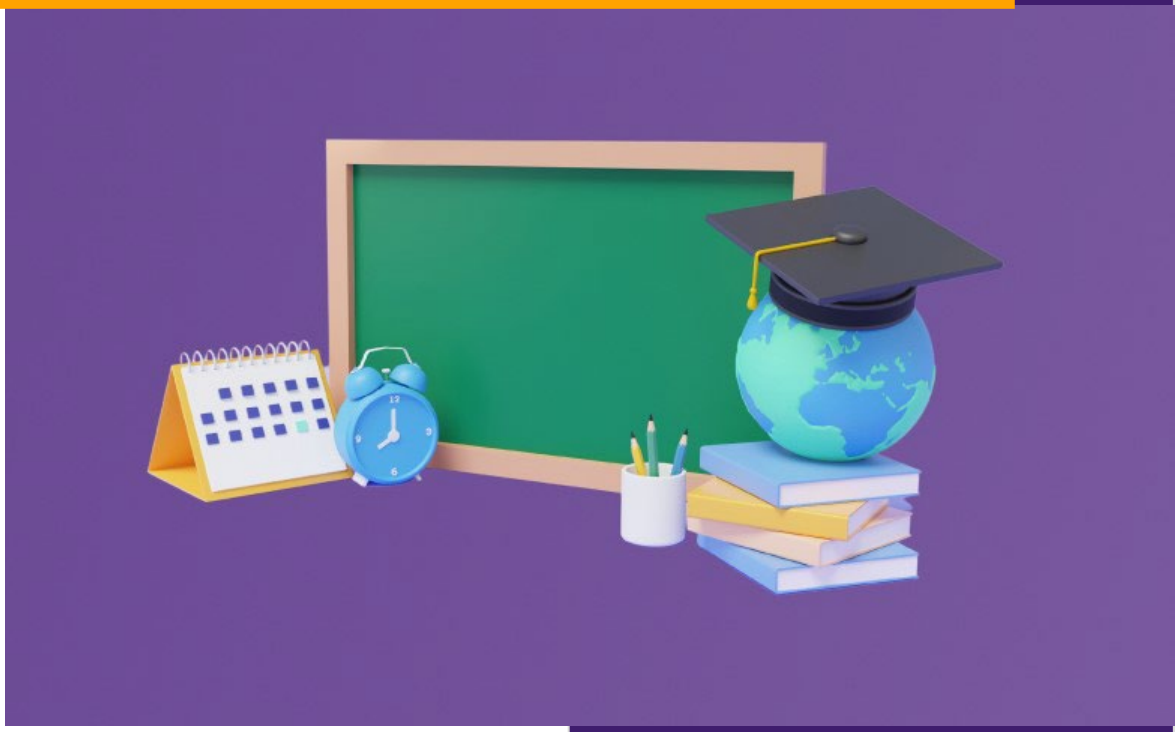
Course Information & Curriculum Mapping

Cashed Up – Build Some Wealth



financial basics foundation

Cashed Up

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Cashed Up – Build Some Wealth
Course Information and Curriculum Mapping

Contents

Course Information

The Cashed Up Build Some Wealth course addresses the principles of investment, and the knowledge and skills necessary for making informed investment decisions. Course content is explored within these areas:

- Make your money make you money
- Types of investment
- Invest wisely
- Take a good look at superannuation.

The estimated time for students to complete the course and earn the badge is 6-10 hours.

To address goals and deliver outcomes, the content and tasks in this course focus on developing the skills, attitudes and behaviours that build financial capability.

Goals and Outcomes

1. Students illustrate the effect of compounding on investment return. **APPLICATION**
2. Students choose effective strategies to maximise return on investment. **EVALUATION**
3. Students plan to achieve investment goals. **SYNTHESIS**
4. Students distinguish financial assets from physical assets. **COMPREHENSION**
5. Students distinguish income-generating assets from capital growth assets. **COMPREHENSION**
6. Students rate liquidity level for investment assets. **EVALUATION**
7. Students describe the structure and processes for the acquisition of shares. **KNOWLEDGE**
8. Students understand the connection between risk and return. **COMPREHENSION**
9. Students assess factors that determine their personal risk tolerance. **EVALUATION**
10. Students identify risk levels for different investment categories. **COMPREHENSION**
11. Students understand the role played by superannuation as a long-term investment. **COMPREHENSION**
12. Students classify superannuation investment options according to risk/return trade-off. **COMPREHENSION**
13. Students identify the criteria that determine the best superannuation product to suit their circumstances. **ANALYSIS**
14. Students use a comparison tool to find a superannuation product to suit their circumstances. **APPLICATION**

