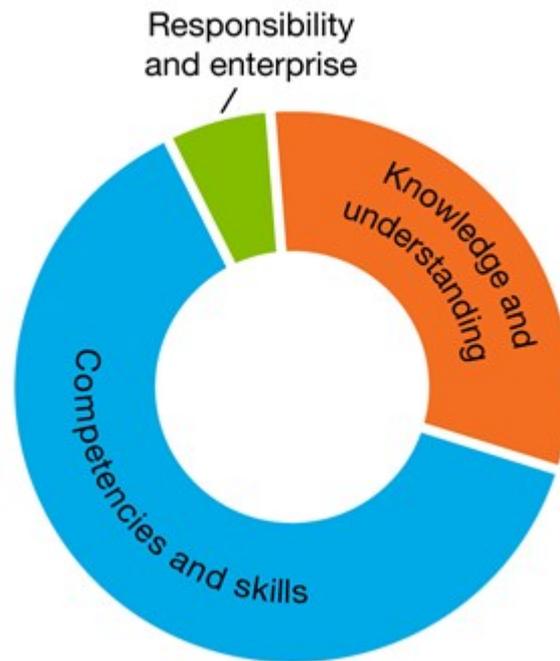


# Consumer and financial literacy: English

## English

The Australian Curriculum: English has an important role in developing consumer and financial literacy in young people. The English curriculum develops students' understanding of how to read, view and interpret texts. Through the literacy strand of the curriculum, students learn to understand the full range of texts that they need to work with in school and broader community contexts. The English curriculum supports the development of the following dimensions of consumer and financial literacy.



*Approximate proportion of dimensions addressed in English*

The study of English enables students to construct meaning from different texts and to evaluate how text structures, images and language features influence readers and viewers. These skills are underlined by the understanding students develop about how language varies depending on the formality of social interactions, and how the choice of language and text structures is influenced by audience and purpose. These key principles support students to read, view, listen to and interpret a range of financial texts and critically analyse the ways in which marketers and advertisers manipulate consumers. When given opportunities to deconstruct these texts, students can become more knowledgeable about and develop a deeper understanding of their behaviour as consumers.

The content descriptions that relate to consumer and financial literacy have been drawn from the language and literacy strands. Only those content descriptions with explicit links to consumer and financial literacy have been included in the mapping. Other content descriptors that provide opportunities have been mapped to the Literacy general capability. The literature strand has not been included in this mapping. However, there are opportunities to include this strand when students engage with literary texts that focus on a consumer or financial theme, such as ASIC's digital big book [Ava makes a difference](#) and story resources supporting the Years 1, 2 and 3 Mathematics units, or when narrative is identified as a tool to promote consumer or financial products.

[Moneysmart for teachers](#) and [Tax, Super and You](#) provide a number of interdisciplinary units and interactive activities that either focus on or include aspects of the English curriculum. Access a list of relevant resources

that link to the Australian Curriculum: English using the right-hand menu.



## Supporting documentation

[Mapped Years F-6 content descriptions in table format](#)

[Mapped Years 7-10 content descriptions in table format](#)

## Links to resources that support English

[F - 2 Ava makes a difference](#)

[Year 1 Bertie's socks](#)

[Year 2 Kieren's coin](#)

[Years F-2 Digital activity – Ava makes a difference](#)

[Years F-2 Digital activity – Goods and services](#)

[Years F-2 Digital activity – Needs and want](#)

[Year 3 The house of needs and wants](#)

[Year 3 Sal's secret](#)

[Year 4 Advertising detectives](#)

[Year 4 How much love can fit into a shoebox?](#)

[Years 2-4 Digital activity – Money and people](#)

[Years 2-4 Digital activity – Money maps](#)

[Year 5 Never too young to be Moneysmart with clothes](#)

[Digital activity – MilbaDjunga – Smart Money – Primary Unit](#)

[Year 6 The fun begins: Plan, budget, profit!](#)

[Year 6 It's raining cats and dogs... and chickens?](#)

[Years 5-8 Digital activity – Mobile phone security](#)

[Years 5-6 Digital activity – Calls, messaging and browsing](#)

Years 5-6 Digital activity – Choosing a mobile plan

Years 5-6 Digital activity – Entertainment

Year 6 Digital activity – The cost of cats and dogs...and snakes

Year 7 Should I drink bottled water?

Year 7 How can we reduce our spending?

Year 8 Light up the globe

Year 8 How can we access money overseas?

Years 5-8 Digital activity – Mobile phone security

Years 7-8 Digital activity – Advertising

Years 7-8 Digital activity – Premium services

Years 7-8 Digital activity – Social media

Years 7-8 Digital activity – Consumer rights

Years 8-9 MilbaDjunga SmartMoney – Secondary unit

Year 9 How can we obtain more money?

Year 9 Could I live smaller?

Year 9 English – smart consumers 4 a smart future – Smart arguments

Year 9 Mathematics – smart consumers 4 a smart future – Solar sums

Year 9 Digital activity – Savvy solutions to consuming questions

Years 9-10 – MoneySmart Rookie – First car

Years 9-10 – MoneySmart Rookie – Credit and debt

Years 9-10 – MoneySmart Rookie – Mobile phone ownership

Years 9-10 – MoneySmart Rookie – Moving out of home

Years 9-10 – MoneySmart Rookie – Online financial transactions

Years 9-10 – MoneySmart Rookie – First job

Years 9-10 Digital activity – Shopping for a mobile

Years 9-10 Digital activity – Online shopping and banking

Year 10 English – Teens talk money

Year 10 English – smart consumers 4 a smart future – Green house rules

Year 10 Mathematics – smart consumers 4 a smart future – Money matters

Year 10 Science – smart consumers 4 a smart future – Decisions by the stars

Years 7-10 Tax 101: Activity 1 – What is tax and why do we need it?

Years 7-10 Tax 101: Activity 3 – How is tax revenue spent?

Years 7-10 Tax 101: Activity 5 – History of tax in Australia

Years 7-10 Tax 101: Activity 6 – Role of the ATO

Years 7-10 Your Tax: Activity 1 – Income and income tax

Years 7-10 Your Tax: Activity 2 – Working and paying tax

Years 7-10 Your Tax: Activity 3 – Completing your tax return

Years 7-10 Your Tax: Activity 6 – Fixing a tax problem

Years 7-10 Business Tax: Activity 2 – Business structures

Years 7-10 Business Tax: Activity 3 – Running a business: tax obligations

Years 7-10 Super: Activity 1 – What is superannuation?

Years 7-10 Super: Activity 3 – What do I need to do about super?

Years 7-10 Super: Activity 4 – How do I choose a super fund?

Years 7-10 Super: Activity 5 – Super, the ATO and you

Years 7-10 Interactive: The story of tax

## Knowledge and understanding

### English - Year 3

#### Language for social interactions

Understand that successful cooperation with others depends on shared use of social conventions, including turntaking patterns, and forms of address that vary according to the degree of formality in social situations (ACELA1476)

#### Purpose audience and structures of different types of texts

Understand how different types of texts vary in use of language choices, depending on their purpose and context (for example, tense and types of sentences) (ACELA1478)

## Competencies and skills

### English - Year 3

#### **Visual language**

Identify the effect on audiences of techniques, for example shot size, vertical camera angle and layout in picture books, advertisements and film segments (ACELA1483)

#### **Comprehension strategies**

Use comprehension strategies to build literal and inferred meaning and begin to evaluate texts by drawing on a growing knowledge of context, text structures and language features (ACELY1680)