



Contents

Course support resources.....	2
Course content summary	3
Make some money for yourself	5
Sources of income.....	5
Passive income.....	8
Start working now	9
Think outside the box.....	9
Work for someone else.....	10
What type of job can I get?.....	10
Get organised.....	12
Get a job.....	13
Watch out for employment scams.....	14
Job scams.....	14
Tax scams.....	15



Course support resources

To complement your students' learning experience in completing this **Cashed Up** course, the following solutions, marking guides, optional extension activities, tips and other information, can be used to support, extend and provide feedback to your students.

SOLUTIONS

Depending on the task type, responses offered to students may be shuffled. The response order within the solutions below may not match the order seen and submitted by students.

OTHER FBF RESOURCES

While the **Cashed Up** program is designed as a stand-alone resource, teachers can support delivery of this course with extra content and activities from other FBF resources.

[ESSI Money](#) aligns well with **GET READY TO WORK**. It provides students with the opportunity to manage and experience the fundamentals of the employment environment within a safe, fun, virtual simulation.

Other suitable FBF resources are highlighted for course sections below.



Course content summary

MAKE SOME MONEY FOR YOURSELF

1. Sources of income
 - How is income created?
2. Active income
 - What types of income can I earn at work?
 - Can I earn extra income at work?
 - What about content creation?
3. Passive income
 - How is passive income created?
 - More passive income

START WORKING NOW

1. Think outside the box.
 - Be a neighbourhood entrepreneur
 - Earn through a digital platform
 - Do I have what it takes to run my own business



WORK FOR SOMEONE ELSE

1. What type of job can I get?
 - How old do I have to be to get a job?
 - Types of employment
 - What are the differences between the employment types?
2. Get organised.
 - What should I do first?
 - What else do I need?
 - What's a resume?
 - What is my skill set?
 - What's a reference?
3. Get a job.
 - How do I apply for a job?
 - How do I smash the interview?
 - What should I do before I start my job?
 - What happens on my first day of work?
 - Get cracking now!

WATCH OUT FOR EMPLOYMENT SCAMS

1. Activate scam defence!
2. Job scams
 - What's a job scam?
 - How can I check that it's a real job?
3. Tax scams
 - What's a tax scam?
4. Activate your scam defence.
 - What should I do if I'm the victim of an employment scam?



Make some money for yourself

Supporting FBF resource

[OFL Module 2: Income – where does it come from?](#)

Sources of income

Page title
Task
Solution

How is income created?
Active or passive?
marked by course software

Active or passive?

Non-Assessed

Status: Done

Reset ↺

Can you sort these types of income into active or passive?

Active income	Passive income
The amount of pocket money you get depends on the household chores you complete. ✓	You always get the same amount of pocket money EVERY time, no strings attached. ✓
You own your own business and pay yourself a weekly wage. ✓	
You have a part-time job at the local takeout, and you're paid wages weekly. ✓	

Cashed Up - Get Ready To Work

Course Support Resources



Page title
Task
Solution

Other types of income
Active income
marked by course software

Active income

Non-Assessed

Status: Done

Reset ↺

Match the correct type of active income to each of these jobs.

Aleena is a salesperson at a car yard and receives 25% of the profit made on every car she sells.	commission	✓
Zoe is an accountant at the head office of a courier company. She sometimes has to work late at the end of the month when financial reports are due. She's paid \$3615 every fortnight.	salary	✓
Gabe is employed to sell software products to businesses. He received an extra \$2000 at the end of the year for being the top salesperson at his company.	bonus	✓
Dylan got a holiday job fruit picking in Victoria. He is paid \$5 for every bucket of fruit he picks.	piece rate	✓
Lily buys the materials to make possum nesting boxes and sells them at the local Sunday markets.	profit	✓
Kishore has a part-time job detailing cars at a car yard every Saturday morning and is paid \$25 an hour.	wages	✓

Make some money for yourself



Page title
Extension activity

What about content creation?
multiple-choice pulse*

Social media influencers have significant power over attitudes, opinions and behaviours of young people. Run a **multiple-choice pulse** to open a classroom discussion on **social media influencers**.

MULTIPLE-CHOICE PULSES*

QUESTION – I personally know someone who makes good money as a social media influencer.

AVAILABLE ANSWERS – yes no

QUESTION – Do you think social media influencers really use and believe in the products they advertise?

AVAILABLE ANSWERS – yes no

QUESTION – Is it ethical for social media influencers to build wealth by enticing young people to spend money on things they don't really need?

AVAILABLE ANSWERS – yes no

*** PULSES**

Facilitators have the ability to use iQualify social tools – such as pulses - to attach add-ons to activated classes.

- <https://intercom.help/iqualify/en/collections/157625-social-tools-in-iqualify>
- <https://intercom.help/iqualify/en/articles/809598-overview-of-pulses>
- <https://intercom.help/iqualify/en/articles/4454519-creating-a-pulse-as-a-facilitator>

*Find out how to create a multiple choice pulse here

<https://intercom.help/iqualify/en/articles/809576-how-to-run-a-multiple-choice-pulse>

Cashed Up - Get Ready To Work

Course Support Resources



Make some money for yourself

Passive income

Page title How is passive income created?
Task 50/30/20
Solution marked by course software

Which income is earned by which asset?

Non-Assessed

Status: Done

Reset ↺

Match the correct definition to each of these examples of passive income.

income paid to owners of a company as their share of the profits	dividend ✓
income paid to someone for the use of their money	interest ✓
income paid to the owner of intellectual property, calculated as a percentage of sales	royalties ✓
income paid to someone for the use of their property, calculated according to the time the property is used for	rent ✓

Page title More passive income
Task Sources of passive income
Solution marked by course software

Sources of passive income

Non-Assessed

Status: Done

Reset ↺

Move each of these examples of passive income to the correct passive income category.

