employers towards employees in relation to superannuation • discuss the advantages and disadvantages of superannuation as a saving/investment option
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Additional content

Options

(15–25 indicative hours)

The options may be studied in any order or pattern.

Option 1 Investing

Focus: Students learn about the range of investment options and how to make wise investment decisions.

Outcomes:

A student:

- 5.1 applies consumer, financial, business, legal and employment concepts and terminology in a variety of contexts
- 5.4 analyses key factors affecting commercial and legal decisions
- 5.5 evaluates options for solving commercial and legal problems and issues
- 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues
- 5.7 researches and assesses commercial and legal information using a variety of sources
- 5.8 explains commercial and legal information using a variety of forms
- 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines

Students learn about:

Investing

- investment decisions
- financing investment
 - savings and borrowings
- ethical investments

Investment options

- the range of investment options
- risk and return

Students learn to:

- analyse the reasons why individuals and businesses invest
- identify a range of ways to finance investment
- investigate the issues relating to ethical investments
- research the range of options and identify appropriate options for individuals in different situations
- construct an investment plan for an individual
- assess the relationship between risk and return for a range of investment options
- examine expenses arising from particular investment options

Students learn about: Investment planning • selecting a mix of investments – spreading the risk • maintaining records and monitoring investments • modifying investments to maximise long-term gains Current issues • key issues related to investment in current financial environments	Students learn to: • identify the diversity of possible investments • select an appropriate mix of investments for individuals in different situations • use a spreadsheet to construct a hypothetical investment plan with an appropriate mix of investments • construct and maintain an effective procedure to monitor investments • research information using the internet and other sources, to select appropriate investment options • select investment options to maximise long-term returns • modify investment plans in relation to changing personal/economic conditions • identify, investigate and report on current issues relating to investment
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Option 2 Promoting and Selling

Focus: Students analyse the strategies that sellers use to promote products and maximise sales and evaluate the impact on consumers.

Outcomes:

A student:

- 5.1 applies consumer, financial, business, legal and employment concepts and terminology in a variety of contexts
- 5.2 analyses the rights and responsibilities of individuals in a range of consumer, financial, business, legal and employment contexts
- 5.4 analyses key factors affecting commercial and legal decisions
- 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues
- 5.7 researches and assesses commercial and legal information using a variety of sources
- 5.8 explains commercial and legal information using a variety of forms
- 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines

Students learn about:

The selling process

- factors which differentiate products
 - service, convenience, value and social
 - environmental
- product promotion strategies

Targeting consumers

- processes used to identify target markets
- legal and ethical issues associated with product promotion strategies

Students learn to:

- identify why consumers select particular products
- discuss social, ethical and environmental considerations in promoting products
- identify a range of strategies used to promote products
- discuss the role of gender in product promotion
- match appropriate target markets for particular products
- research and discuss a range of legal and ethical issues associated with product promotion
- identify how promotion strategies target particular groups in the community

Students learn about: Applying selling techniques • processes associated with the development and implementation of selling techniques for a particular product or service • monitoring and evaluating selling techniques Current issues • current issues involving promoting and selling goods and services	Students learn to: • analyse the selling techniques used to market a product or service to maximise profit • investigate a number of these selling techniques for a product • evaluate the effectiveness of the selling techniques of a particular product • evaluate the effectiveness of selling techniques on consumers • identify and investigate current issues relating to the promotion and selling of goods and services and the impact on consumers
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Option 3 E-commerce

Focus: Students learn how to use the internet for researching commercial and legal information, and buying and selling goods and services.

Outcomes:

A student:

- 5.2 analyses the rights and responsibilities of individuals in a range of consumer, financial, business, legal and employment contexts
- 5.3 examines the role of law in society
- 5.4 analyses key factors affecting commercial and legal decisions
- 5.5 evaluates options for solving commercial and legal problems and issues
- 5.7 researches and assesses commercial and legal information using a variety of sources
- 5.8 explains commercial and legal information using a variety of forms
- 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines

Students learn about:

The scope of e-commerce

- uses of e-commerce for commercial purposes by private and public institutions and individuals
- advantages and disadvantages of using the internet for researching commercial information and buying and selling goods and services

The e-commerce user

- online shopping
 - purchases and payments online
 - making payments securely over the internet
 - domestic or international laws that provide protection
 - the extent to which protection is provided and the available redress

Students learn to:

- identify the range of e-commerce used by public and private organisations and individuals
- search for and find key websites in Australia and internationally that are used for commercial purposes
- use the links provided by key websites to access the information provided by government, non-government and commercial institutions
- identify the general advantages and disadvantages of using the internet for commercial purposes
- investigate the process of purchasing and paying for goods electronically
- identify exchange rate issues related to purchases and payments
- analyse the importance of protection for consumers
- identify laws which provide protection for e-commerce users
- identify the problems associated with transferring funds on line
- identify the safeguards that an individual would undertake before transferring funds on line

Students learn about: • advice on e-consumer issues – government – non-government • e-consumer protection issues – formation of contract – the payment for goods or services – the conduct of the organisation providing the goods or services – security, integrity of websites • financial services – accessing practical information and services – bill payment, internet banking • business communication about e-commerce • laws relating to young people using e-commerce – information and advice on issues important to young people • workplace issues – working from home/internet access – privacy Current issues • current issues related to e-commerce	Students learn to: • investigate a range of government and non-government websites that provide advice, useful tips, courses, seminars and workshops for consumers • identify consumer protection issues in electronic commerce • access government websites to investigate and report recent Australian and/or international scams • explore a range of websites provided by major financial institutions and find out – the range of services offered – the operation of online sharemarkets • access business websites and find out the type of information businesses provide to consumers and other producers • investigate Federal and State Government websites which provide information tailored to young people • identify legal issues related to the use of e-commerce by young people • identify privacy, defamation and copyright laws • identify rights and responsibilities of employees working from home using the internet • discuss current guidelines on workplace web browsing and emails • research and communicate a current issue relating to e-commerce
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Option 4 Global Links

Focus: Students learn about the effect of globalisation on our commercial and legal environment and assess the impact on the individual, the economy and society.