Course content summary

MAKE YOUR MONEY MAKE YOU MONEY

1. How does compounding work?
   - What's so great about compounding?
   - Prove it to me!
   - Compounding in action

2. Setting investment goals
   - Plan to achieve investment goals.
   - Case study – Review income, spending, and saving.
   - Spoiler alert – It's possible to save $40,000 in 10 years!
   - Set up a SMART goal.
   - Set up a budget.

TYPES OF INVESTMENT

1. Financial investments
   - Cash
   - Shares
   - Managed Funds
   - Bonds
   - Cryptocurrency

2. Physical investments
   - Property
   - Precious metals
   - Collectables

Course content summary

INVEST WISELY

1. Risk tolerance
   - What is risk tolerance?
   - What determines risk tolerance?
   - What's my risk tolerance?

2. Diversify!
   - Don't put all your eggs in one basket
   - How do I diversify?

3. Risky business
   - Is investing risky??
   - Why should I monitor my investments?

Course content summary

TAKE A GOOD LOOK AT SUPERANNUATION

1. How does superannuation work?
   - Do I get super?
   - How does my super grow?

2. Make smart super decisions.
   - Where do I start?
   - What are investment options?
   - What's the best investment option for me?
   - What is MySuper?
   - Which super fund category is best for me?
   - Am I ready to start my super journey?

3. Take your first super steps.
   - How do I find the right superannuation provider?
   - How do I use the ATO super comparison tool?
   - How do I complete the Superannuation standard choice form?

4. Take good care of your superannuation.
   - What are my responsibilities?
   - How do I check that my employer is paying the right amount of super?
   - Is there a way to make my super grow even more?
   - Do I need to keep my super safe from scammers?

National Financial Capability Strategy

Curriculum Mapping

National Financial Capability Strategy February 2022

The content and tasks in **Build Some Wealth** have direct connections to the National Financial Capability Strategy outcomes highlighted below.

The course delivers exceptional learning activities for Life Skills courses across years 7-12.

Financial Capability Component		Priority Outcomes: Financial Capability improves when Australians	
1	**Knowledge and Understanding**	1.1	Know when and where to get information/support
		1.2	Understand financial concepts, products and services
		1.3	Understand their own financial situation
2	**Skills**	2.1	Can weigh up risk and opportunity when making decisions
		2.2	Are able to deal with a changing financial landscape
3	**Confidence and Attitudes**	3.1	Are engaged with financial decisions
		3.2	Are motivated to achieve financial goals
		3.3	Are willing to seek help
		3.4	Feel more confident in managing money
4	**Behaviours** Managing money day to day & planning for the future	4.1	Keep an eye on money going in and out
		4.2	Manage debt and credit use
		4.3	Set and work towards financial goals

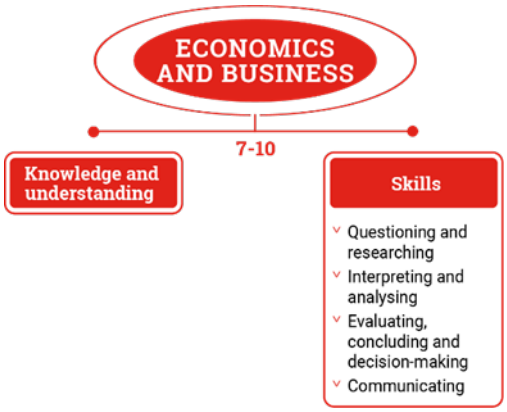
Refer to https://files.moneysmart.gov.au/media/vyfbpg4x/national-financial-capability-strategy-2022.pdf for more information.

Consumer and Financial Literacy

There are strong connections between consumer and financial literacy and the Australian Curriculum.