Financial asset	Physical asset	Intellectual asset	Surprise income	Centrelink payment
high-interest savings account ✓	industrial shed leased to a motor vehicle repairer ✓	a published crime mystery novel ✓	a cash prize for second place in the community park run ✓	a payment from the government to help out eligible young people studying full time ✓
shares in a mining company ✓	Airbnb apartment at the beach ✓	an original online game ✓		



Start working now

Think outside the box

Page Content Information **Earn through a digital platform.**
C2C e-commerce
"How to" content on C2C selling

<https://sell.amazon.com.au/sell>

<https://www.ebay.com.au/help/selling/selling/start-selling-ebay?id=4081>

<https://www.etsy.com/seller-handbook>

<https://www.facebook.com/help/153832041692242>

Page Task Extension activity **Do I have what it takes to run my own business?**
My business ideas
text response pulse

Follow up on the **My business ideas** worksheet task with a text response pulse to open a share discussion on business ideas. You may have some emerging entrepreneurs in your classroom!

TEXT RESPONSE PULSE

QUESTION - Which business idea do think works best for you?



Work for someone else

What type of job can I get?

Page title
Task
Solution

Types of employment
Who are you?
marked by course software

Who are you?

Non-Assessed

Status: Done

Reset ↺

Match the correct definition to each of these statements.

Your boss determines your weekly work hours.	Casual worker	✓
You're entitled to paid leave relative to the time you work each week.	part-time worker	✓
You employ other people.	employer	✓
You work for a boss.	employee	✓
You work 38 hours per week.	full-time worker	✓



Page title

Task

Solution

What are the differences between the types of employment?

Which type of employment?
marked by course software

Which type of employment? Non-Assessed

Status: Done Reset ↺

Ben, Grace, Marnie and Oliver all work at the Noosa branch of Board Shorts R Us. Select the correct type of employment for each employee.

Every Friday Grace receives an email from her employer letting her know when she'll be working on the weekend. **casual** ✓

Marnie is signed up to complete a TAFE course which will help her move further up the ladder in her current work role. Her employer has agreed to allow Marnie to continue working - but only on Monday and Tuesday each week - until she finishes her course at the end of the year. **part-time** ✓

Oliver is temporarily job sharing with Marnie. Marnie currently works Monday and Tuesday each week while she's studying at TAFE. Oliver is employed to work the other 3 days a week until the end of the year when Marnie finishes her course. **fixed term contract** ✓

Ben is being treated by his doctor for a severe headache. His medication makes him drowsy, so he needs to take 2 days off work while he recovers. He is paid for the 2 days he doesn't go to work. **full-time** ✓

Work for someone else



Get organised

Page
Extension activity

What should I do first?
Resource - [Help Page](#)

Encourage your students to get organised now and apply for their TFN.

Give them access to the [HELP PAGE](#) to use at home, or, if appropriate, in the classroom.

This resource includes website links to apply for a birth certificate, TFN, myGov account and Australian passport.

Page
Task
Extension activity

What is my skill set?
What skills and experience do I already have?
Write your own resume.

Encourage your students to get organised now and create a resume.

Search for "Australian high school student resume samples and templates" or use this [template](#) based on the Cashed Up example.

This unbranded template has been formatted with tables to help students organise their information.

- Rows can be added or deleted.
- Borders can be removed when the resume is complete.



Get a job

**Page
Resource**

How do I smash the interview?
East Baton Rouge Public Library videos

Find an extensive range of short videos that support teens in their job search on the East Baton Rouge Public Library system YouTube channel.

Titles include:

- Tell me about yourself.
- Why do you want to work with us?
- Why should we hire you?

https://www.youtube.com/watch?v=WopdqLfLZ9c&list=PLjsIP5H3-8YSEzJzMUeToJYv4M8KvpBq_



Watch out for employment scams

Supporting FBF resource

[OFL Module 11: Scams – don't be caught out](#)

Job scams

Page Task Solution

How can I check that it's a real job?
Looks like a scam, sounds like a scam marked by course software

Looks like a scam, sounds like a scam Non-Assessed

Are you able to recognise a job scam?

Sort these statements about jobs into the correct column.

Probably a scam	Not necessarily a scam
<input type="text" value="You receive a job offer without having participated in an interview."/>	<input type="text" value="You're asked to provide proof of your work experience."/>
<input type="text" value="You're asked to provide your banking details with your job application."/>	<input type="text" value="You're asked to provide your references with your job application."/>
<input type="text" value="You receive a job offer without having applied for the position."/>	<input type="text" value="You're asked to provide your phone number and email when you apply for the job."/>
<input type="text" value="The organisation uses a generic email domain – for example BoardshortsRUs@gmail.com"/>	
<input type="text" value="You're asked to provide your tax file number with your job application."/>	



Page Information

What's a job scam?
content, fact sheets and videos

If your students would like to explore employment scams further, these websites are useful.

<https://www.acma.gov.au/articles/2024-06/end-financial-year-tax-scams>

<https://www.scamwatch.gov.au/types-of-scams/jobs-and-employment-scams>

<https://www.accc.gov.au/about-us/publications/the-little-book-of-scams>

<https://www.idcare.org/fact-sheets/employment-scams>

<https://www.nab.com.au/about-us/security/online-safety-tips/employment-scams>

<https://www.seek.com.au/security-privacy/current-scams>

Tax scams

Page Information

What's a tax scam?
ATO website

Find further information on tax scams here.

<https://www.ato.gov.au/online-services/scams-cyber-safety-and-identity-protection>

<https://tv.ato.gov.au/media/bd1bdiun5ihkwa>

Watch out for employment scams