Outcomes: A student: 5.2 analyses the rights and responsibilities of individuals in a range of consumer, financial, business, legal and employment contexts 5.4 analyses key factors affecting commercial and legal decisions 5.5 evaluates options for solving commercial and legal problems and issues 5.7 researches and assesses commercial and legal information using a variety of sources 5.8 explains commercial and legal information using a variety of forms 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines	
Students learn about: The global consumer • sourcing products internationally • trends towards a global market • the relationship between domestic and international trade • Australia’s major items of trade and main trading partners • Australia’s changing trade patterns The global investor • investing money in the global financial market – international shares – interest-earning investments – managed funds	Students learn to: • use the internet to investigate the process of purchasing a product from overseas • identify the range of products that are imported and exported • describe trends towards a global market • discuss the influences of globalisation and the interrelationship between domestic and international trade • investigate and communicate the major trading partners and items of trade • describe the changes in trade patterns • describe the trends in the growth of international financial flows over the last decade • identify opportunities for investing money internationally • compare the advantages and disadvantages of investing money internationally compared with domestic investment

Students learn about:	Students learn to:
Transnational organisations • features of a business with global links • operations • employment issues • management issues • ethical issues of international trade Global business • global business and environmental issues • risks associated with selling to global markets International aid programs • role of aid Current issues • current issues impacting on globalisation	• explain the reasons why Australian businesses might expand globally • use computer-based technology to investigate issues relating to transnational corporations and offshore businesses • identify the main activities of a transnational corporation in the Australian economy • identify employment issues for a global business • discuss key management issues in relation to commercial, financial, legal, employment and environmental matters • investigate how traded goods should meet minimum environmental and human rights standards • investigate the environmental impact of global businesses on communities • identify and discuss the risks for global businesses • describe the process involved in a particular aid project and evaluate its effectiveness • discuss the role of foreign aid in supporting economic programs in neighbouring countries • identify and investigate current issues relating to globalisation

Option 5 Towards Independence

Focus: Students develop problem-solving and decision-making skills to assist them in relation to commercial and legal issues which may affect them when they leave home.

Outcomes:

A student:

- 5.2 analyses the rights and responsibilities of individuals in a range of consumer, financial, business, legal and employment contexts
- 5.4 analyses key factors affecting commercial and legal decisions
- 5.5 evaluates options for solving commercial and legal problems and issues
- 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues
- 5.7 researches and assesses commercial and legal information using a variety of sources
- 5.8 explains commercial and legal information using a variety of forms
- 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines

Students learn about:

Moving from home

- reasons for leaving home
- major issues involved with independent living
- organisations providing support
 - government
 - religious
 - community

Arranging accommodation

- types of accommodation
- finding the right place
- processes for arranging a lease
- task-sharing

Students learn to:

- identify reasons for independent living
- describe the key issues facing young people and their moves to independent living
- access government websites to investigate issues related to leaving home
- identify the types of support provided by organisations
- describe the range of accommodation options
- evaluate and match types of accommodation to particular situations and needs including budget constraints
- calculate affordability of accommodation
- access and use a range of sources, including internet sites, that provide information on tenancy rights, financial advice, accommodation and homelessness
- identify household tasks and develop equitable processes to share tasks

Students learn about: Managing finances - major costs – establishment, ongoing costs - avoiding financial problems - household budgets - types of insurance – household – personal Major purchases - main items to be purchased for independent living - processes involved in purchasing major items - item selection, loans, contracts, warranties, insurance Community involvement - accessing community services - contributing to the community Lifestyle issues - maintaining priorities – study – entertainment/leisure – fitness	Students learn to: - identify and describe the major costs involved in independent living - develop strategies to minimise financial problems - construct, monitor and modify suitable household budgets - identify and cost types of essential insurance - identify the options for major purchases in a hypothetical situation - investigate and describe the purchasing processes for selected items – new – second-hand – joint ownership - recognise likely problems associated with purchasing major items and devise strategies to overcome them - describe the range of community services available and how these can be accessed - explain how young people can become involved in their community and assess the benefits of community involvement - develop lifestyle plans – short term – longer term
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Option 6 Political Involvement

Focus: Students develop an understanding of how political processes operate at various levels and how they can be involved in these processes to achieve desired outcomes.

Outcomes: A student: 5.2 analyses the rights and responsibilities of individuals in a range of consumer, financial, business, legal and employment contexts 5.3 examines the role of law in society 5.4 analyses key factors affecting commercial and legal decisions 5.5 evaluates options for solving commercial and legal problems and issues 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues 5.7 researches and assesses commercial and legal information using a variety of sources 5.8 explains commercial and legal information using a variety of forms 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines	
Students learn about: Structure of government • federal, State and local • levels of government responsibility Political action • issues that concern the community • how to take action on political issues – individual action – political parties – lobby groups – media Decision-making • organisations which make decisions that impact on the community – government organisations – businesses – welfare organisations – media • processes involved in decision-making	Students learn to: • describe the roles and responsibilities of the various levels of government • identify key issues at different levels of government that affect the lives of individuals, young people and groups • research and report on methods of political action taken by individuals and groups • identify the impact of decisions made by various organisations on different groups in the community • discuss the influence of particular organisations in the community on different groups • explain how governments make decisions

Students learn about: Participation in the democratic process • right to vote • methods of voting – first past the post – preferential – optional preferential – proportional • role and function of political parties • role and strategies of pressure groups • rights and responsibilities of individuals and groups in the democratic process Current issues • current issues involving the political process	Students learn to: • identify which individuals have the right to vote • investigate how an election is conducted • outline the range of voting methods • identify the major similarities and differences between political parties • identify key pressure groups and the strategies they use to achieve a goal • design an appropriate action plan to influence the decision-making process for an important community issue • identify, monitor and report on a current issue relating to the political process
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Option 7 Travel

Focus: Students learn how to plan for travel and how to solve problems encountered when travelling.