The Australian Curriculum offers rich opportunities for interdisciplinary approaches that support the development of consumer and financial literacy in young Australians. Consumer and financial literacy features explicitly in Mathematics, Humanities and Social Sciences, and Technologies.

Within Humanities and Social Sciences, consumer and financial literacy is one of 4 key organising ideas in Economics and Business. Here, students explore how making responsible and informed decisions about consumer issues, money management and assets can affect the individual's and the community's quality of life, sense of security and awareness of future options.



Consumer and financial literacy and **work futures** are key considerations of the **Economics and Business** learning area.

As shown in this diagram, the study of Economics and Business also supports the development of knowledge, understanding and skills that can be applied in real-world consumer and financial situations.

Refer to https://v9.australiancurriculum.edu.au/teacher-resources/understand-this-curriculum-connection/consumer-and-financial-literacy for more information.

Australian Curriculum V9.0 - F-10

Humanities and Social Science – Economics and Business

Build Some Wealth course content is primarily mapped to the **Australian Curriculum V9.0 F-10,** primarily to **Humanities and Social Sciences - Economics and Business 7-10.**

Refer to https://v9.australiancurriculum.edu.au/teacher-resources/understand-this-learning-area/humanities-and-social-sciences#economics-and-business-7-10 for more information.

Mathematics

Additionally, there are content areas within the **Mathematics** curriculum that can be taught using content from **Economics and Business** as context. These content areas are referenced below the **Economics and Business** mapping.

While the **Build Some Wealth** course content may not always **directly** relate to the **Mathematics** content areas listed, the course activities can be useful to demonstrate context and application.

Refer to https://v9.australiancurriculum.edu.au/ for more information.

General Capabilities

In the Australian Curriculum, general capabilities equip young Australians with the knowledge, skills, behaviours, and dispositions to live and work successfully. General capabilities are developed through the content of learning areas. *

Build Some Wealth offers opportunities to develop general capabilities in learning area content which has direct links to this course.

- Critical and Creative Thinking
- Digital Literacy
- Ethical Understanding
- Literacy
- Numeracy
- Personal and Social capability.

* https://v9.australiancurriculum.edu.au/f-10-curriculum/f-10-curriculum-overview/general-capabilities

Australian Curriculum V8.4 - Senior Secondary Curriculum

Mathematics

In **Essential Mathematics**, students use their knowledge and skills to investigate realistic problems involving the application of mathematical relationships and concepts. The intention is for topics to be taught in a context relevant to students' needs and interests. **Build Some Wealth** content has clear application as context for a range of topics from Unit 4, in particular Topic 3 - **Loans and compound interest**.

For **General Mathematics** the focus is to broaden students' mathematical experience and provide different scenarios for incorporating mathematical arguments and problem solving. This course has clear application as context for Unit 4 Topic 3 - **Loans, investments and annuities**.

Refer to https://www.australiancurriculum.edu.au/senior-secondary-curriculum/mathematics/ for more information.

Humanities and Social Sciences - Economics and Business V9.0

Refer to Australian Curriculum Version 9.0 for elaborations.

Economics and Business Year 7

Strand: Knowledge and Understanding
Content descriptions ***Students learn about:***
AC9HE7K01 why opportunity cost exists as decisions are made to allocate limited resources to meet unlimited needs and wants

Strand: Skills
Content descriptions *Students learn to:*
Sub-strand: Questioning and researching
AC9HE7S02 locate, select and organise information and data from a range of sources
Sub-strand: Evaluating, concluding and decision-making
AC9HE7S04 develop a response to an economic and business issue, identifying potential costs and benefits
Sub-strand: Communicating
AC9HE7S05 create descriptions and explanations, using economic and business knowledge, concepts and terms, and referencing information and data from sources

Economics and Business Year 8

Strand: Knowledge and understanding
Content descriptions ***Students learn about:***
AC9HE8K04 the importance of Australia's system of taxation and how this system affects decision-making by individuals and businesses
AC9HE8K05 processes that individuals and/or businesses use to plan and budget to achieve short- and long-term financial objectives

