


Teaching about consumer affairs

A guide for Year 4 teachers





This guide was developed by the Queensland Office of Fair Trading as part of an initiative of the Australian Consumer Law regulators.

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Introduction



This guide was developed by the Queensland Office of Fair Trading in line with an Australian Curriculum initiative of the Australian Consumer Law (ACL) regulators. The ACL is the national law for fair trading and consumer protection. The ACL supports the goal of young people becoming smart consumers. Developing consumer and financial capability in young people is a strong investment in Australia's social and economic future.

About this guide

This guide provides advice to teachers on how the Queensland Office of Fair Trading's **Buy smart** aligns with the Australian Curriculum and the National Consumer and Financial Literacy Framework (the Framework or National Framework).

This resource contributes significantly to the teaching and learning of consumer and financial literacy in Year 4. It has been designed flexibly so that schools and teachers can choose to teach one, more or all units, depending on the needs of their students.

The Australian Curriculum and National Framework

The Australian Curriculum and the National Consumer and Financial Literacy Framework have an important role in supporting young people to develop consumer and financial literacy. The learning areas and general capabilities in the Australian Curriculum are designed to develop successful learners, confident and creative individuals, and active and informed citizens. The Framework provides guidance on how consumer and financial education may be structured across the years of schooling in relation to the three dimensions of learning that underpin consumer and financial education in the Australian context.

Links to the Australian Curriculum and Framework

The **Buy smart** resource links with some learning areas, general capabilities and dimensions of consumer and financial education more comprehensively than others.

Teachers can also use the Australian Curriculum to make judgements about student achievement.

Click here to see what students would be expected to know, understand and do from having been taught the units in each resource.

Primary school resource kit

This resource kit introduces students to consumer law and the basic world of consumer rights. They also consider what it means to be a consumer.

Content descriptions

Humanities and Social Sciences

The differences between ‘rules’ and ‘laws’, why laws are important and how they affect the lives of people, including experiences of Aboriginal and Torres Strait Islander Peoples (ACHASSK092)¹

Locate and collect information and data from different sources, including observations (ACHASSI074)

Draw simple conclusions based on analysis of information and data (ACHASSI079)

Interact with others with respect to share points of view (ACHASSI080)

Present ideas, findings and conclusions in texts and modes that incorporate digital and non-digital representations and discipline-specific terms (ACHASSI082)

English

Incorporate new vocabulary from a range of sources into students’ own texts including vocabulary encountered in research (ACELA1498)

Interpret ideas and information in spoken texts and listen for key points in order to carry out tasks and use information to share and extend ideas and information (ACELY1687)

Use interaction skills such as acknowledging another’s point of view and linking students’ response to the topic, using familiar and new vocabulary and a range of vocal effects such as tone, pace, pitch and volume to speak clearly and coherently (ACELY1688)

Plan, rehearse and deliver presentations incorporating learned content and taking into account the particular purposes and audiences (ACELY1689)

Use comprehension strategies to build literal and inferred meaning to expand content knowledge, integrating and linking ideas and analysing and evaluating texts (ACELY1692)

Plan, draft and publish imaginative, informative and persuasive texts containing key information and supporting details for a widening range of audiences, demonstrating increasing control over text structures and language features (ACELY1694)

¹ Alignment in this case refers to why laws are important and how they affect the lives of people. The activity does not cover the experiences of Aboriginal and Torres Strait Islander Peoples.



General capabilities

Literacy

Level 3: Typically, by the end of Year 4, students can:

- navigate, read and view different types of texts with illustrations and more detailed graphics
- listen to spoken instructions with some detail for undertaking learning area tasks, listen to identify key information in spoken and multi-modal texts and respond to texts read aloud
- interpret literal information and make inferences to expand topic knowledge using comprehension strategies
- compose and edit a range of learning area texts
- use pair, group and class discussions about learning area topics as learning tools to explore and represent ideas and relationships, test possibilities and to prepare for creating texts
- plan, rehearse and deliver presentations on learning area topics, incorporating some learned content and appropriate visual and multimodal elements
- use growing knowledge of the structure and features of learning area texts to comprehend and compose an increasing number and range of texts
- use growing subject-specific vocabulary to read, discuss and write about learning area topics.