Outcomes: A student: 5.2 analyses the rights and responsibilities of individuals in a range of consumer, financial, business, legal and employment contexts 5.4 analyses key factors affecting commercial and legal decisions 5.5 evaluates options for solving commercial and legal problems and issues 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues 5.7 researches and assesses commercial and legal information using a variety of sources 5.8 explains commercial and legal information using a variety of forms 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines	
Students learn about: Travel destinations - identifying a travel destination - factors influencing the choice of destination Planning a trip - means of travel - options for organising travel - do it yourself - agents - assistance - considerations when planning a trip - official requirements/documents - language - health and wellbeing - culture - political stability - insurance	Students learn to: - use a range of information sources, including the internet, to identify appropriate travel destinations - consider the factors influencing the choice of destinations - personal, financial, political - assess the advantages and disadvantages of various means of travel - air/sea/rail/road - group/private - using word processing and computer-based graphics, plan and produce a travel brochure - evaluate the different options available when planning a trip - investigate the processes involved in organising a trip - research and report on the requirements for a chosen destination - passport, visa, medical requirements, travel warnings - investigate processes involved in applying for a passport/visa

Students learn about: Organising an itinerary • main travel decisions • budget and time constraints Solving travel problems • problems/issues travellers may face – travel documentation – financial – legal – cultural • strategies to resolve travel problems Current issues • aspects of current issues relating to travel and tourism	Students learn to: • investigate the options available for an itinerary – where to stay, getting around, length of stay, what to see, ecotourism, things to do • use criteria to make appropriate decisions and produce an itinerary and budget within financial and time constraints • research and report on a range of problems that may be faced by travellers – exchange rate fluctuations, converting money, credit facilities – lost/stolen cash/cards/passport/tickets – identify potential areas of legal concern in different countries – culturally sensitive behaviour • identify strategies to deal with common problems associated with travel • where to go for assistance; role of embassies and airlines in assisting travellers • identify and research current issues affecting travel and tourism
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Option 8 Law in Action

Focus: Students examine the rights and responsibilities of individuals in a range of situations in which they may come in contact with the law.

Outcomes:

A student:

- 5.3 examines the role of law in society
- 5.4 analyses key factors affecting commercial and legal decisions
- 5.5 evaluates options for solving commercial and legal problems and issues
- 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues
- 5.7 researches and assesses commercial and legal information using a variety of sources
- 5.8 explains commercial and legal information using a variety of forms
- 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines

Students learn about:

Contact with the law

- the nature of legal capacity
- contact with the criminal law
- elements needed to be proven for a person to be convicted of a crime
- punishment for crime
- contact with the civil law
 - contracts
 - negligence

Students learn to:

- identify the ages when various rights and responsibilities are granted by the law
- research areas of the law that affect young persons
- identify when a young person is considered to be an adult in different criminal situations
- use a range of cases to examine the levels of responsibility that apply to young people as
 - accused
 - witness
 - victim
- identify the elements which must be proven for someone to be convicted of a crime
- discuss appropriate punishments for a range of crimes
- investigate how the same incident may give rise to both criminal and civil action
- investigate the capacity of a young person to enter into different types of contract
- identify situations where the civil law can hold young people responsible for their actions
- use legal cases to discuss situations where businesses can be found to be negligent in a legal sense
- examine remedies for negligence

Students learn about: Rights and responsibilities - individual rights and responsibilities in different situations - commercial, family, work - offender, victim, witness, defendant/plaintiff - protection provided by the law Resolving disputes - methods of resolving disputes - police - courts - community conferencing - mediation and conciliation - tribunals Current issues - current issues relating to the law in action	Students learn to: - investigate and outline the rights and responsibilities of individuals in a range of situations - examine the ways in which children are protected under the Convention of the Rights of the Child - use cases to examine how the law provides protection for individuals in a particular situation – family, commercial, work - identify the range of options for dispute resolution - evaluate the effectiveness of different methods of resolving disputes - compile a media file of appropriate current issues for discussion and report
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Option 9 Our Economy

Focus: Students learn to assess changes in our economy, how these changes relate to existing trends in the economic cycle, and to explain the implications of these changes for consumers and businesses.

Outcomes: A student: 5.4 analyses key factors affecting commercial and legal decisions 5.5 evaluates options for solving commercial and legal problems and issues 5.7 researches and assesses commercial and legal information using a variety of sources 5.8 explains commercial and legal information using a variety of forms 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines	
Students learn about: Economic change • economic links between Australian consumers, employers, businesses and governments • the business cycle and changes in – total output – consumer spending – inflation – wage rates – interest rates – unemployment • interest rates – saving and borrowing – short-term and long-term – fixed and variable • effect of rising and falling interest rates on consumer and personal financial decision-making	Students learn to: • identify the linkages involved in the production of a good and a service • describe the links between the Australian economy and the world economy • outline the effect of economic change on – economic confidence – consumer and business confidence – personal and business finances – employment/unemployment • differentiate between types of interest rates from a variety of sources • analyse the effect of rising and falling interest rates on: – the repayment of debt – the choice of fixed or variable rates – the choice of personal investment strategy

Students learn about:	Students learn to:
Price changes • inflation – consumer prices – wage rates • effect of changes in the value of the Australian dollar on consumers and businesses Current issues • aspects of current issues relating to changes in economic activity	• describe the process of inflation • analyse the effects of changing inflation rates on consumers and businesses through the economic cycle • identify the effect of rising and falling exchange rates on consumers and businesses • investigate and report on current issues relating to changes in economic activity and its impact on consumers and businesses

Option 10 Community Participation

Focus: Students learn how to become active and effective participants in community organisations.

