

AC9HE9K01

the role of Australia's financial and its effect on economic decision-making by individuals, and global

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Elaborations

- identifying different organisations within Australia's financial , such as banks, credit unions or building societies, and explaining their functions; for example, collecting deposits, pooling savings, and lending funds to individuals and
- explaining the nature of investment or the financial and that enable people to receive in the future; for example, shares, earning interest on term deposits, managed funds or
- explaining the difference between good and bad debt, how to manage debt, the risks of over-indebtedness and the importance of having a savings buffer
- explaining the forces that shape and affect Australia's , such as financial deregulations, technological changes, economic and business activities, and consumer and business sentiment about the future
- identifying examples and explaining how Australia's financial supports in global ; for example, the nature of global financial , payment systems – clearing and settlement, access to currencies, and

Students learn about:

the role of Australia's financial sector and its effect on economic decision-making by businesses and global markets

(AC9HE9K01)

General capabilities and cross-curriculum priorities

This content description connects to the following general capabilities and cross-curriculum priorities.

Analysing

- Interpret concepts and problems

Social awareness

- Community awareness

Elaborations

Content elaborations provide suggestions of ways to teach the content description and connect it to general capabilities and cross-curriculum priorities. Content elaborations are optional .

Inquiring

- Identify, process and evaluate information

Social awareness

- Community awareness

Analysing

- Interpret concepts and problems
- Draw conclusions and provide reasons

Number sense and algebra

- Understanding money

Analysing

- Draw conclusions and provide reasons

Analysing

- Interpret concepts and problems
- Draw conclusions and provide reasons

Inquiring

- Identify, process and evaluate information

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K01

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Community awareness

Personal and Social capability: Social awareness: Community awareness

Content description

AC9HE9K01

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse roles and responsibilities of citizens within communities
- evaluate ways of contributing to communities at local, regional, national and global levels

Snapshot – Identify, process and evaluate information

Critical and Creative Thinking: Inquiring: Identify, process and evaluate information

Content description

AC9HE9K01

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
- evaluate the accuracy, validity and relevance of the information and opinion to the topic of study
- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
- evaluate the information selected to determine bias and reliability

Snapshot – Community awareness

Personal and Social capability: Social awareness: Community awareness

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Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K01

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- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Draw conclusions and provide reasons

Critical and Creative Thinking: Analysing: Draw conclusions and provide reasons

Content description

AC9HE9K01

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- draw conclusions and make choices when completing tasks by connecting evidence from within and across discipline areas to provide reasons and evaluate arguments for choices made

- draw conclusions and make choices when completing tasks, using analysis of complex evidence and arguments before making recommendations

Snapshot – Understanding money

Numeracy: Number sense and algebra: Understanding money

Content description

AC9HE9K01

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this content.

Working with money proportionally

- calculates the percentage change with and without the use of digital tools (e.g. using GST as 10 10 1 0 % multiplies an amount by 0.1 0.1 0 . 1 to calculate the GST payable or divides the total paid by 11 11 1 1 to calculate the amount of GST charged; calculates the cost after a 25 25 2 5 % discount on items)
- calculates income tax payable using taxation tables
- interprets an interest rate from a given percentage and calculates simple interest payable on a short-term loan (e.g. calculates the total interest payable on a car loan)

Working with money proportionally

- applies proportional strategies for decision making, such as determining "best buys", currency conversion, determining gross domestic product (e.g. comparing cost per 100 100 1 0 0 g or comparing the cost of a single item on sale versus a multi-pack at the regular price)
- determines the best payment method or payment plan for a variety of contexts using rates, percentages and discounts (e.g. decides which phone plan would be better based on call rates, monthly data usage, insurance and other upfront costs)
- calculates the percentage change including the profit or loss made on a transaction (e.g. profit made from on-selling second-hand goods through an online retail site)

Working with money proportionally

- makes decisions about situations involving compound interest (e.g. compares total outlay and time taken to pay off a credit card debt as soon as possible as opposed to making minimum monthly repayments)
- chooses and uses proportional strategies for decision making (e.g. in purchasing a car calculates the depreciation, ongoing maintenance, insurance and the effect of loan repayments on disposable income; evaluates the benefits of "buy now pay later" schemes)

Snapshot – Draw conclusions and provide reasons

Critical and Creative Thinking: Analysing: Draw conclusions and provide reasons

Content description

AC9HE9K01

Continuum extract

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- draw conclusions and make choices when completing tasks by connecting evidence from within and across discipline areas to provide reasons and evaluate arguments for choices made
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Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K01

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
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Snapshot – Draw conclusions and provide reasons

Critical and Creative Thinking: Analysing: Draw conclusions and provide reasons

Content description

AC9HE9K01

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- draw conclusions and make choices when completing tasks, using analysis of complex evidence and arguments before making recommendations

Snapshot – Identify, process and evaluate information

Critical and Creative Thinking: Inquiring: Identify, process and evaluate information

Content description

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Continuum extract

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- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
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AC9HE9K02

how economic decision-making involves the of consumers, , the financial and government

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Elaborations

- explaining the interdependent nature of economic decision-making within local, national and global contexts; for example, consumers purchase and , organise production and distribution, and the financial facilitates investment
- examining how the nature of supports transnational use to develop, produce and deliver a or , and explaining the advantages or disadvantages for , workers and consumers
- analysing the implications of within the global for Australian consumers, workers and ; for example, costs of the or and impacts of disruption or changes to regulations in another country
- identifying examples and explaining how changes to a nation's economic conditions affects other nations; for example, rising unemployment affects consumer in one country and impacts the of and in another country

Students learn about:

how economic decision-making involves the interdependence of consumers, business sector and government

(AC9HE9K02)