Information and communication technology

Level 3: Typically, by the end of Year 4, students can:

- locate, retrieve or generate information from a range of digital sources.

Critical and creative thinking

Level 3: Typically, by the end of Year 4, students can:

- pose questions to expand their knowledge about the world
- identify main ideas and select and clarify information from a range of sources
- identify pertinent information in an investigation and separate into smaller parts or ideas
- identify and apply appropriate reasoning and thinking strategies for particular outcomes
- draw on prior knowledge and use evidence when choosing a course of action or drawing a conclusion.

National Framework

Knowledge and understanding

By the end of Year 4, students can:

- classify and compare goods and services.

Responsibility and enterprise

By the end of Year 4, students can:

- exercise a range of enterprising behaviours through participation in relevant class and/or school activities.

Enchancing resource kit

The Ruby Hutchison story

This resource prepares students to be informed and assertive consumers by teaching them how to make a complaint when a product or service they pay for does not meet their expectations.

Content descriptions

Humanities and Social Sciences

The differences between 'rules' and 'laws', why laws are important and how they affect the lives of people, including experiences of Aboriginal and Torres Strait Islander Peoples (ACHASSK092)²

Examine information to identify different points of view and distinguish facts from opinions (ACHASSI077)

Draw simple conclusions based on analysis of information and data (ACHASSI079)

Interact with others with respect to share points of view (ACHASSI080)

Reflect on learning to propose actions in response to an issue or challenge and consider possible effects of proposed actions (ACHASSI081)

English

Incorporate new vocabulary from a range of sources into students' own texts including vocabulary encountered in research (ACELA1498)

Interpret ideas and information in spoken texts and listen for key points in order to carry out tasks and use information to share and extend ideas and information (ACELY1687)

Use interaction skills such as acknowledging another's point of view and linking students' response to the topic, using familiar and new vocabulary and a range of vocal effects such as tone, pace, pitch and volume to speak clearly and coherently (ACELY1688)

Use comprehension strategies to build literal and inferred meaning to expand content knowledge, integrating and linking ideas and analysing and evaluating texts (ACELY1692)

General capabilities

Literacy

Level 3: Typically, by the end of Year 4, students can:

- navigate, read and view different types of texts with illustrations and more detailed graphics
- listen to spoken instructions with some detail for undertaking learning area tasks, listen to identify key information in spoken and multi-modal texts and respond to texts read aloud
- interpret literal information and make inferences to expand topic knowledge using comprehension strategies
- use pair, group and class discussions about learning area topics as learning tools to explore and represent ideas and relationships, test possibilities and to prepare for creating texts
- use growing knowledge of the structure and features of learning area texts to comprehend and compose an increasing number and range of texts
- use growing subject-specific vocabulary to read, discuss and write about learning area topics.

Critical and creative thinking

Level 3: Typically, by the end of Year 4, students can:

- identify main ideas and select and clarify information from a range of sources
- identify and apply appropriate reasoning and thinking strategies for particular outcomes
- draw on prior knowledge and use evidence when choosing a course of action or drawing a conclusion

² Alignment in this case refers to why laws are important and how they affect the lives of people. The activity does not cover the experiences of Aboriginal and Torres Strait Islander Peoples.



Personal and social capability

Level 3: Typically, by the end of Year 4, students can:

- discuss the value of diverse perspectives and describe a point of view that is different from their own

Ethical understanding

Level 3: Typically, by the end of Year 4, students can:

- discuss actions taken in a range of contexts that include an ethical dimension
- describe different points of view associated with an ethical dilemma and give possible reasons for these differences

National Framework

Responsibility and enterprise

By the end of Year 4, students can:

- exercise a range of enterprising behaviours through participation in relevant class and/or school activities

Earning money and making a budget

This resource introduces students to a range of financial literacy skills such as identifying needs and wants, making links between work and income, and using a budget to control spending.

