

# Consumer and financial literacy: Work Studies

## Work Studies

The Australian Curriculum: Work Studies has a unique role in developing consumer and financial literacy in young people. Work Studies prepares students with the self-knowledge, contemporary work skills and entrepreneurial behaviours that will enable them to participate in the rapidly changing world of work. Work Studies supports the development of the dimensions of consumer and financial literacy as shown in the diagram below.



*Approximate proportion of the dimensions addressed in Work Studies*

Through Work Studies, students develop an understanding of self and a realistic appreciation of their individual interests, values, preferences and strengths. They learn to understand the meaning of work, their rights and responsibilities as workers, employer expectations, how and why work is changing and what it means for their future. Students learn to appreciate the importance of education, training and lifelong learning and the global context impacting on work and work opportunities.

Work Studies also supports students to develop the competencies and skills required to effectively participate in work. Students engage with the career management processes needed to adapt to multiple transitions in work and life, and use opportunities to transfer their developing knowledge, understanding and skills to a range of work-related contexts and projects, including the appropriate use of workplace communication.

These skills provide a solid foundation for students to develop enterprising skills, such as creativity, collaboration, planning and implementing tasks or projects, clarifying problems and proposing solutions and making decisions. Through Work Studies, students also acquire the personal qualities and attributes, such as adaptability, responsiveness and awareness of opportunity, needed to thrive in the 21st century work environment.

[MoneySmart Teaching](#) and [Tax, Super and You](#) provide a number of interdisciplinary units and interactive activities that include aspects of the Work Studies curriculum. Access a list of relevant resources that link to the Australian Curriculum: Work Studies using the right-hand menu.



## Supporting documentation

Mapped content descriptions in table format

## Links to resources that support Work Studies

Years 8-9 MilbaDjunga SmartMoney – Secondary unit

Year 9 Mathematics – How can we obtain more money?

Years 7-10 Business Tax: Activity 1 – What is a business?

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

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

Years 7-10 Business Tax: Activity 4 – Explaining business taxes

Years 7-10 Business Tax: Activity 5 – The goods and services tax (GST)

Years 7-10 Business Tax: Activity 6 – How is business tax collected?

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

Years 7-10 Super: Activity 2 – Where does super money come from?

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

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

Years 7-10 Interactive: Watch your super grow

## Competencies and skills

### Work Studies - Year 10

#### Learning to learn

Link personal profiles with potential work opportunities (ACWSCL021)

#### Work skills

Select and use appropriate protocols for communication in workplace contexts (ACWSCL026)

#### Career development and management

Apply knowledge of self to career decision-making processes (ACWSCL032)

#### Gaining and keeping work

Use a range of tools, methods and skills for accessing work relevant to 21st century recruitment and

## Responsibility and enterprise

### Work Studies - Year 10

#### Learning to learn

Focus their learning strategies on personal and work-related aspirations (ACWSCL024)

#### Entrepreneurial behaviours

Complete an action project utilising entrepreneurial behaviours to address an identified challenge or opportunity (ACWSCL031)