General capabilities and cross-curriculum priorities

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Analysing

- Interpret concepts and problems

Elaborations

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Analysing

- Interpret concepts and problems

Analysing

- Interpret concepts and problems

Analysing

- Interpret concepts and problems

- Draw conclusions and provide reasons

Analysing

- Interpret concepts and problems

Inquiring

- Identify, process and evaluate information

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Draw conclusions and provide reasons

Critical and Creative Thinking: Analysing: Draw conclusions and provide reasons

Content description

AC9HE9K02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- draw conclusions and make choices when completing tasks by connecting evidence from within and

across discipline areas to provide reasons and evaluate arguments for choices made

- draw conclusions and make choices when completing tasks, using analysis of complex evidence and arguments before making recommendations

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K02

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Snapshot – Identify, process and evaluate information

Critical and Creative Thinking: Inquiring: Identify, process and evaluate information

Content description

AC9HE9K02

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AC9HE9K03

the reasons Australia with other nations, and the patterns of between Australia and

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Elaborations

- explaining the reasons countries , such as variations in the quantity and quality of economic within and between countries, to sell surplus and , or to buy and required by individuals and
- identifying the benefits of ; for example, economic benefits (such as increased production, specialisation, increased household , increased employment), benefits for individuals and (such as opportunities to sell surpluses, competition encouraging greater choice, connections for inventors and with future discoveries), and national benefits (such as relationships between countries, access to health and education , and diversified sources of national)
- analysing patterns of between Australia and the countries of over time; for example, total value of each year, composition of (such as category, ,), direction of (such as to which countries, from which countries), percentage change over a decade (such as increase or decrease)
- identifying similarities and differences or trends in the composition and direction of between Australia and now and 50 years ago
- explaining the interdependent nature of between Australia and the countries of

Students learn about:

the reasons Australia trades with other nations, and the patterns of trade between A Asia

(AC9HE9K03)

General capabilities and cross-curriculum priorities

This content description connects to the following general capabilities and cross-curriculum priorities.

Analysing

- Interpret concepts and problems

Growing Asia-Australia engagement

- Australia and Asia are interdependent through a range of historical and contemporary connections.

Understanding Asia's global significance

- The peoples of Asia shape human endeavour through aesthetic, creative, political, sporting, economic, technological and scientific domains.

Elaborations

Content elaborations provide suggestions of ways to teach the content description and connect it to general capabilities and cross-curriculum priorities. Content elaborations are optional .

Analysing

- Interpret concepts and problems

Inquiring

- Identify, process and evaluate information

Analysing

- Interpret concepts and problems

Inquiring

- Identify, process and evaluate information

Statistics and probability

- Interpreting and representing data

Analysing

- Interpret concepts and problems

Inquiring

- Identify, process and evaluate information

Statistics and probability

- Interpreting and representing data

Analysing

- Interpret concepts and problems

Growing Asia-Australia engagement

- Australia and Asia are interdependent through a range of historical and contemporary connections.

Related content

This content description can be taught with the following content descriptions from other learning areas.

AC9M9A05

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K03

Continuum extract

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Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K03

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Snapshot – Identify, process and evaluate information

Critical and Creative Thinking: Inquiring: Identify, process and evaluate information

Content description

AC9HE9K03

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
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- evaluate the information selected to determine bias and reliability

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K03

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Critical and Creative Thinking: Inquiring: Identify, process and evaluate information

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Snapshot – Interpreting and representing data

Numeracy: Statistics and probability: Interpreting and representing data

Content description

AC9HE9K03

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this content.

Collecting, displaying, interpreting and analysing numerical data

- poses questions based on variations in continuous numerical data and chooses the appropriate method to collect and record data (e.g. collects information on the heights of buildings or daily temperatures, tabulates the results and represents these graphically; uses a survey to collect primary data or secondary data extracted from census data)
- uses numerical and graphical representations relevant to the purpose of the collection of the data and explains their reasoning (e.g. "I can't use a frequency histogram for categorical data because there is no numerical connection between the categories"; converts their data to percentages in order to compare the girls' results to those of the boys, as the total number of boys and girls who participated in the survey was different)
- determines and calculates the most appropriate statistic to describe the spread of data (e.g. when creating an infographic, uses the mean of the data to describe household income and the median of the data for house prices)
- calculates simple descriptive statistics such as mode, mean or median as measures to represent

typical values of a distribution (e.g. describes the mean kilojoule intake and median hours of exercise of a sample population when investigating community health and wellbeing; describes central tendency when analysing road safety statistics)

- compares the usefulness of different representations of the same data (e.g. chooses to use a line graph to illustrate trends, a bar graph to compare the living standards of different economies and a histogram to show income distribution)
- describes the spread of a data distribution in terms of the range, clusters, skewness and symmetry of the graphical display, and determines and makes connections to the mode, median and mean of the data

Interpreting graphical representations

- uses features of graphical representations to make predictions (e.g. predicts audience numbers based on historical data; interprets a range of graphs to identify possible trends and make predictions such as economic growth, stock prices, interest rates, population growth)
- summarises data using fractions, percentages and decimals (e.g. $\frac{2}{3}$ of a class live in the same suburb; represents road safety and sun safety statistics as a percentage of the Australian population)
- explains that continuous variables depicting growth or change often vary over time (e.g. creates growth charts to illustrate impacts of financial decisions; describes patterns in inflation rates, employment rates, migration rates over time; represents changes to fitness levels following the implementation of a personal fitness plan; interprets temperature charts)
- interprets graphs depicting motion such as distance–time and velocity–time graphs
- interprets and describes patterns in graphical representations of data from real-life situations such as the motion of a rollercoaster, flight trajectory of a basketball shot and the spread of disease
- investigates the association of 2 numerical variables through the representation and interpretation of bivariate data (e.g. uses scatter plots to represent bivariate data when investigating the relationship between 2 variables, such as income per capita, population density and life expectancy for different socio-economic groups)
- investigates, represents and interprets time series data (e.g. interrogates a time series graph showing the change in costs over time; uses a maximum daily temperature chart to determine the average temperature for the month)
- interprets the impact of changes to data (e.g. recognises the impact of outliers on a data set such as the income of a world-class professional athlete on the average income of players at the state/territory level; uses digital tools to enhance the quality of data in a science investigation)

