| **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 emotions** | identify a range of emotions and describe situations that may evoke these emotions | compare their emotional responses with those of their peers | describe the influence that people, situations and events have on their emotions | explain how the appropriateness of emotional responses influences behaviour | examine influences on and consequences of their emotional responses in learning, social and work- related contexts | reflect critically on their emotional responses to challenging situations in a wide range of learning, social and work-related contexts |
|  | **Recognise personal-qualities-and-achievements** | identify their likes and dislikes, needs and wants, and explore what influences these | identify and describe personal interests, skills and achievements and explain how these contribute to family and school life | describe personal strengths and challenges and identify skills they wish to develop | describe the influence that personal qualities and strengths have on their learning outcomes | make a realistic assessment of their abilities and achievements, and prioritise areas for improvement | assess their strengths and challenges and devise personally appropriate strategies to achieve future success |
| **Competencies and skills** | **Develop self-discipline and set goals** |  |  |  |  | select, use and analyse strategies that assist in regulating behaviour and achieving personal and learning goals | critically analyse self- discipline strategies and personal goals and consider their application in social and work-related contexts |
| **Communicate effectively** | identify positive ways to initiate, join and interrupt conversations with adults and peers | discuss the use of verbal and nonverbal communication skills to respond appropriately to adults and peers | identify communication skills that enhance relationships for particular groups and purposes | identify and explain factors that influence effective communication in a variety of situations | analyse enablers of and barriers to effective verbal, nonverbal and digital communication | formulate plans for effective communication (verbal, nonverbal, digital) to complete complex tasks |
| **Competencies and skills** | **Negotiate and resolve conflict** | listen to others’ ideas, and recognise that others may see things differently from them | practise solving simple interpersonal problems, recognising there are many ways to solve conflict | identify a range of conflict resolution strategies to negotiate positive outcomes to problems | identify causes and effects of conflict, and practise different strategies to diffuse or resolve conflict situations | assess the appropriateness of various conflict resolution strategies in a range of social and work-related situations | generate, apply and evaluate strategies such as active listening, mediation and negotiation to prevent and resolve interpersonal problems and conflicts |
| **Responsibility and enterprise** | **Work independently and show initiative** | attempt tasks independently and identify when and from whom help can be sought | work independently on routine tasks and experiment with strategies to complete other tasks where appropriate | consider, select and adopt a range of strategies for working independently and taking initiative | assess the value of working independently, and taking initiative to do so where appropriate | critique their effectiveness in working independently by identifying enablers and barriers to achieving goals | establish personal priorities, manage resources effectively and demonstrate initiative to achieve personal goals and learning outcomes |
| **Become confident, resilient and adaptable** | identify situations that feel safe or unsafe, approaching new situations with confidence | undertake and persist with short tasks, within the limits of personal safety | persist with tasks when faced with challenges and adapt their approach where first attempts are not successful | devise strategies and formulate plans to assist in the completion of challenging tasks and the maintenance of personal safety | assess, adapt and modify personal and safety strategies and plans, and revisit tasks with renewed confidence | evaluate, rethink and refine approaches to tasks to take account of unexpected or difficult situations and safety considerations |
| **Responsibility and enterprise** | **Appreciate diverse perspective** | acknowledge that people hold many points of view | describe similarities and differences in points of view between themselves and people in their communities | discuss the value of diverse perspectives and describe a point of view that is different from their own | explain how means of communication differ within and between communities and identify the role these play in helping or hindering understanding of others | acknowledge the values, opinions and attitudes of different groups within society and compare to their own points of view | articulate their personal value system and analyse the effects of actions that repress social power and limit the expression of diverse views |
| **Contribute to civil society** | describe ways they can help at home and school | describe how they contribute to their homes, classrooms and local communities, and how others care for and assist them | identify the various communities to which they belong and what they can do to make a difference | identify a community need or problem and consider ways to take action to address it | analyse personal and social roles and responsibilities in planning and implementing ways of contributing to their communities | plan, implement and evaluate ways of contributing to civil society at local, national regional and global levels |
| **Responsibility and enterprise** | **Work collaboratively** | share experiences of cooperation in play and group activities | identify cooperative behaviours in a range of group activities | describe characteristics of cooperative behaviour and identify evidence of these in group activities | contribute to groups and teams, suggesting improvements in methods used for group investigations and projects | assess the extent to which individual roles and responsibilities enhance group cohesion and the achievement of personal and group objectives | critique their ability to devise and enact strategies for working in diverse teams, drawing on the skills and contributions of team members to complete complex tasks |
| **Responsibility and enterprise** | **Make decisions** | identify options when making decisions to meet their needs and the needs of others | practise individual and group decision making in situations such as class meetings and when working in pairs and small groups | contribute to and predict the consequences of group decisions in a range of situations | identify factors that influence decision making and consider the usefulness of these in making their own decisions | assess individual and group decision- making processes in challenging situations | develop and apply criteria to evaluate the outcomes of individual and group decisions and analyse the consequences of their decision making |
| **Develop leadership skills** | identify ways to take responsibility for familiar tasks at home and school | discuss ways in which they can take responsibility for their own actions | discuss the concept of leadership and identify situations where it is appropriate to adopt this role | initiate or help to organise group activities that address a common need | plan school and community projects, applying effective problem-solving and team-building strategies, and making the most of available resources to achieve goals | propose, implement and monitor strategies to address needs prioritised at local, national, regional and global levels, and communicate these widely |