

Course Information & Curriculum Mapping

Cashed Up - Start Earning



financial
basics
foundation

Cashed Up

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Course Information

The Cashed Up Start Earning course aims to provide students with the skills and knowledge they need to manage their first casual job with confidence and authority. Course content is explored within these areas:

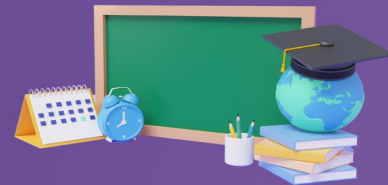
- Income tax
- Minimum terms and conditions at work
- Rights and protections at work
- Responsibilities at work

This course focuses on awareness of employee rights and protections at work. Additionally, course content and tasks equip students with the tools to

- manage forms and records
- locate and decode information about their rights and protections at work
- take action to address unfair or unlawful treatment.

The estimated time for students to complete the course and earn the badge is 6-8 hours.

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



Goals and Outcomes

1. Students translate the effect of Australia's progressive income tax system on the amount of tax withheld from wages. **COMPREHENSION**
2. Students use an online calculator to determine income tax payable on wages for a specified pay period. **APPLICATION**
3. Students recognise the purpose of having a TFN, and the consequences of not having a TFN. **KNOWLEDGE**
4. Students examine the procedures for applying for a TFN. **KNOWLEDGE**
5. Students recognise the purpose of completing a TFN declaration and the consequences of not completing a TFN declaration. **KNOWLEDGE**
6. Students use an online simulator to complete a tax return. **APPLICATION**
7. Students review the key features of the Fair Work Act *terms and conditions*, and their application to casual employment. **COMPREHENSION**
8. Students locate and identify an applicable Modern Award and determine the pay rate for a specific classification. **APPLICATION**
9. Students list Fair Work Act *rights and protections* at work. **KNOWLEDGE**
10. Students identify different forms of bullying at work, and strategies for addressing it. **COMPREHENSION**
11. Students explain how net pay is determined. **COMPREHENSION**
12. Students label the components of a pay slip. **KNOWLEDGE**
13. Students examine the employer's WHS responsibilities. **KNOWLEDGE**
14. Students identify the procedures to report and manage injury at work. **KNOWLEDGE**
15. Students assess the basic responsibilities of a valued employee. **EVALUATION**
16. Students recognise their responsibility towards their own workplace health and safety, and the workplace health and safety of their colleagues at work. **COMPREHENSION**



Course content summary

TAKE A GOOD LOOK AT TAX

1. Australia's taxation system
 - Governments collect tax.
 - Where does the money go?
2. Income tax
 - Income tax 101 – a crash course
 - Income tax 102
 - What's a Medicare levy all about?
3. Your tax file number
 - Why do I need a tax file number?
 - How do I get a tax file number?
 - What's a TFN declaration?
 - How does the tax-free threshold affect me?
 - What happens if I don't claim the tax-free threshold?
4. Your tax return
 - What's a tax return all about?
 - How do tax deductions work?
 - Take a trial run.

Cashed Up – Start Earning

Course Information and Curriculum Mapping



YOUR MINIMUM TERMS AND CONDITIONS AT WORK

1. Fair Work Act terms and conditions
 - What's in the terms and conditions?
2. Fair Work Act Modern Awards and Registered Agreements
 - What are Modern Awards and Registered Agreements?
 - What's a classification?
 - What will my pay rate be?
 - How do I find out what I should be paid?
 - What should I do if I'm not being paid correctly?

YOUR RIGHTS AND PROTECTIONS AT WORK

1. Fair Work Act rights
 - What are my rights at work?
 - I have the right to be free from bullying in the workplace.

RESPONSIBILITIES AT WORK

1. Fair Work Act responsibilities
 - What are my employer's responsibilities under the Fair Work Act?
 - What are my employer's payslip responsibilities?
 - What's on my payslip?
2. Your responsibilities at work
 - What are my general responsibilities?
 - What are my Fair Work responsibilities?
 - What are my WHS responsibilities?