Sampling

- considers the context when determining whether to use data from a sample or a population
- determines what type of sample to use from a population (e.g. decides to use a representative sample when conducting targeted market research or when researching beliefs about a health-related issue)
- makes reasonable statements about a population based on evidence from samples (e.g. considers accuracy of representation of marginalised individuals or population groups)
- plans, executes and reports on sampling-based investigations, taking into account validity of methodology and consistency of data, to answer questions formulated by the student

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K03

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Snapshot – Identify, process and evaluate information

Critical and Creative Thinking: Inquiring: Identify, process and evaluate information

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Snapshot – Interpreting and representing data

Numeracy: Statistics and probability: Interpreting and representing data

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Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K03

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AC9HE9K04

processes that use to create and maintain , including the role of

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-

Elaborations

- identifying and explaining processes used by First Nations Australian to out-perform competitors and innovate in global ; for example, promoting brand image recognition or the uniqueness of experiences, managing cultural and intellectual property, copyright and licensing, and collaborating through the First Nations Chamber of Commerce and Industry
- identifying and explaining the processes First Nations Australian use to maintain, control, protect and develop their cultural expressions in and/or ; for example, designing , licensing of art and music, or consulting on locations of cultural significance for movies, television programs and other commercial activities
- explaining the reasons seek to build or create a ; for example, to meet the changing of a competitive global and improve their profit margins
- explaining processes that use to build connections, such as working with other within the industry to share promotion costs, working with government to increase , developing highly skilled professionals and leaders in different industries
- explaining processes that use to produce and at a lower cost, such as research and development; improving in development, production or delivery processes; utilising local , and outsourced labour in the global
- explaining processes that use to innovate and differentiate and from competitors; for example, identifiable marketable attributes, and use of advertising and social media

Students learn about:

processes that businesses use to create and maintain competitive advantage, inclu entrepreneurs

(AC9HE9K04)

General capabilities and cross-curriculum priorities

This content description connects to the following general capabilities and cross-curriculum priorities.

Analysing

- Interpret concepts and problems

Social awareness

- Relational awareness

Elaborations

Content elaborations provide suggestions of ways to teach the content description and connect it to general capabilities and cross-curriculum priorities. Content elaborations are optional .

Analysing

- Interpret concepts and problems

Culture

- First Nations Australian societies are diverse and have distinct cultural expressions such as language, customs and beliefs. As First Nations Peoples of Australia, they have the right to maintain, control, protect and develop their cultural expressions, while also maintaining the right to control, protect and develop culture as Indigenous Cultural and Intellectual Property.

Country/Place

- The First Peoples of Australia are the Traditional Owners of Country/Place, protected in Australian Law by the Native Title Act 1993 which recognises pre-existing sovereignty, continuing systems of law and customs, and connection to Country/Place. This recognised legal right provides for economic sustainability and a voice into the development and management of Country/Place.

People

- First Nations Australians have sophisticated political, economic and social organisation systems, which include family and kinship structures, laws, traditions, customs, land tenure systems, and protocols for strong governance and authority.

Inquiring

- Identify, process and evaluate information

Culture

- First Nations Australian societies are diverse and have distinct cultural expressions such as language, customs and beliefs. As First Nations Peoples of Australia, they have the right to maintain, control, protect and develop their cultural expressions, while also maintaining the right to control, protect and develop culture as Indigenous Cultural and Intellectual Property.

Country/Place

- First Nations communities of Australia maintain a deep connection to, and responsibility for, Country/Place and have holistic values and belief systems that are connected to the land, sea, sky and waterways.

People

- First Nations Australians have sophisticated political, economic and social organisation systems, which include family and kinship structures, laws, traditions, customs, land tenure systems, and protocols for strong governance and authority.

Analysing

- Interpret concepts and problems

Analysing

- Interpret concepts and problems

Analysing

- Interpret concepts and problems

Analysing

- Interpret concepts and problems

Related content

This content description can be taught with the following content descriptions from other learning areas.

AC9M9A05

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Relational awareness

Personal and Social capability: Social awareness: Relational awareness

Content description

AC9HE9K04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse indicators of healthy and challenging relationships, and how to manage the differences
- evaluate how relationships can differ among groups of people and reflect on the skills needed to manage diverse types of relationships

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

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- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Identify, process and evaluate information

Critical and Creative Thinking: Inquiring: Identify, process and evaluate information

Content description

AC9HE9K04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
- evaluate the accuracy, validity and relevance of the information and opinion to the topic of study
- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
- evaluate the information selected to determine bias and reliability

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K04

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Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K04

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Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K04

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The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

AC9HE9K05

how individuals and manage consumer and and rewards

-
-

Elaborations

- discussing examples of consumer and to individuals and , such as scams, identity threat or fraudulent transactions
- discussing examples of consumer reward programs; for example, innovative and , benefits accrued through loyalty schemes, and rewards for building savings and making investments (such as shares, term deposits, managed funds or home ownership)
- identifying and explaining strategies individuals use to manage consumer and ; for example, through setting financial goals, having and savings, and being alert to scams
- identifying and explaining practices used by to protect the safety of consumers; for example, mandatory and voluntary standards, safety recalls or cooling-off periods
- reflecting on the importance of ethical decision-making and when making ; for example, considering consequences for themselves, their families, the broader community and/or the environment

Students learn about:

how individuals and businesses manage consumer and financial risks and rewards

(AC9HE9K05)

General capabilities and cross-curriculum priorities

This content description connects to the following general capabilities and cross-curriculum priorities.

