| **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** | **Understand and use numbers in context** | connect and order number names, numerals and groups of objects using numbers up to two digits | model, represent, order and use numbers up to four digits | model, represent, order and use numbers up to five digits | identify, describe and use numbers larger than one million | compare, order and use positive and negative numbers to solve everyday problems |  |
| **Use money** | recognise the different value of coins and notes in the Australian monetary system |  |  |  |  |  |
| **Apply proportional reasoning** | identify quantities such as more, less and the same in everyday comparisons |  |  |  |  |  |
| **Interpret proportional reasoning** | recognise that a whole object can be divided into equal parts | visualise and describe halves and quarters | visualise, describe and order tenths, hundredths, 1-place and 2-place decimals | visualise, describe and order equivalent fractions, decimals and simple percentages | visualise and describe the proportions of percentages, ratios and rates | illustrate and order relationships for fractions, decimals, percentages, ratios and rates |
| **Interpret chance events** | recognise that some events might or might not happen | identify and describe familiar events that involve chance | describe possible outcomes from chance experiments using informal chance language and recognising variations in results | describe chance events and compare observed outcomes with predictions using numerical representations such as a 75% chance of rain or 50/50 chance of snow | describe and explain why the actual results of chance events are not always the same as expected results | explain the likelihood of multiple events occurring together by giving examples of situations when they might happen |
| **Competencies and skills** | **Estimate and calculate** | solve everyday addition and share stories | estimate the solution to a problem and then calculate the answer | estimate a solution to a problem and then check the solution by recalling addition, subtraction, multiplication and division facts | solve problems and check calculations using efficient mental and written strategies | solve complex problems by estimating and calculating using efficient mental, written and digital strategies | solve and model problems involving complex data by estimating and calculating using a variety of efficient mental, written and digital strategies |
| **Competencies and skills** | **Use money** |  | identify and use combinations of coins and notes for simple purchases | estimate the change from simple purchases | create simple financial plans, budgets and cost predictions | identify and justify ‘best value for money’ decisions | evaluate financial plans to support specific financial goals |
| **Recognise and use patterns and relationships** | describe and continue patterns | identify, describe and create everyday patterns | identify and describe trends in everyday patterns | identify and describe pattern rules and relationships that help to identify trends | identify trends using number rules and relationships | explain how the practical application of patterns can be used to identify trends |
| **Apply proportional reasoning** |  | solve problems using halves and quarters | solve problems using equivalent fractions for tenths, hundredths, 1-place and 2-place decimals | solve problems using equivalent fractions, decimals and simple percentages | solve problems using simple percentages, ratios and rates | solve problems involving fractions, decimals, percentages, ratios and rates |
| **Interpret data displays** | recognise how to ask and answer simple data questions and interpret data in drawings or picture graphs | collect and describe data on a relevant issue based on one variable and display as lists, tables or picture graphs | collect, record and display data as tables, diagrams, picture graphs and column graphs | collect, compare, describe and interpret data as 2-way tables, double column graphs and sector graphs, including from digital media | compare, interpret and assess the effectiveness of different data displays of the same information | evaluate media statistics and trends by linking claims to data displays, statistics and representative data |