Strand: Skills
Content descriptions ***Students learn to:***
Sub-strand: Questioning and researching
AC9HE8S02 locate, select and organise information and data from a range of sources
AC9HE8S05 create descriptions and explanations, using economic and business knowledge, concepts and terms, and referencing information and data from sources
Sub-strand: Interpreting and analysing
AC9HE8S03 interpret information and data to identify economic and business issues, trends and economic cause-and-effect relationships
Sub-strand: Evaluating, concluding and decision making
AC9HE8S04 develop a response to an economic and business issue, identifying potential costs and benefits

Economics and Business Year 9

Strand: Knowledge and understanding
Content descriptions ***Students learn about:***
AC9HE9K01 the role of Australia's financial sector and its effect on economic decision-making by individuals, businesses and global markets
AC9HE9K05 how individuals and businesses manage consumer and financial risks and rewards

Strand: Skills
Content descriptions ***Students learn to:***
Sub-strand: Questioning and researching
AC9HE9S02 locate, select and analyse information and data from a range of sources
Sub-strand: Evaluating, concluding and decision-making
AC9HE9S04 develop and evaluate a response to an economic and business issue, using cost-benefit analysis or criteria to decide on a course of action
Sub-strand: Communicating
AC9HE9S05 create descriptions, explanations and arguments, using economic and business knowledge, concepts and terms that incorporate and acknowledge research findings

Economics and Business Year 10

Strand: Knowledge and understanding
Content descriptions ***Students learn about:***
AC9HE9K01 the role of Australia's financial sector and its effect on economic decision-making by individuals, businesses and global markets
AC9HE10K04 the importance of Australia's superannuation system and how this system affects consumer and financial decision-making

Strand: Skills
Content descriptions ***Students learn to:***
Sub-strand: Questioning and researching
AC9HE10S02 locate, select and analyse information and data from a range of sources
Sub-strand: Evaluating, concluding and decision-making
AC9HE9S04 develop and evaluate a response to an economic and business issue, using cost-benefit analysis or criteria to decide on a course of action
Sub-strand: Communicating
AC9HE10S05 create descriptions, explanations and arguments, using economic and business knowledge, concepts and terms that incorporate and acknowledge research findings

Mathematics V9.0

Refer to Australian Curriculum Version 9.0 for elaborations.

Mathematics Year 7

AC9HE7S04 related content

Strand: Number
Content descriptions ***Students learn to:***
AC9M7N09 use mathematical modelling to solve practical problems, involving rational numbers and percentages, including financial contexts; formulate problems, choosing representations and efficient calculation strategies, using digital tools as appropriate; interpret and communicate solutions in terms of the situation, justifying choices made about the representation

Mathematics Year 8

AC9HE8K04 related content

Strand: Measurement
Content descriptions ***Students learn to:***
AC9M8M05 recognise and use rates to solve problems involving the comparison of 2 related quantities of different units of measure
AC9M8M07 use mathematical modelling to solve practical problems involving ratios and rates, including financial contexts; formulate problems; interpret and communicate solutions in terms of the situation, reviewing the appropriateness of the model

Strand: Number
Content descriptions ***Students learn to:***
AC9M8N05 use mathematical modelling to solve practical problems involving rational numbers and percentages, including financial contexts; formulate problems, choosing efficient calculation strategies and using digital tools where appropriate; interpret and communicate solutions in terms of the situation, reviewing the appropriateness of the model

AC9HE8K05 related content

Strand: Measurement
Content descriptions ***Students learn to:***
AC9M8M05 recognise and use rates to solve problems involving the comparison of 2 related quantities of different units of measure

Strand: Number
Content descriptions ***Students learn to:***
AC9M8N04 use the 4 operations with integers and with rational numbers, choosing and using efficient strategies and digital tools where appropriate
AC9M8N05 use mathematical modelling to solve practical problems involving rational numbers and percentages, including financial contexts; formulate problems, choosing efficient calculation strategies and using digital tools where appropriate; interpret and communicate solutions in terms of the situation, reviewing the appropriateness of the model

Mathematics V8.4 - Senior Secondary Curriculum

Refer to Australian Curriculum Version 8.4 for elaborations.