Number sense and algebra

- Understanding money

Self-management

- Goal setting

Social awareness

- Community awareness

Elaborations

Content elaborations provide suggestions of ways to teach the content description and connect it to general capabilities and cross-curriculum priorities. Content elaborations are optional .

Responding to ethical issues

- Explore ethical issues

Understanding ethical concepts and perspectives

- Explore ethical concepts

Number sense and algebra

- Understanding money

Social awareness

- Community awareness

Analysing

- Interpret concepts and problems

Responding to ethical issues

- Explore ethical issues

Understanding ethical concepts and perspectives

- Explore ethical concepts

Analysing

- Interpret concepts and problems

Responding to ethical issues

- Explore ethical issues

Understanding ethical concepts and perspectives

- Explore ethical concepts

Reflecting

- Transfer knowledge

Responding to ethical issues

- Explore ethical issues

- Making and reflecting on ethical decisions

Understanding ethical concepts and perspectives

- Explore ethical concepts

Related content

This content description can be taught with the following content descriptions from other learning areas.

AC9M9A05

AC9M9A06

AC9M9M04

AC9M9M05

Resources

Work Samples

WS01 - Managing financial risks and rewards

Snapshot – Understanding money

Numeracy: Number sense and algebra: Understanding money

Content description

AC9HE9K05

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this content.

Working with money proportionally

- calculates the percentage change with and without the use of digital tools (e.g. using GST as 10

10 1 0 % multiplies an amount by 0.1 0.1 0 . 1 to calculate the GST payable or divides the total paid by 11 11 1 1 to calculate the amount of GST charged; calculates the cost after a 25 25 2 5 % discount on items)

- calculates income tax payable using taxation tables
- interprets an interest rate from a given percentage and calculates simple interest payable on a short-term loan (e.g. calculates the total interest payable on a car loan)

Working with money proportionally

- applies proportional strategies for decision making, such as determining "best buys", currency conversion, determining gross domestic product (e.g. comparing cost per 100 100 1 0 0 g or comparing the cost of a single item on sale versus a multi-pack at the regular price)
- determines the best payment method or payment plan for a variety of contexts using rates, percentages and discounts (e.g. decides which phone plan would be better based on call rates, monthly data usage, insurance and other upfront costs)
- calculates the percentage change including the profit or loss made on a transaction (e.g. profit made from on-selling second-hand goods through an online retail site)

Working with money proportionally

- makes decisions about situations involving compound interest (e.g. compares total outlay and time taken to pay off a credit card debt as soon as possible as opposed to making minimum monthly repayments)
- chooses and uses proportional strategies for decision making (e.g. in purchasing a car calculates the depreciation, ongoing maintenance, insurance and the effect of loan repayments on disposable income; evaluates the benefits of "buy now pay later" schemes)

Snapshot – Goal setting

Personal and Social capability: Self-management: Goal setting

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- use and refine strategies that contribute to regulating behaviour and achieving learning goals
- adapt goals and plans, and apply strategies, evaluating their suitability and effectiveness

Snapshot – Community awareness

Personal and Social capability: Social awareness: Community awareness

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse roles and responsibilities of citizens within communities
- evaluate ways of contributing to communities at local, regional, national and global levels

Snapshot – Explore ethical issues

Ethical Understanding: Responding to ethical issues: Explore ethical issues

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse the relationships between values, ethical perspectives and ethical frameworks when responding to ethical issues
- apply knowledge of ethical concepts, values, perspectives and frameworks when responding to ethical issues

Snapshot – Explore ethical concepts

Ethical Understanding: Understanding ethical concepts and perspectives: Explore ethical concepts

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse the similarities and differences between ethical concepts, such as integrity, loyalty and equality, in a range of situations and contexts
- evaluate the consistency in meaning of ethical concepts, such as trust, freedom and rights and responsibilities, in a range of situations and contexts

Snapshot – Understanding money

Numeracy: Number sense and algebra: Understanding money

Content description

AC9HE9K05

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this content.

Working with money proportionally

- calculates the percentage change with and without the use of digital tools (e.g. using GST as 10 1 0 % multiplies an amount by 0.1 0.1 0 . 1 to calculate the GST payable or divides the total paid by 11 11 1 1 to calculate the amount of GST charged; calculates the cost after a 25 25 2 5 % discount on items)
- calculates income tax payable using taxation tables
- interprets an interest rate from a given percentage and calculates simple interest payable on a short-term loan (e.g. calculates the total interest payable on a car loan)

Working with money proportionally

- applies proportional strategies for decision making, such as determining "best buys", currency conversion, determining gross domestic product (e.g. comparing cost per 100 100 1 0 0 g or comparing the cost of a single item on sale versus a multi-pack at the regular price)
- determines the best payment method or payment plan for a variety of contexts using rates, percentages and discounts (e.g. decides which phone plan would be better based on call rates, monthly data usage, insurance and other upfront costs)
- calculates the percentage change including the profit or loss made on a transaction (e.g. profit made from on-selling second-hand goods through an online retail site)

Working with money proportionally

- makes decisions about situations involving compound interest (e.g. compares total outlay and time taken to pay off a credit card debt as soon as possible as opposed to making minimum monthly repayments)
- chooses and uses proportional strategies for decision making (e.g. in purchasing a car calculates the depreciation, ongoing maintenance, insurance and the effect of loan repayments on disposable income; evaluates the benefits of "buy now pay later" schemes)

Snapshot – Community awareness

Personal and Social capability: Social awareness: Community awareness

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse roles and responsibilities of citizens within communities
- evaluate ways of contributing to communities at local, regional, national and global levels