Content descriptions

Mathematics

Recall multiplication facts up to 10×10 and related division facts (ACMNA075)

Develop efficient mental and written strategies, and use appropriate digital technologies for multiplication and for division where there is no remainder (ACMNA076)

Solve problems involving purchases and the calculation of change to the nearest five cents with and without digital technologies (ACMNA080)

Humanities and social sciences

Locate and collect information and data from different sources, including observations (ACHASSI074)

Draw simple conclusions based on analysis of information and data (ACHASSI079)

Reflect on learning to propose actions in response to an issue or challenge and consider possible effects of proposed actions (ACHASSI081)

General capabilities

Literacy

Level 3: Typically, by the end of Year 4, students can:

- navigate, read and view different types of texts with illustrations and more detailed graphics
- use pair, group and class discussions about learning area topics as learning tools to explore and represent ideas and relationships, test possibilities and to prepare for creating texts
- use growing knowledge of the structure and features of learning area texts to comprehend and compose an increasing number and range of texts.

Numeracy

Level 3: Typically, by the end of Year 4, students can:

- estimate a solution to a problem and then check the solution by recalling addition, subtraction, multiplication and division facts
- estimate the change from simple purchases.

Information and communication technology

Level 3: Typically, by the end of Year 4, students can:

- locate, retrieve or generate information from a range of digital sources.

Critical and creative thinking

Level 3: Typically, by the end of Year 4, students can:

- experiment with a range of options when seeking solutions and putting ideas into action
- reflect on, explain and check the processes used to come to conclusions
- identify and apply appropriate reasoning and thinking strategies for particular outcomes
- draw on prior knowledge and use evidence when choosing a course of action or drawing a conclusion
- explain and justify ideas and outcomes.



National Framework

Knowledge and understanding

By the end of year 4, students can:

- explain the role of work in society and distinguish between paid and unpaid work
- explain why similar goods and services may vary in price
- identify, explain and prioritise different needs and wants.

Competence

By the end of year 4, students can:

- create simple budgets for specific purposes
- order and discuss reasons for spending preferences.

Responsibility and enterprise

By the end of year 4, students can:

- identify and describe the impact that the consumer and financial decisions of individuals may have on themselves and their families, the broader community and/or the environment.

Buying and using digital technology

This resource introduces students to consumer issues relevant to digital technology. It promotes the development of critical evaluation and a range of mathematical skills.

Content descriptions

Mathematics

Develop efficient mental and written strategies, and use appropriate digital technologies for multiplication and for division where there is no remainder (ACMNA076)

Solve problems involving purchases and the calculation of change to the nearest five cents with and without digital technologies (ACMNA080)

Select and trial methods for data collection, including survey questions and recording sheets (ACMSP095)

Construct suitable data displays, with and without the use of digital technologies, from given or collected data. Include tables, column graphs and picture graphs where one picture can represent many data values (ACMSP096)

Humanities and social sciences

Locate and collect information and data from different sources, including observations (ACHASSI074)

Record, sort and represent data and the location of places and their characteristics in different formats, including simple graphs, tables and maps, using discipline-appropriate conventions (ACHASSI075)

Draw simple conclusions based on analysis of information and data (ACHASSI079)

Reflect on learning to propose actions in response to an issue or challenge and consider possible effects of proposed actions (ACHASSI081)

General capabilities

Literacy

Level 3: Typically, by the end of Year 4, students can:

- use pair, group and class discussions about learning area topics as learning tools to explore and represent ideas and relationships, test possibilities and to prepare for creating texts
- use growing knowledge of the structure and features of learning area texts to comprehend and compose an increasing number and range of texts.

Numeracy

Level 3: Typically, by the end of Year 4, students can:

- estimate a solution to a problem and then check the solution by recalling addition, subtraction, multiplication and division facts
- estimate the change from simple purchases
- solve problems using equivalent fractions for tenths, hundredths, 1-place and 2-place decimals
- collect, record and display data as tables, diagrams, picture graphs and column graphs.