Outcomes:

A student:

- 5.3 examines the role of law in society
- 5.5 evaluates options for solving commercial and legal problems and issues
- 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues
- 5.7 researches and assesses commercial and legal information using a variety of sources
- 5.8 explains commercial and legal information using a variety of forms
- 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines

Students learn about:

Non-profit organisations

- need for non-profit organisations
- range of community organisations at a local, national and international level
- roles and functions of these organisations
- impact of these organisations on the quality of life

Active community participation

- limits of individual action
- global citizenship
- benefits of membership of organisations
- how to be an effective participant
 - skills relating to effective participation
 - being an effective leader

Goal-setting in a range of contexts

- focusing on goals
- producing action plans
- strategies for achieving objectives
 - meetings
 - lobbying
 - negotiation
 - using the political process

Students learn to:

- explain, using a case study, the need for non-profit organisations
- identify and outline the range of community organisations
- describe and assess the roles of these organisations in the community
- examine how these organisations benefit individuals and the community
- examine and describe the limitations of individual action
- identify global issues and actions
- analyse the benefits of participation in a community organisation
- participate in a school or wider community organisation to achieve goals
- demonstrate effective leadership skills where appropriate
- define and articulate achievable goals
- develop effective and worthwhile action plans for particular situations
- identify meeting procedures
- evaluate a range of strategies for achieving stated goals

Students learn about: Achieving community outcomes • how particular organisations can achieve their objectives – union – charity – association – club • the role an individual can play within an organisation to help it achieve its objectives Current issues • major issues relating to the role and operation of community organisations	Students learn to: • research and describe the goals and strategies of an organisation and evaluate its effectiveness • explain the actions individuals can take to assist an organisation to achieve its goals • propose actions to improve the effectiveness of an organisation • research and communicate relevant aspects of current issues relating to participation in community organisations
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Option 11 Running a Business

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

Outcomes: A student: 5.3 examines the role of law in society 5.5 evaluates options for solving commercial and legal problems and issues 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues 5.7 researches and assesses commercial and legal information using a variety of sources 5.8 explains commercial and legal information using a variety of forms 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines	
Students learn about: Being an entrepreneur • reasons for being self-employed • required skills and personal characteristics needed Planning for success • selecting business opportunities – market research – location – demographics – competition – target markets • selecting the appropriate structure – sole trader – partnership – private company – incorporated association • arranging finance • establishing a new or purchasing an existing business – location, staffing, new, established, franchising, equipping	Students learn to: • identify the advantages and disadvantages of being self-employed • assess the required skills and characteristics needed for success as a business owner • identify the opportunities for small business operations • examine the range of opportunities for setting up a small business • evaluate the likely success of small business opportunities • describe the key features of each organisational structure • select an appropriate structure for particular situations • investigate and evaluate the range of finance options • prepare a loan application or a simple prospectus • describe the main steps in establishing a new or purchasing an existing business

Students learn about:	Students learn to:
Business operation • meeting regulations – local, State and federal • selling products • maintaining records – revenue statement – balance sheet – cash flow, taxation records • risk management – planning for the future • aspects of key issues relating to running a business • operating a business	• identify the regulations impacting on a business operation • select appropriate marketing strategies for promoting a business • construct and analyse key business documents • identify and develop strategies to minimise risk to avoid insolvency and bankruptcy • identify, evaluate and report on key issues and processes related to running a business • set up and run a simulated or school-based business

Option 12 School-developed Option

Focus: This option provides students with opportunities to develop their knowledge and understanding of a particular area of learning and to design and develop strategies for effective learning. Students are encouraged to choose a topic of relevance and interest to them that is not studied through other core or option modules.

Note: The selection of the option should not overlap with or be a preparation for Stage 6 subjects.

Note: Only **one** School-developed Option can be studied within a 100-hour or 200-hour course.

Outcomes:

A student:

- 5.1 applies consumer, financial, business, legal and employment concepts and terminology in a variety of contexts
- 5.2 analyses the rights and responsibilities of individuals in a range of consumer, financial, business, legal and employment contexts
- 5.3 examines the role of law in society
- 5.4 analyses key factors affecting commercial and legal decisions
- 5.5 evaluates options for solving commercial and legal problems and issues
- 5.6 monitors and modifies the implementation of plans designed to solve commercial and legal problems and issues
- 5.7 researches and assesses commercial and legal information using a variety of sources
- 5.8 explains commercial and legal information using a variety of forms including information and communication technologies
- 5.9 works independently and collaboratively to meet individual and collective goals within specified timelines

Students learn about:

- a specific area of interest in the field of business, finance or law, or a current issue
- analysing appropriate content and strategies
- active participation through engaging in holistic approaches which incorporate multidisciplinary and integrated learning models
- using the internet in their research, documentation and presentation
- exploring different social and ethical perspectives which impact on the specific area of interest

Students learn to:

- identify an area of interest for research
- justify the research in terms of its significance, relevance and interest
- identify the procedures and strategies to be followed in conducting the research
- conduct research using a range of methods including computer-based technologies
- think logically and creatively to solve complex personal, commercial and legal problems effectively
- submit progressive reports at various stages of the investigation

Students learn about: • reflection on and evaluation of learning processes and outcomes achieved • methods of communicating creatively	Students learn to: • reflect and evaluate the learning achieved in the process of completing the project in relation to – knowledge, values and attitudes, research, application, thinking skills, use of technology • communicate findings creatively through visual, written, oral or a multimedia presentation using computer-based resources where appropriate
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8 Life Skills Outcomes and Content

The Board of Studies recognises that a small percentage of students with special education needs may best fulfil the mandatory curriculum requirements for Commerce by undertaking Life Skills outcomes and content. (Requirements for access to Life Skills outcomes and content are detailed in section 1.2.)

Life Skills outcomes will be selected on the basis that they meet the particular needs, goals and priorities of each student. Students are not required to complete all outcomes. Outcomes may be demonstrated independently or with support.