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Explore ethical issues

Ethical Understanding: Responding to ethical issues: Explore ethical issues

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse■the relationships between values, ethical perspectives■and ethical frameworks when responding to ethical issues
- apply knowledge of ethical concepts, values, perspectives and frameworks when responding to ethical issues

Snapshot – Explore ethical concepts

Ethical Understanding: Understanding ethical concepts and perspectives: Explor

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse■the similarities and differences between ethical concepts, such as integrity, loyalty and equality, in a range of situations and contexts
- evaluate■the consistency in meaning of ethical concepts, such as trust, freedom and rights and responsibilities, in a range of situations and contexts

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Explore ethical issues

Ethical Understanding: Responding to ethical issues: Explore ethical issues

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse■the relationships between values, ethical perspectives■and ethical frameworks when responding to ethical issues
- apply knowledge of ethical concepts, values, perspectives and frameworks when responding to ethical issues

Snapshot – Explore ethical concepts

Ethical Understanding: Understanding ethical concepts and perspectives: Explor

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse■the similarities and differences between ethical concepts, such as integrity, loyalty and equality, in a range of situations and contexts
- evaluate■the consistency in meaning of ethical concepts, such as trust, freedom and rights and responsibilities, in a range of situations and contexts

Snapshot – Transfer knowledge

Critical and Creative Thinking: Reflecting: Transfer knowledge

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- transfer knowledge and skills gained in previous experiences to both similar and different contexts, and explain reasons for decisions and choices made
- identify, plan and justify opportunities to transfer knowledge into new contexts

Snapshot – Explore ethical issues

Ethical Understanding: Responding to ethical issues: Explore ethical issues

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse the relationships between values, ethical perspectives and ethical frameworks when responding to ethical issues
- apply knowledge of ethical concepts, values, perspectives and frameworks when responding to ethical issues

Snapshot – Making and reflecting on ethical decisions

Ethical Understanding: Responding to ethical issues: Making and reflecting on ethical decisions

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- consider how values and beliefs influence approaches to ethical issues, and analyse how these affect outcomes
- analyse biases when applying ethical concepts, values and ethical frameworks, in order to explore and evaluate ethical decisions

Snapshot – Explore ethical concepts

Ethical Understanding: Understanding ethical concepts and perspectives: Explore ethical concepts

Content description

AC9HE9K05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse the similarities and differences between ethical concepts, such as integrity, loyalty and equality, in a range of situations and contexts
- evaluate the consistency in meaning of ethical concepts, such as trust, freedom and rights and responsibilities, in a range of situations and contexts

Resource – WS01 - Managing financial risks and rewards

By the end of Year 9, students explain the role of Australia's financial sector and its effect on economic decision-making by individuals and businesses. They explain the interdependence of participants in the global market and the effect on economic decision-making. They explain the reasons for trade and Australia's pattern of trade with Asia. They explain why businesses seek to create and maintain a competitive advantage. Students explain how individuals and businesses manage consumer and financial risks and rewards.

Students develop and modify questions to investigate an economic and business issue. They locate, select and analyse information and data from a range of sources. They interpret and analyse information and data to explain economic trends and cause-and-effect relationships, and identify consumer and financial impacts. They develop a response to an economic and business issue, taking account of economic, business or financial factors. They evaluate a response using criteria and make decisions about how it is to be implemented. Students use economic and business knowledge, concepts and terms to develop descriptions, explanations and arguments that acknowledge research findings.

AC9HE9K05

how individuals and businesses manage consumer and financial risks and rewards

AC9HE9S01

develop and modify questions to investigate a contemporary economic and business issue

AC9HE9S03

interpret information and data, explaining economic and business issues, trends and economic cause-and-effect relationships, and make predictions about consumer and financial impacts

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

AC9HE9S05

create descriptions, explanations and arguments, using economic and business knowledge, concepts and terms that incorporate and acknowledge research findings

AC9HE9S01

develop and modify questions to investigate a contemporary

-
-

Elaborations

- developing questions to investigate a complex issue, such as “How do participants in the global interact?” and “Why does international benefit Australian society?”
- developing and modifying questions to improve the focus of an investigation, using economic and business concepts and terms such as, “How can consumers protect themselves from risk?” and “How do create and maintain a ?”

Students learn about:

develop and modify questions to investigate a contemporary economic and business

(AC9HE9S01)

General capabilities and cross-curriculum priorities

This content description connects to the following general capabilities and cross-curriculum priorities.

Inquiring

- Develop questions

Speaking and listening

- Interacting

Elaborations

Content elaborations provide suggestions of ways to teach the content description and connect it to general capabilities and cross-curriculum priorities. Content elaborations are optional .

Inquiring

- Develop questions

Inquiring

- Develop questions

Resources

Work Samples

WS01 - Managing financial risks and rewards

Snapshot – Develop questions

Critical and Creative Thinking: Inquiring: Develop questions

Content description

AC9HE9S01

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- develop questions to investigate complex issues and topics
- questions developed assist in forming an understanding of why phenomena or issues arise
- develop questions to investigate complex issues and topics
- questions developed facilitate increasing understanding of abstract ideas and concepts

Snapshot – Interacting

Literacy: Speaking and listening: Interacting

Content description

AC9HE9S01

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this content.

