| **Dimension of consumer and financial literacy** | **Sub-element** | **Level 1e**  Typically, by the end of Foundation Year, students: | **Level 2**  Typically, by the end of Year 2, students: | **Level 3**  Typically, by the end of Year 4, students: | **Level 4**  Typically, by the end of Year 6, students: | **Level 5**  Typically, by the end of Year 8, students: | **Level 6**  Typically, by the end of Year 10, students: |
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| **Knowledge and understanding** | **Recognise ethical concepts** | identify ethical concepts arising in familiar contexts, such as good and bad behaviours | describe ethical concepts, such as right and wrong, honesty, fairness and tolerance | identify ethical concepts, such as equality, respect and connectedness, and describe some of their attributes | examine and explain ethical concepts such as truth and justice that contribute to the achievement of a particular outcome | analyse behaviours that exemplify the dimensions and challenges of ethical concepts | critique generalised statements about ethical concepts |
| **Explore ethical concepts in context** | describe familiar situations that involve ethical concepts | discuss ethical concepts within a range of familiar contexts | discuss actions taken in a range of contexts that include an ethical dimension | explain what constitutes an ethically better or worse outcome and how it might be accomplished | analyse the ethical dimensions of beliefs and the need for action in a range of settings | distinguish between the ethical and non-ethical dimensions of complex issues |
| **Reason and make ethical decisions** | identify examples from stories and experiences that show ways people make decisions about their actions | discuss how people make decisions about their actions and offer reasons why people’s decisions differ | explain reasons for acting in certain ways, including the conflict between self- respect and self-interest in reaching decisions | explore the reasons behind there being a variety of ethical positions on a social issue | analyse inconsistencies in personal reasoning and societal ethical decision making | investigate reasons for clashes of beliefs in issues of personal, social and global importance |
| **Competencies and skills** | **Reflect on ethical action** | identify and describe the influence of factors such as wants and needs on people’s actions | give examples of how understanding situations can influence the way people act | consider whether having a conscience leads to ways of acting ethically in different scenarios | articulate a range of ethical responses to situations in various social contexts | analyse perceptions of occurrences and possible ethical response in challenging scenarios | evaluate diverse perceptions and ethical bases of action in complex contexts |
| **Responsibility and enterprise** | **Consider consequences** | identify links between emotions and behaviours | describe the effects that personal feelings and dispositions have on how people behave | examine the links between emotions, dispositions and intended and unintended consequences of their actions on others | evaluate the consequences of actions in familiar and hypothetical scenarios | investigate scenarios that highlight ways that personal dispositions and actions can affect consequences | analyse the objectivity or subjectivity behind decision making where there are many possible consequences |
| **Responsibility and enterprise** | **Examine values** | identify values that are important to them | discuss some agreed values in familiar contexts | identify and describe shared values in familiar and unfamiliar contexts | examine values accepted and enacted within various communities | assess the relevance of beliefs and the role and application of values in social practices | analyse and explain the interplay of values in national and international forums and policy making |
| **Explore rights and responsibilities** | share examples of rights and responsibilities in given situations | identify their rights and associated responsibilities and those of their classmates | investigate children’s rights and responsibilities at school and in the local community | monitor consistency between rights and responsibilities when interacting face-to-face or through social media | analyse rights and responsibilities in relation to the duties of a responsible citizen | evaluate the merits of conflicting rights and responsibilities in global contexts |
| **Consider points of view** | express their own point of view and listen to the views of others | recognise that there may be many points of view when probing ethical dilemmas and identify alternative views | describe different points of view associated with an ethical dilemma and give possible reasons for these differences | explain a range of possible interpretations and points of view when thinking about ethical dilemmas | draw conclusions from a range of points of view associated with challenging ethical dilemmas | use reasoning skills to prioritise the relative merits of points of view about complex ethical dilemmas |