In order to provide a relevant and meaningful program of study that reflects the needs, interests and abilities of each student, schools may integrate Commerce Life Skills outcomes and content across a variety of school and community contexts.

8.1 Outcomes

Objectives	Outcomes
Students will develop:	A student:
knowledge and understanding of consumer, financial, business, legal and employment matters	LS.1 explores the differences between needs and wants LS.2 recognises ways in which people obtain goods and services in the local community LS.3 explores consumer, financial, legal and employment issues which affect daily life LS.4 explores rights and responsibilities as a consumer LS.5 explores individual legal rights and responsibilities LS.6 explores individual employment rights and responsibilities
skills in decision-making and problem-solving in relation to consumer, financial, business, legal and employment issues	LS.7 makes informed decisions about purchasing goods and services LS.8 purchases goods and services LS.9 uses financial services LS.10 identifies appropriate community support personnel and agencies who can assist with commercial and legal problems and issues
skills in effective research and communication	LS.11 uses a variety of strategies to locate and select information LS.12 uses a variety of strategies to organise and communicate information
skills in working independently and collaboratively	LS.13 uses individual and collective skills in the learning process

8.2 Content

The content forms the basis for learning opportunities. Content will be selected on the basis that it meets the needs, goals and priorities of each student. Students are not required to complete all of the content to demonstrate achievement of an outcome.

The examples provided are suggestions only.

Outcome LS.1: A student explores the differences between needs and wants.	
Students learn about: • basic needs and wants common to young people • aspirations common to young people • how needs and aspirations of young people may be met • discriminating between essential needs and non-essential wants in relation to goods and services • the changing issues that affect young people	Students learn to: • identify basic needs common to all young people, eg food, shelter, clothing, care, health, education • identify aspirations common to all young people, eg a sense of self-worth, a sense of belonging, security, independence • identify ways in which the needs of young people may be met, eg through families, carers and friends, departments and agencies, community organisations, education and training, employment • recognise the importance of providing for essential needs as a priority when managing a budget, eg prioritising expenses, keeping sufficient funds to buy a train ticket for work rather than buying a magazine • explore the issues involved in moving towards independence, eg finances, accommodation, employment

Outcome LS.2: A student recognises ways in which people obtain goods and services in the local community.	
Students learn about: - the differences between goods and services - where goods and services may be obtained - how goods and services may be obtained	Students learn to: - identify providers of goods, eg retail outlets, service stations, internet and media providers - identify providers of services, eg government departments and agencies, hospitals, schools, small businesses, contractors, community organisations - identify where specific goods may be obtained, eg medicines, groceries, clothing, appliances, fast food - identify where services may be obtained, eg health, hospitals for emergency care, transport, government benefits - make a purchase directly from a retail outlet - use a telephone to obtain goods, eg order a take-away meal - use a telephone to obtain a service, eg contact a repair person - use the media to make purchases and obtain services - use the internet to make purchases and obtain services

Outcome LS.3: A student explores consumer, financial, legal and employment issues which affect daily life.	
Students learn about: • factors that influence consumers • obtaining and managing finances • legal issues that affect everyday life • factors that influence employment • factors that influence the operation of a business	Students learn to: • recognise the factors that influence consumer decisions, eg availability of funds, availability and quality of goods and services, appeal of goods and services • recognise sources of personal income – allowances – work – gifts • establish and manage a personal budget • explore legal issues that affect an individual as a member of the community – access to goods and services, eg age-related problems – as a road user, eg riding a bicycle, riding a skateboard, as a pedestrian, obtaining a learner's permit – as a traveller, eg concession rates, behaviour on public transport – as a trainee for employment, eg age for participation, WorkCover • explore the factors that influence the availability of employment, eg geography/location, supply and demand, education and training, experience • explore business opportunities • investigate issues which relate to the operation of small business • participate in the operation of a simulated or school-based business

Outcome LS.4: A student explores rights and responsibilities as a consumer.	
Students learn about: - the need for consumer protection - responsible consumer behaviour	Students learn to: - identify areas where consumers may need protection, eg receiving correct goods and services in exchange for payment, receiving correct change, receiving goods and services without faults, receiving goods and services which are consistent with advertised details - recognise the process for redress as a consumer, eg approaching the providers of goods or services, contacting the Department of Fair Trading, contacting the Ombudsman - explore the features and terms of basic contracts, eg lay-by, mobile phone plans - return hired goods in same condition and on time, eg videotapes, library books - recognise the importance of making payments on time, eg lay-by, mobile phone bills - recognise the need for responsible use of goods and services, eg conserve electricity, recycle paper products - identify ways in which individuals promote responsible consumer behaviour, eg purchase goods made from recycled materials or with minimal or recyclable packaging, turn off electricity when not needed, dispose of litter thoughtfully

Outcome LS.5: A student explores individual legal rights and responsibilities.	
Students learn about: • systems of rules and laws • individual responsibilities in relation to the law • legal rights of individuals	Students learn to: • identify rules across a range of contexts, eg school, sporting venues and activities, workplaces, transport • explore the reasons why rules are needed, eg safety, order • recognise the similarities and differences between rules and laws, eg reasons for establishing rules and laws, consequences of breaking rules and laws • explore the range of responsibilities that individuals are required to fulfil in relation to the law, eg paying bills on time, purchasing goods and services within legal age restrictions, observing road rules as a pedestrian, bike rider, or skateboard rider, or as a passenger in a vehicle • recognise the ways in which the law protects and safeguards the rights of individuals, eg as consumers, as children, as citizens • recognise there are personnel and agencies in the community who can assist with legal issues, eg police, lawyers
Outcome LS.6: A student explores individual employment rights and responsibilities.	
Students learn about: • rights and responsibilities of employers and employees • working conditions – safety in the workplace – employment conditions – discrimination issues – wage rates – working hours – leave entitlements	Students learn to: • identify the basic rights and duties of employers and employees • recognise employees' rights and responsibilities in relation to Occupational Health and Safety in the workplace, eg wear personal protective equipment, identify hazards, report workplace injuries, be safe at work • recognise employers' responsibilities in relation to OHS in the workplace, eg provide a safe workplace, act on hazard and accident reports, provide training and development • identify employers' responsibilities in relation to Equal Employment Opportunity • identify employers' responsibilities in relation to anti-discrimination • identify employees' rights and responsibilities in relation to anti-discrimination • identify the industrial terms and conditions appropriate to particular workplaces, eg wages, working hours and leave entitlements