- interacts within school context or the broader community, adjusting language and responses to suit purpose and audience
- synthesises ideas from group discussion into a common theme or hypothesis
- poses problems, hypothesises and formulates questions about abstract ideas in group situations
- restates different views and makes suggestions to negotiate agreement
- poses questions to clarify assumptions made by the speaker
- questions others to evaluate accuracy of thinking or problem-solving processes
- uses language to align the listener with personal position (e.g. "of course", "as you can imagine", "obviously")
- interacts strategically and confidently with a broad range of interactional partners
- gives an extended explanation and evaluation of a complex concept, issue or process
- justifies a personal stance, after analysis of arguments on a particular issue, using evidence and elaboration in a group situation
- uses language strategically to subtly align others to own perspective as appropriate to audience and purpose

Snapshot – Develop questions

Critical and Creative Thinking: Inquiring: Develop questions

Content description

AC9HE9S01

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- develop questions to investigate complex issues and topics
- questions developed assist in forming an understanding of why phenomena or issues arise
- develop questions to investigate complex issues and topics
- questions developed facilitate increasing understanding of abstract ideas and concepts

Snapshot – Develop questions

Critical and Creative Thinking: Inquiring: Develop questions

Content description

AC9HE9S01

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- develop questions to investigate complex issues and topics
- questions developed assist in forming an understanding of why phenomena or issues arise
- develop questions to investigate complex issues and topics
- questions developed facilitate increasing understanding of abstract ideas and concepts

Resource – WS01 - Managing financial risks and rewards

By the end of Year 9, students explain the role of Australia's financial sector and its effect on economic decision-making by individuals and businesses. They explain the interdependence of

participants in the global market and the effect on economic decision-making. They explain the reasons for trade and Australia's pattern of trade with Asia. They explain why businesses seek to create and maintain a competitive advantage. Students explain how individuals and businesses manage consumer and financial risks and rewards.

Students develop and modify questions to investigate an economic and business issue. They locate, select and analyse information and data from a range of sources. They interpret and analyse information and data to explain economic trends and cause-and-effect relationships, and identify consumer and financial impacts. They develop a response to an economic and business issue, taking account of economic, business or financial factors. They evaluate a response using criteria and make decisions about how it is to be implemented. Students use economic and business knowledge, concepts and terms to develop descriptions, explanations and arguments that acknowledge research findings.

AC9HE9K05

how individuals and businesses manage consumer and financial risks and rewards

AC9HE9S01

develop and modify questions to investigate a contemporary economic and business issue

AC9HE9S03

interpret information and data, explaining economic and business issues, trends and economic cause-and-effect relationships, and make predictions about consumer and financial impacts

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

AC9HE9S05

create descriptions, explanations and arguments, using economic and business knowledge, concepts and terms that incorporate and acknowledge research findings

AC9HE9S02

locate, select and analyse information and from a range of sources

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Elaborations

- locating online sources using contextually specific terms (for example, "global) or criteria (for example, find "case studies related to between Australia and)
- selecting and analysing information and for relevance by asking questions such as "How will the or information help answer this economic or business question?" or "How will the or information inform a response to an economic or business issue?"
- selecting and analysing information and for reliability by asking questions such as "How and when was it collected?", "Who collected the ?" and "For what purpose was the collected?"
- selecting and presenting in appropriate formats using specialised and processes; for example, a table and graph showing the composition and direction of between Australia and

Students learn about:

locate, select and analyse information and data from a range of sources

(AC9HE9S02)

General capabilities and cross-curriculum priorities

This content description connects to the following general capabilities and cross-curriculum priorities.

Inquiring

- Identify, process and evaluate information

Reading and viewing

- Understanding texts

Elaborations

Content elaborations provide suggestions of ways to teach the content description and connect it to general capabilities and cross-curriculum priorities. Content elaborations are optional .

Inquiring

- Identify, process and evaluate information

Investigating

- Locate information
- Interpret data

Managing and operating

- Select and operate tools

Inquiring

- Identify, process and evaluate information

Investigating

- Locate information
- Acquire and collate data
- Interpret data

Inquiring

- Identify, process and evaluate information

Investigating

- Locate information
- Acquire and collate data
- Interpret data

Investigating

- Interpret data

Managing and operating

- Select and operate tools

Statistics and probability

- Interpreting and representing data

Related content

This content description can be taught with the following content descriptions from other learning areas.

AC9M9ST02

AC9M9ST03

AC9M9ST04

AC9TDI10P01

Snapshot – Identify, process and evaluate information

Critical and Creative Thinking: Inquiring: Identify, process and evaluate information

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
- evaluate the accuracy, validity and relevance of the information and opinion to the topic of study
- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
- evaluate the information selected to determine bias and reliability

Snapshot – Understanding texts

Literacy: Reading and viewing: Understanding texts

Content description

AC9HE9S02

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this

content.

Comprehension

- reads and views complex texts (see Text complexity)
- identifies the main themes or concepts in complex texts by synthesising key ideas or information
- summarises the text, identifying key details only
- draws inferences, synthesising clues and evidence across a text
- builds meaning by actively linking ideas from a number of texts or a range of digital sources
- distils information from a number of texts according to task and purpose (e.g. uses graphic organisers)
- identifies different interpretations of the text citing evidence from a text
- evaluates language features for relevance to purpose and audience
- analyses texts that have more than one purpose and explains how parts of the text support a particular purpose
- analyses the use of language appropriate to different types of texts (e.g. compare the use of pun in imaginative and persuasive texts)
- identifies techniques used to obscure author's purpose (e.g. inclusion or omission of content)

Processes

- uses processes such as predicting, confirming predictions, monitoring, and connecting relevant elements of the text to build or repair meaning
- uses knowledge of a broader range of cohesive devices to track meaning (e.g. word associations) (see Grammar)
- selects reading or viewing strategies appropriate to reading purpose (e.g. scans text for evidence)
- judiciously selects texts for learning area tasks and purposes

Vocabulary

- identifies language used to create tone or atmosphere
- analyses language and visual features in texts using metalanguage (e.g. cohesion, interpretation, figurative)
- applies knowledge of base words and word origins to understand the meaning of unfamiliar, discipline-specific words
- uses a range of context and grammatical cues to understand unfamiliar words
- interprets complex figurative language (e.g. euphemisms, hyperbole)