Information and communication technology

Level 3: Typically, by the end of Year 4, students can:

- identify the value and role of ICT use at home and school
- locate, retrieve or generate information from a range of digital sources.



Critical and creative thinking

Level 3: Typically, by the end of Year 4, students can:

- experiment with a range of options when seeking solutions and putting ideas into action
- reflect on, explain and check the processes used to come to conclusions
- identify and apply appropriate reasoning and thinking strategies for particular outcomes
- draw on prior knowledge and use evidence when choosing a course of action or drawing a conclusion
- explain and justify ideas and outcomes.

National Framework

Knowledge and understanding

By the end of year 4, students can:

- recognise that different countries use different currencies.

Competency

By the end of year 4, students can:

- classify and compare goods and services.

Responsibility and enterprise

By the end of year 4, students can:

- identify and describe the impact that the consumer and financial decisions of individuals may have on themselves and their families, the broader community and/or the environment
- describe safe, ethical and responsible behaviour in online and digital consumer and financial contexts.

Avoiding sneaky scammers

This resource assists students in developing critical evaluation skills as they explore how scams work and consider ways they and their families can avoid becoming victims of scams.

Content descriptions

Humanities and social sciences

Locate and collect information and data from different sources, including observations (ACHASSI074)

Draw simple conclusions based on analysis of information and data (ACHASSI079)

Interact with others with respect to share points of view (ACHASSI080)

English

Understand differences between the language of opinion and feeling and the language of factual reporting or recording (ACELA1489)

Identify characteristic features used in imaginative, informative and persuasive texts to meet the purpose of the text (ACELY1690)

Use interaction skills such as acknowledging another's point of view and linking students' response to the topic, using familiar and new vocabulary and a range of vocal effects such as tone, pace, pitch and volume to speak clearly and coherently (ACELY1688)

Health and physical education

Investigate how emotional responses vary in depth and strength (ACPPS038)

General capabilities

Literacy

Level 3: Typically, by the end of Year 4, students can:

- use pair, group and class discussions about learning area topics as learning tools to explore and represent ideas and relationships, test possibilities and to prepare for creating texts
- differentiate between the language of opinion and feeling and the language of factual reporting or recording.

Critical and creative thinking

Level 3: Typically, by the end of Year 4, students can:

- reflect on, explain and check the processes used to come to conclusions
- identify and apply appropriate reasoning and thinking strategies for particular outcomes
- draw on prior knowledge and use evidence when choosing a course of action or drawing a conclusion
- explain and justify ideas and outcomes.

Personal and social capability

Level 3: Typically, by the end of Year 4, students can:

- describe the influence that people, situations and events have on their emotions.

National framework

Responsibility and enterprise

By the end of year 4, students can:

- identify and describe the impact that the consumer and financial decisions of individuals may have on themselves and their families, the broader community and/or the environment
- identify and explain how some influences, such as advertising and peer pressure, can affect what you buy
- describe safe, ethical and responsible behaviour in online and digital consumer and financial contexts.

Becoming smarter shoppers



This resource further develops students' evaluation skills in areas such as comparative shopping, determining needs and wants, and keeping to a specific budget.

Content descriptions

Mathematics

Develop efficient mental and written strategies, and use appropriate digital technologies for multiplication and for division where there is no remainder (ACMNA076)

Investigate equivalent fractions used in contexts (ACMNA077).

Human and social sciences

Draw simple conclusions based on analysis of information and data (ACHASSI079).

General capabilities

Literacy

Level 3: Typically, by the end of Year 4, students can:

- use pair, group and class discussions about learning area topics as learning tools to explore and represent ideas and relationships, test possibilities and to prepare for creating texts
- use growing knowledge of the structure and features of learning area texts to comprehend and compose an increasing number and range of texts.