Essential Mathematics

Unit 1

Topic 1: Calculations, percentages and rates
Calculations
ACMEM001 solve practical problems requiring basic number operations **ACMEM002** apply arithmetic operations according to their correct order **ACMEM003** ascertain the reasonableness of answers to arithmetic calculations **ACMEM005** use a calculator for multi-step calculations **ACMEM006** check results of calculations for accuracy **ACMEM009** round up or round down numbers to the required number of decimal places
Percentages
ACMEM011 calculate a percentage of a given amount **ACMEM012** determine one amount expressed as a percentage of another **ACMEM013** apply percentage increases and decreases in situations; for example, mark-ups, discounts and GST
Rates
ACMEM016 use rates to make comparisons; for example, using unit prices to compare best buys, comparing heart rates after exercise

Topic 4: Graphs
Calculations
ACMEM037 interpret information presented in graphs, such as conversion graphs, line graphs, step graphs, column graphs and picture graphs **ACMEM038** interpret information presented in two-way tables **ACMEM039** discuss and interpret graphs found in the media and in factual texts.

Unit 2

Topic 2: Percentages
Percentage calculations
ACMEM061 review calculating a percentage of a given amount **ACMEM062** review one amount expressed as a percentage of another.
Applications of percentages
ACMEM064 calculate simple interest for different rates and periods.

Topic 3: Rates and ratios
Rates
ACMEM073 complete calculations with rates, including solving problems involving direct proportion in terms of rate **ACMEM074** use rates to make comparisons **ACMEM075** use rates to determine costs; for example, calculating the cost of a tradesman using rates per hour, call-out fees.

Topic 3: Loans and compound interest
Percentage calculations
ACMEM061 review calculating a percentage of a given amount **ACMEM062** review one amount expressed as a percentage of another.
Compound interest
ACMEM169 understand the concept of compound interest as a recurrence relation **ACMEM170** consider similar problems involving compounding; for example, population growth **ACMEM171** use technology to calculate the future value of a compound interest loan or investment and the total interest paid or earned **ACMEM172** use technology to compare, numerically and graphically, the growth of simple interest and compound interest loans and investments **ACMEM173** use technology to investigate the effect of the interest rate and the number of compounding periods on the future value of a loan or investment.
Reducing balance loans (compound interest loans with periodic repayments)
ACMEM174 use technology and a recurrence relation to model a reducing balance loan **ACMEM175** investigate the effect of the interest rate and repayment amount on the time taken to repay a loan.
Examples in context
• using formula, graphs and spreadsheets to calculate the outcomes of investment accounts with compound interest

General Mathematics

Unit 1

Topic 2: Consumer arithmetic
Applications of rates and percentages
ACMGM001 review rates and percentages **ACMGM008** calculate the dividend paid on a portfolio of shares, given the percentage dividend or dividend paid per share, for each share; and compare share values by calculating a price-to-earnings ratio.
Use of spreadsheets
ACMGM009 use a spreadsheet to display examples of the above computations when multiple or repeated computations are required; for example, preparing a wage-sheet displaying the weekly earnings of workers in a fast food store where hours of employment and hourly rates of pay may differ, preparing a budget, or investigating the potential cost of owning and operating a car over a year.

Unit 4

Topic 2: Loans, investments and annuities
Compound interest loans and investments
ACMGM094 use a recurrence relation to model a compound interest loan or investment, and investigate (numerically or graphically) the effect of the interest rate and the number of compounding periods on the future value of the loan or investment **ACMGM095** calculate the effective annual rate of interest and use the results to compare investment returns and cost of loans when interest is paid or charged daily, monthly, quarterly or six-monthly **ACMGM096** with the aid of a calculator or computer-based financial software, solve problems involving compound interest loans or investments; for example, determining the future value of a loan, the number of compounding periods for an investment to exceed a given value, the interest rate needed for an investment to exceed a given value.
Annuities and perpetuities (compound interest investments with periodic payments made from the investment)
ACMGM099 use a recurrence relation to model an annuity, and investigate (numerically or graphically) the effect of the amount invested, the interest rate, and the payment amount on the duration of the annuity **ACMGM100** with the aid of a financial calculator or computer-based financial software, solve problems involving annuities (including perpetuities as a special case); for example, determining the amount to be invested in an annuity to provide a regular monthly income of a certain amount.