Comprehension

- reads and views complex or some highly complex texts (see Text complexity)
- interprets abstract concepts integrating complex ideas
- analyses how language features are used to support the point of view in a text (e.g. the strategic use of images such as a cartoon in an editorial)
- draws inferences using evidence from the text and discounting possible inferences that are not supported by the text
- applies and articulates criteria to evaluate the language structures and features for relevance to purpose and audience
- evaluates the reasoning and evidence in a persuasive text
- explains how context (e.g. time, place, situation) influences interpretations of a text
- analyses the author's perspectives in complex or some highly complex texts
- analyses the techniques authors use to position readers
- recognises when ideas or evidence have been omitted from a text to position the reader

Processes

- automatically integrates a range of processes such as predicting, confirming predictions, monitoring and connecting relevant elements of the text, to build meaning
- describes how sophisticated cohesive devices establish patterns of meaning (e.g. "class" – "subclass")
- navigates extended texts including complex digital texts

Vocabulary

- demonstrates an understanding of nuances and subtleties in words of similar meaning (e.g. "frustrated", "discouraged", "baffled")
- verifies interpretations of unfamiliar words using grammatical and contextual cues

Comprehension

- reads and views highly complex texts (see Text complexity)
- interprets symbolism in texts, providing evidence to justify interpretation
- judiciously selects and synthesises evidence from multiple texts to support ideas and arguments
- analyses the credibility and validity of primary and secondary sources
- evaluates the use of devices such as analogy, irony, rhetoric and satire, and how they contribute to an author's individual style
- analyses the cumulative impact of use of language features and vocabulary across texts
- explains assumptions, beliefs and implicit values in texts (e.g. "economic growth is always desirable")
- evaluates the social, moral and ethical positions taken in texts

Processes

- strategically adjusts the processes of reading and viewing to build meaning according to the demands of tasks and texts
- identifies subtle contradictions and inconsistencies in texts

Vocabulary

- interprets complex, formal and impersonal language in academic texts
- uses lexical cues to interpret unfamiliar vocabulary
- demonstrates self-reliance in exploration and application of word learning strategies

Snapshot – Identify, process and evaluate information

Critical and Creative Thinking: Inquiring: Identify, process and evaluate information

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
- evaluate the accuracy, validity and relevance of the information and opinion to the topic of study
- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
- evaluate the information selected to determine bias and reliability

Snapshot – Locate information

Digital Literacy: Investigating: Locate information

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- locate, select and retrieve relevant information from multiple sources, exploring advanced search functions and targeted criteria
- locate relevant information by applying advanced search functions across multiple sources involving purposefully selected and contextually specific terms and criteria

Snapshot – Interpret data

Digital Literacy: Investigating: Interpret data

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse and visualise data by selecting and using a range of digital tools to infer relationships and make predictions
- analyse and visualise multidimensional data by selecting and using a range of interactive tools to draw conclusions and make predictions

Snapshot – Select and operate tools

Digital Literacy: Managing and operating: Select and operate tools

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- select and use the advanced or unfamiliar features of digital tools to efficiently complete tasks
- troubleshoot common problems and automate repetitive tasks
- select and operate advanced and emerging digital tools confidently
- troubleshoot common problems systematically and seek to improve efficiency by developing new skills

Snapshot – Identify, process and evaluate information

Critical and Creative Thinking: Inquiring: Identify, process and evaluate information

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
- evaluate the accuracy, validity and relevance of the information and opinion to the topic of study
- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
- evaluate the information selected to determine bias and reliability

Snapshot – Locate information

Digital Literacy: Investigating: Locate information

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- locate, select and retrieve relevant information from multiple sources, exploring advanced search functions and targeted criteria
- locate relevant information by applying advanced search functions across multiple sources involving purposefully selected and contextually specific terms and criteria

Snapshot – Acquire and collate data

Digital Literacy: Investigating: Acquire and collate data

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- collect and access data from a range of sources, using specialised digital tools in response to problems, and evaluate it for relevance
- collect and evaluate quantitative and qualitative data using specialised digital tools and processes in the context of identified problems

Snapshot – Interpret data

Digital Literacy: Investigating: Interpret data

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse and visualise data by selecting and using a range of digital tools to infer relationships and make predictions
- analyse and visualise multidimensional data by selecting and using a range of interactive tools to draw conclusions and make predictions

Snapshot – Identify, process and evaluate information

Critical and Creative Thinking: Inquiring: Identify, process and evaluate information

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
- evaluate the accuracy, validity and relevance of the information and opinion to the topic of study
- identify and clarify significant information and opinion from a range of sources, including visual information and digital sources
- evaluate the information selected to determine bias and reliability

Snapshot – Locate information

Digital Literacy: Investigating: Locate information

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- locate, select and retrieve relevant information from multiple sources, exploring advanced search functions and targeted criteria
- locate relevant information by applying advanced search functions across multiple sources involving purposefully selected and contextually specific terms and criteria

Snapshot – Acquire and collate data

Digital Literacy: Investigating: Acquire and collate data

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- collect and access data from a range of sources, using specialised digital tools in response to problems, and evaluate it for relevance
- collect and evaluate quantitative and qualitative data using specialised digital tools and processes in the context of identified problems

Snapshot – Interpret data

Digital Literacy: Investigating: Interpret data

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse and visualise data by selecting and using a range of digital tools to infer relationships and make predictions
- analyse and visualise multidimensional data by selecting and using a range of interactive tools to draw conclusions and make predictions

Snapshot – Interpret data

Digital Literacy: Investigating: Interpret data

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse and visualise data by selecting and using a range of digital tools to infer relationships and make predictions
- analyse and visualise multidimensional data by selecting and using a range of interactive tools to draw conclusions and make predictions

Snapshot – Select and operate tools

Digital Literacy: Managing and operating: Select and operate tools

Content description

AC9HE9S02

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- select and use the advanced or unfamiliar features of digital tools to efficiently complete tasks
- troubleshoot common problems and automate repetitive tasks
- select and operate advanced and emerging digital tools confidently
- troubleshoot common problems systematically and seek to improve efficiency by developing new skills

Snapshot – Interpreting and representing data

Numeracy: Statistics and probability: Interpreting and representing data

Content description

AC9HE9S02

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this content.