Outcome LS.7: A student makes informed decisions about purchasing goods and services.	
Students learn about: • factors that influence selection of goods and services • informed decision-making in the context of a planned activity	Students learn to: • identify factors that influence consumer choices, eg price, quality, peer pressure, advertising, convenience, value for money, product features, before and after sales advice and service, reputation of service providers • identify a destination for an outing or holiday – investigate means of travel – assess the advantages and disadvantages of the various means of travel, eg road, rail, sea and air, group or individual – explore the options available for organising a holiday or outing, eg through a travel agent, using the internet, visiting a tourist office, telephone venues for price, opening hours, exhibition information, facilities – identify the travel requirements for a selected destination, eg food, clothing, medication requirements, passport, visa, insurance, travellers cheques – explore the options available for an itinerary, eg length of stay, where to stay, facilities, getting around, what to see, things to do

Outcome LS.8: A student purchases goods and services.	
Students learn about: • purchasing goods and services	Students learn to: • identify items for purchase • locate appropriate outlets to purchase goods • locate items to be purchased • handle items appropriately prior to purchase, eg trying on clothes with care, handling breakable items with care, retaining items in package until after payment • make payment appropriately, eg wait appropriately in a queue or at a counter to be served, tender exact money where possible, check change, enquire about exchange or refund policy if appropriate • identify required service • locate appropriate source of service • deal appropriately with service provider • ensure service requirements have been fulfilled • make payment appropriately

Outcome LS.9: A student uses financial services.	
Students learn about: - the variety of financial services in the community - exercising care when accessing financial services - using financial services in a variety of ways	Students learn to: - identify financial service providers in the community, eg banks, credit unions, building societies, money lenders/pawnbrokers, financial planners and advisers - identify the services offered by financial providers, eg depositing money, lending money, investing money - recognise the responsibilities associated with borrowing, investing, using credit facilities - keep card/PIN confidential - retain card and receipt after using ATMs - retain receipt after purchasing goods and services - retain and review financial statements - use over-the-counter services - deposit and withdraw funds from ATMs - use EFTPOS facilities to purchase goods and services - use chequebooks, telephone and internet banking to purchase goods and services - use credit facilities within the context of a planned budget - undertake lay-by purchases within the context of a planned budget
Outcome LS.10: A student identifies appropriate community support personnel and agencies who can assist with commercial and legal problems and issues.	
Students learn about: support personnel and agencies in the community who can assist with commercial and legal issues	Students learn to: - identify agencies, personnel and other sources of assistance which individuals can access in relation to legal and commercial issues, eg Department of Fair Trading, mediation centres, Youthline, advocates, Legal Aid, chamber magistrate, banking ombudsman - explore a range of community services that can assist with moving towards independence
Outcome LS.11: A student uses a variety of strategies to locate and select information.	
Students learn about: a variety of strategies to access information to meet a particular need	Students learn to: - locate information using appropriate strategies, eg the internet, CD-ROMs, encyclopedias, a variety of texts and oral sources - select relevant information from identified sources

Outcome LS.12: A student uses a variety of strategies to organise and communicate information.	
Students learn about: • strategies for organising information • formats for communicating information	Students learn to: • evaluate and order information • select and use appropriate written, oral and graphic forms to communicate information

Outcome LS.13: A student uses individual and collective skills in the learning process.	
Students learn about: • researching and presenting individually and in groups	Students learn to: • find, select and use information from a variety of sources • plan, organise and present their ideas and information • take on responsibilities to work independently and as a member of a group

9 Continuum of Learning in Commerce K–10

9.1 Stage Statements

Stage statements illustrate the continuum of learning in the *Commerce Years 7–10 Syllabus* and are summaries of the knowledge, skills, understanding, values and attitudes that have been developed by students as a consequence of achieving the outcomes for the relevant stage of learning.

Early Stage 1

In Early Stage 1 students understand the products they use and the role of money. Students also identify a range of rights and responsibilities at a home and classroom level.

Stage 1

Students in this stage understand systems for producing goods and services and forms of exchanges. They identify resources used for producing goods and services.

Stage 2

Students have knowledge of goods and services available to the community and understand concepts such as the contributions made by paid and non-paid workers and voluntary organisations in the community. They understand the role of technology as it relates to forms of monetary exchange. Students understand the rights and responsibilities of consumers and the roles of citizens in government processes.

Stage 3

Students in Stage 3 understand the changing nature of work, work practices and the impact of technology upon employment. Students have knowledge of exports and imports and global interdependence. The rights and responsibilities of Australians as global citizens and as users of goods and services on a global scale are understood. Students understand the processes by which laws are made and changed and are introduced to the concepts of fairness and social justice, decision-making at a State and national level and to the importance of the democratic process.

Stage 4

In Stage 4 History and Geography students develop knowledge and understanding of past societies and the ways in which those societies have contributed to the development of the modern world. Through Geography students develop an understanding of spatial and ecological dimensions. They develop skills in researching, communicating, problem-solving and working individually and in groups. Through the study of Civics and Citizenship in History and Geography, they develop an understanding of participation in society and can describe the relationships among the physical, social, cultural and political environments. In Stage 4 Commerce students build on their knowledge and skills in the contexts of consumer, business, financial, legal and employment frameworks. Students develop the key competencies and demonstrate these skills in a range of learning situations individually and collaboratively.