Curriculum Mapping

National Financial Capability Strategy February 2022

The content and tasks in **Start Earning** 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

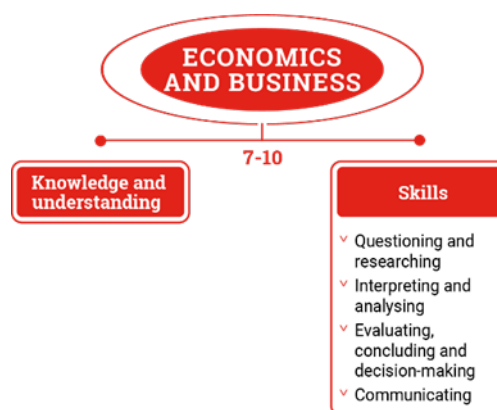
There are strong connections between consumer and financial literacy and the Australian Curriculum.*

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

Start Earning course content is 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 which follows.

While the **Start Earning** 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. *

Start Earning 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.

Start Earning content is highly suitable as context for a range of topics from Units 1 and 2.

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 1 Consumer Arithmetic.

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 the [Australian Curriculum Version 9.0](#) for elaborations.

Economics and Business Year 7

Strand: Knowledge and Understanding
Content descriptions <i>Students learn about:</i>
AC9HE7K04 the reasons individuals work, the types of work they are involved in, and how they may derive an income
Strand: Skills
Content descriptions <i>Students learn to:</i>
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 <i>Students learn about:</i>
AC9HE8K02 different ways that businesses adapt to opportunities in the market and respond to the changing nature of work
AC9HE8K04 the importance of Australia's system of taxation and how this system affects decision-making by individuals and businesses

Strand: Skills
Content descriptions <i>Students learn to:</i>
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 10

Strand: Knowledge and understanding
Content descriptions <i>Students learn about:</i>
AC9HE10K02 the ways that government intervenes in the economy to improve economic performance
AC9HE10K04 the importance of Australia's superannuation system and how this system affects consumer and financial decision-making

Strand: Skills
Content descriptions <i>Students learn to:</i>
Sub-strand: Questioning and researching
AC9HE10S02 locate, select and analyse information and data from a range of sources
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 the [Australian Curriculum Version 9.0](#) for elaborations.

Mathematics Year 8

AC9HE8K04 related content

Strand: Number
Content descriptions <i>Students learn to:</i>
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: Number
Content descriptions <i>Students learn to:</i>
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
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

Strand: Measurement
Content descriptions <i>Students learn to:</i>
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



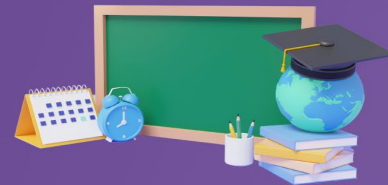
Mathematics V8.4 - Senior Secondary Curriculum

Refer to the [Australian Curriculum Version 8.4](#) for elaborations.

Essential Mathematics

Unit 1

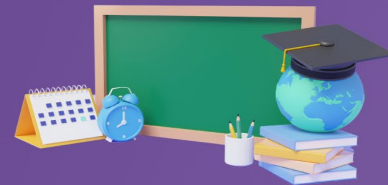
Topic 1: Calculations, percentages and rates
Calculations
ACMEM001 solve practical problems requiring basic number operations
ACMEM003 ascertain the reasonableness of answers to arithmetic calculations
ACMEM006 check results of calculations for accuracy
Examples in context
<ul style="list-style-type: none"> using timesheets, which include overtime, to calculate weekly wages converting between weekly, fortnightly and yearly incomes
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



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
ACMEM063 determine the overall change in a quantity following repeated percentage changes; for example, an increase of 10% followed by a decrease of 10%
ACMEM064 calculate simple interest for different rates and periods.

Topic 3: Rates and ratios
Rates
ACMEM071 review identifying common usage of rates such as km/h
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.



General Mathematics

Unit 1

Topic 2: Consumer arithmetic
Applications of rates and percentages
ACMGM001 review rates and percentages
ACMGM002 calculate weekly or monthly wage from an annual salary, wages from an hourly rate including situations involving overtime and other allowances and earnings based on commission or piecework
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.