Numeracy

Level 3: Typically, by the end of Year 4, students can:

- estimate a solution to a problem and then check the solution by recalling addition, subtraction, multiplication and division facts
- solve problems using equivalent fractions for tenths, hundredths, 1-place and 2-place decimals.

Critical and creative thinking

Level 3: Typically, by the end of Year 4, students can:

- reflect on, explain and check the processes used to come to conclusions
- identify and apply appropriate reasoning and thinking strategies for particular outcomes
- draw on prior knowledge and use evidence when choosing a course of action or drawing a conclusion
- explain and justify ideas and outcomes.

National framework

Knowledge and understanding

By the end of Year 4, students can:

- explain why similar goods and services may vary in price
- identify, explain and prioritise different needs and wants

Competency

By the end of Year 4, students can:

- order and discuss reasons for spending preferences.

Buy Smart activities

These resources assist students in engaging with and developing understanding of issues and terminology relating to shopping, budgeting and being a consumer.

Content descriptions

Humanities and social sciences

Pose questions to investigate people, events, places and issues (ACHASSI073)

Locate and collect information and data from different sources, including observations (ACHASSI074)

Examine information to identify different points of view and distinguish facts from opinions (ACHASSI077)

Draw simple conclusions based on analysis of information and data (ACHASSI079)

Interact with others with respect to share points of view (ACHASSI080)

Present ideas, findings and conclusions in texts and modes that incorporate digital and non-digital representations and discipline-specific terms (ACHASSI082)

English

Incorporate new vocabulary from a range of sources into students' own texts including vocabulary encountered in research (ACELA1498)

Interpret ideas and information in spoken texts and listen for key points in order to carry out tasks and use information to share and extend ideas and information (ACELY1687)

Use interaction skills such as acknowledging another's point of view and linking students' response to the topic, using familiar and new vocabulary and a range of vocal effects such as tone, pace, pitch and volume to speak clearly and coherently (ACELY1688)

Plan, rehearse and deliver presentations incorporating learned content and taking into account the particular purposes and audiences (ACELY1689).

General capabilities

Literacy

Level 3: Typically, by the end of Year 4, students can:

- navigate, read and view different types of texts with illustrations and more detailed graphics
- interpret literal information and make inferences to expand topic knowledge using comprehension strategies
- use pair, group and class discussions about learning area topics as learning tools to explore and represent ideas and relationships, test possibilities and to prepare for creating texts
- plan, rehearse and deliver presentations on learning area topics, incorporating some learned content and appropriate visual and multi-modal elements
- use growing knowledge of the structure and features of learning area texts to comprehend and compose an increasing number and range of texts
- use growing subject-specific vocabulary to read, discuss and write about learning area topics.

Information and technology

Level 3: Typically, by the end of Year 4, students can:

- locate, retrieve or generate information from a range of digital sources.

Critical and creative thinking

Level 3: Typically, by the end of Year 4, students can:

- pose questions to expand their knowledge about the world
- identify main ideas and select and clarify information from a range of sources
- identify pertinent information in an investigation and separate into smaller parts or ideas
- identify and apply appropriate reasoning and thinking strategies for particular outcomes
- draw on prior knowledge and use evidence when choosing a course of action or drawing a conclusion
- explain and justify ideas and outcomes.



Personal and social capability

Level 3: Typically, by the end of Year 4, students can:

- discuss the value of diverse perspectives and describe a point of view that is different from their own
- describe characteristics of cooperative behaviour and identify evidence of these in group activities
- contribute to and predict the consequences of group decisions in a range of situations.

National framework

Knowledge and understanding

By the end of Year 4, students can:

- recognise that different countries use different currencies
- identify, explain and prioritise different needs and wants.

Competence

By the end of Year 4, students can:

- discuss some options for paying for goods and services such as: cash, debit card, credit card and direct debit.

Responsibility and enterprise

By the end of Year 4, students can:

- exercise a range of enterprising behaviours through participation in relevant class and/or school activities
- describe safe, ethical and responsible behaviour in online and digital consumer and financial contexts.