Stage 5

Students in Stage 5 Commerce develop knowledge and understanding of commercial and legal issues and continue to develop research, problem-solving, decision-making and analytical skills they have developed through study of the mandatory curriculum in History and Geography. Students use these skills to solve problems at a personal level on financial,

business, employment and legal issues. They investigate the relationships between consumers and the legal and commercial world and through their investigations of these relationships they develop the capacity to apply problem-solving strategies and to analyse and evaluate choices related to commercial activities.

Students engage in the learning process and expand their knowledge, understanding and skills to develop values and attitudes that promote ethical commercial practices. They continue to develop as active citizens through knowing their individual rights and responsibilities as consumers in our financial, business, employment and legal framework. Commerce enhances student knowledge of civics and skills for citizenship in terms of their involvement in their community and wider commercial world, and to recognise the importance of being an informed and active citizen.

A continued goal of the course in Stage 5 is to encourage a commitment to lifelong learning and improve student skills in handling personal, financial, employment and legal issues. Commerce provides a foundation for continued learning and problem-solving in areas such as consumer issues, citizenship participation and dealing with legal concerns.

10 Assessment

10.1 Standards

The Board of Studies *K–10 Curriculum Framework* is a standards-referenced framework that describes, through syllabuses and other documents, the expected learning outcomes for students.

Standards in the framework consist of two interrelated elements:

- outcomes and content in syllabuses showing what is to be learnt
- descriptions of levels of achievement of that learning.

Exemplar tasks and student work samples help to elaborate standards.

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

The standards are typically written for two years of schooling and set high, but realistic, expectations of the quality of learning to be achieved by the end of Years 2, 4, 6, 8, 10 and 12.

Using standards to improve learning

Teachers will be able to use standards in Commerce as a reference point for planning teaching and learning programs, and for assessing and reporting student progress. Standards in Commerce will help teachers and students to set targets, monitor achievement and, as a result, make changes to programs and strategies to support and improve each student's progress.

10.2 Assessment for Learning

Assessment for learning in Commerce is designed to enhance teaching and improve learning. It is assessment that gives students opportunities to produce the work that leads to development of their knowledge, understanding and skills. *Assessment for learning* involves teachers in deciding how and when to assess student achievement, as they plan the work students will do, using a range of appropriate assessment strategies including self-assessment and peer assessment.

Teachers of Commerce will provide students with opportunities in the context of everyday classroom activities, as well as planned assessment events, to demonstrate their learning.

In summary, *assessment for learning*:

- is an essential and integrated part of teaching and learning
- reflects a belief that all students can improve
- involves setting learning goals with students
- helps students know and recognise the standards they are aiming for
- involves students in self-assessment and peer assessment
- provides feedback that helps students understand the next steps in learning and plan how to achieve them
- involves teachers, students and parents in reflecting on assessment data.

Quality Assessment Practices

The following *Assessment for Learning Principles* provide the criteria for judging the quality of assessment materials and practices.

Assessment for learning:

- **emphasises the interactions between learning and manageable assessment strategies that promote learning**

In practice, this means:

- teachers reflect on the purposes of assessment and on their assessment strategies
- assessment activities allow for demonstration of learning outcomes
- assessment is embedded in learning activities and informs the planning of future learning activities
- teachers use assessment to identify what a student can already do.

- **clearly expresses for the student and teacher the goals of the learning activity**

In practice, this means:

- students understand the learning goals and the criteria that will be applied to judge the quality of their achievement
- students receive feedback that helps them make further progress.

- **reflects a view of learning in which assessment helps students learn better, rather than just achieve a better mark**

In practice, this means:

- teachers use tasks that assess, and therefore encourage, deeper learning
- feedback is given in a way that motivates the learner and helps students to understand that mistakes are a part of learning and can lead to improvement
- assessment is an integral component of the teaching-learning process rather than being a separate activity.

- **provides ways for students to use feedback from assessment**

In practice, this means:

- feedback is directed to the achievement of standards and away from comparisons with peers
- feedback is clear and constructive about strengths and weaknesses
- feedback is individualised and linked to opportunities for improvement.

- **helps students take responsibility for their own learning**

In practice, this means:

- assessment includes strategies for self-assessment and peer assessment emphasising the next steps needed for further learning.

- **is inclusive of all learners**

In practice, this means:

- assessment against standards provides opportunities for all learners to achieve their best
- assessment activities are free of bias.

10.3 Reporting

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

Teachers can use evidence gathered from assessment to extend the process of *assessment for learning* into their *assessment of learning*. In a standards-referenced framework this involves teachers in making professional judgments about student achievement at key points in the learning cycle. These may be at the end of a year or stage, when schools may wish to report differentially on the levels of knowledge, understanding and skills demonstrated by students.

Descriptions of levels of achievement for Stage 4 and Stage 5 in Commerce have been developed to provide schools with a useful tool to report consistent information about student achievement to students and parents, and to the next teacher to help to plan the next steps in the learning process. These describe observable and measurable features of student achievement at the end of a stage, within the indicative hours of study. Descriptions of levels of achievement provide a common language for reporting.

At Stage 5 there are six levels of achievement. Level 6 describes a very high level of achievement in relation to course objectives and outcomes. Level 2 describes satisfactory achievement, while the level 1 description will help identify students who are progressing towards the outcomes for the stage.

At the end of Year 10, teachers of Commerce Years 7–10 will make an on-balance judgement, based on the available assessment evidence, to match each student's achievement to a level description. This level will be reported on the student's School Certificate Record of Achievement.

At Stage 4 there are four levels of achievement. Level 4 describes a very high level of achievement; levels 2 and 3 describe satisfactory and high achievement that should provide a solid foundation for the next stage of learning. The level 1 description will help identify students who are progressing towards the outcomes for the stage.

For students undertaking Life Skills outcomes and content in Years 7–10, the content listed for each identified Life Skills outcome forms the basis of the learning opportunities for these students. It also provides examples of activities on which teachers can base judgements to report student progress in relation to individual learning goals.

10.4 Choosing Assessment Strategies

Planning for assessment is integral to programming for teaching and learning. In a standards-referenced framework, teachers assess student performance on tasks in relation to syllabus outcomes and make on-balance judgements about student achievement. Assessment relies on the professional judgement of the teacher and is based on reliable data acquired in a fair and challenging environment, from multiple performances in a variety of contexts. Assessment is fundamental for furthering student learning.

In planning programs, teachers, individually and collaboratively, review the syllabus and standards materials. They use these materials to describe for themselves what students should know and be able to do at a particular stage, and they consider the kinds of evidence their students could produce to show what students needed to know.

Students are provided with a description of the learning expected to be accomplished, opportunities to discuss the criteria on which judgements will be based, time to learn, and where possible, examples of what that learning looks like.

Assessment is used to determine the students' initial knowledge, understanding and skills, to monitor student progress and to collect information to report student achievement. The assessment cycle is continuous; students receive and give themselves feedback on what they have learnt, and what needs to be done to continue their learning. Students gain information about their learning through feedback from teachers and from self-assessment and peer assessment. The challenge and complexity of assessment tasks increase to enable students to develop evaluative independence as they assess their own knowledge, understanding and skills, and determine ways to improve their learning.

Teachers of Commerce should employ a range of assessment strategies to ensure that information is being gathered regarding the knowledge and understanding that are being acquired, and the skills that are being developed. Strategies should be appropriate to the outcomes being addressed, be manageable in number and be supportive of the learning process. Teachers could work collaboratively in planning appropriate assessment strategies. Working collaboratively leads teachers to develop a shared understanding of the syllabus standards and also supports teachers in making consistent and comparable judgements of student achievement in relation to these standards.

In planning for assessment in Commerce it is important for teachers to consider:

- the requirements of the syllabus
- the accessibility of the proposed activity in terms of language requirements
- the appropriateness of the challenge presented to individual students
- resource availability
- how the task will be administered
- the way in which feedback will be provided.

In planning for assessment, teachers of Commerce need to consider how results will be recorded, with a view to ensuring that there is sufficient and appropriate information collected for making an on-balance holistic judgement of the standard achieved by the student at the end of the stage. The evidence collected should enable teachers of Commerce to make consistent judgements to meet the various reporting requirements that the system, school and community may have.

Commerce particularly lends itself to the following assessment techniques:

Inquiry-based research assignments and projects

Inquiry-based research provides students with opportunities to identify commercial and legal problems and develop the key competencies of collecting, analysing and organising information, solving problems and communicating ideas and information whilst addressing cross-curriculum Information and Communication Technologies (ICT) skills. Assessment activities might include research assignments, internet research projects and issues-based media investigations that focus on both process and product.

When this technique is used for assessment purposes students could be assessed on their ability to:

- apply basic research techniques
- select, interpret and evaluate relevant information
- present information in a logical manner
- acknowledge references appropriately.

Problem-solving and simulation activities

Problem-solving and simulation activities provide students with opportunities to develop the key competencies of solving problems, using technology, collecting, analysing and organising information, planning and organising activities, using mathematical ideas and techniques, and communicating ideas and information and specific ICT skills. Assessment activities might include creating a small share portfolio and monitoring share prices, preparing and analysing basic financial records through budgets and spreadsheets, simulating the conduct of a small business, role plays, mock trials and responding to hypothetical situations.

When using problem-solving and simulation for assessment purposes, students could be assessed on their ability to:

- interpret stimulus and other materials
- relate knowledge and understanding to practical situations
- select and apply appropriate problem-solving strategies
- work independently and with others to produce effective outcomes.

Practical activities

Practical activities provide students with opportunities to relate theoretical concepts to practical situations, whilst developing the general competencies of using mathematical ideas and techniques, solving problems, using technology and communicating ideas and information. Assessment activities might include analysis of annual reports, construction of diagrams showing company performances, devising a personal budget, development of a travel brochure, and the evaluation of the effectiveness of legal measures and remedies in a range of commercial transactions and work environments.

When practical activities are used for assessment purposes, students could be assessed on their ability to:

- select and apply relevant knowledge and skills to a wide range of situations
- select and apply appropriate problem-solving strategies
- communicate and report findings.

Fieldwork activities

Fieldwork activities are central to the study of the practical applications of Commerce. Fieldwork activities provide opportunities for students to work with others collaboratively and apply the skills and knowledge they have acquired. Assessment activities might include participation in community leadership programs, running a student business, investigating business operations and workplace issues, legal fieldwork and participating in community projects.

When this technique is used for assessment purposes, students could be assessed on their ability to:

- select and apply appropriate strategies and skills
- analyse and communicate information
- work collaboratively and interact effectively with other students.

Presentations

In Commerce students are encouraged to engage in the learning process by using a range of learning styles which promote analytical, critical, creative and reflective thinking.

Presentations provide opportunities for students to develop and demonstrate their skills and reflect upon the performances of others.

When this technique is used for assessment purposes students could be assessed on their ability to prepare:

- impromptu oral presentations
- role-plays
- poster presentations
- prepared video/audio tapes and displays
- PowerPoint presentations.

Peer assessment

Commerce encourages the active involvement of students in the learning process.

Opportunities exist for individual and collaborative work. Activities involving peer assessment might include evaluating the contribution of individuals to a group task and reflecting on a peer presentation.

Self-assessment

In Commerce students are encouraged to acquire basic skills to become self-directed learners.

Opportunities exist for students to reflect on their progress towards the achievement of the syllabus outcomes. This reflection provides the basis for improving their learning. Developing self-assessment skills is an ongoing process, becoming increasingly more sophisticated and self-initiated as a student progresses.