Collecting, displaying and interpreting numerical data

- collects and records discrete numerical data using an appropriate method for recording (e.g. uses a frequency table to record the experimental results for rolling a dice; records sample measurements taken during a science investigation)
- constructs graphical representations of numerical data and explains the difference between continuous and discrete data (e.g. explains that measurements such as length, mass and temperature are continuous data whereas a count such as the number of people in a queue is discrete)
- explains how data displays can be misleading (e.g. whether a scale should start at zero; not using uniform intervals on the axes)
- interprets visual representations of data displayed using a multi-unit scale, reading values between the marked units and describing any variation and trends in the data

Collecting, displaying, interpreting and analysing numerical data

- poses questions based on variations in continuous numerical data and chooses the appropriate method to collect and record data (e.g. collects information on the heights of buildings or daily temperatures, tabulates the results and represents these graphically; uses a survey to collect primary data or secondary data extracted from census data)
- uses numerical and graphical representations relevant to the purpose of the collection of the data and explains their reasoning (e.g. "I can't use a frequency histogram for categorical data because there is no numerical connection between the categories"; converts their data to percentages in order to compare the girls' results to those of the boys, as the total number of boys and girls who participated in the survey was different)
- determines and calculates the most appropriate statistic to describe the spread of data (e.g. when creating an infographic, uses the mean of the data to describe household income and the median of the data for house prices)
- calculates simple descriptive statistics such as mode, mean or median as measures to represent typical values of a distribution (e.g. describes the mean kilojoule intake and median hours of exercise of a sample population when investigating community health and wellbeing; describes central tendency when analysing road safety statistics)
- compares the usefulness of different representations of the same data (e.g. chooses to use a line graph to illustrate trends, a bar graph to compare the living standards of different economies and a histogram to show income distribution)
- describes the spread of a data distribution in terms of the range, clusters, skewness and symmetry of the graphical display, and determines and makes connections to the mode, median and mean of the data

Interpreting graphical representations

- uses features of graphical representations to make predictions (e.g. predicts audience numbers based on historical data; interprets a range of graphs to identify possible trends and make predictions such as economic growth, stock prices, interest rates, population growth)

- summarises data using fractions, percentages and decimals (e.g. $\frac{2}{3}$ of a class live in the same suburb; represents road safety and sun safety statistics as a percentage of the Australian population)
- explains that continuous variables depicting growth or change often vary over time (e.g. creates growth charts to illustrate impacts of financial decisions; describes patterns in inflation rates, employment rates, migration rates over time; represents changes to fitness levels following the implementation of a personal fitness plan; interprets temperature charts)
- interprets graphs depicting motion such as distance–time and velocity–time graphs
- interprets and describes patterns in graphical representations of data from real-life situations such as the motion of a rollercoaster, flight trajectory of a basketball shot and the spread of disease
- investigates the association of 2 2 2 numerical variables through the representation and interpretation of bivariate data (e.g. uses scatter plots to represent bivariate data when investigating the relationship between 2 2 2 variables, such as income per capita, population density and life expectancy for different socio-economic groups)
- investigates, represents and interprets time series data (e.g. interrogates a time series graph showing the change in costs over time; uses a maximum daily temperature chart to determine the average temperature for the month)
- interprets the impact of changes to data (e.g. recognises the impact of outliers on a data set such as the income of a world-class professional athlete on the average income of players at the state/territory level; uses digital tools to enhance the quality of data in a science investigation)

AC9HE9S03

interpret information and , explaining , trends and economic cause-and-effect relationships, and make predictions about consumer and financial impacts

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-

Elaborations

- interpreting information to explain the nature and extent of ; for example, the way Australian operate in the global
- interpreting multi-variable to explain direction and time period for a change; for example, change in the direction and composition of Australia's in the past 10, 20 or 50 years
- explaining relationships between the actions of individuals and ; for example, the way operate in the global and implications for the Australian
- explaining trends to make predictions about who will be affected and how; for example, the trend for money lost in scams and age groups most affected, and predictions about how it will affect the behaviour of individuals and

Students learn about:

interpret information and data, explaining economic and business issues, trends and cause-and-effect relationships, and make predictions about consumer and financial impacts

(AC9HE9S03)

General capabilities and cross-curriculum priorities

This content description connects to the following general capabilities and cross-curriculum priorities.

Analysing

- Interpret concepts and problems
- Draw conclusions and provide reasons

Reading and viewing

- Understanding texts

Elaborations

Content elaborations provide suggestions of ways to teach the content description and connect it to general capabilities and cross-curriculum priorities. Content elaborations are optional .

Investigating

- Interpret data

Investigating

- Interpret data

Statistics and probability

- Interpreting and representing data

Analysing

- Interpret concepts and problems
- Draw conclusions and provide reasons

Investigating

- Interpret data

Statistics and probability

- Interpreting and representing data

Related content

This content description can be taught with the following content descriptions from other learning areas.

AC9E9LY05

AC9M9P03

AC9M9ST05

AC9TDI10P02

Resources

Work Samples

WS01 - Managing financial risks and rewards

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9S03

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Draw conclusions and provide reasons

Critical and Creative Thinking: Analysing: Draw conclusions and provide reasons

Content description

AC9HE9S03

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- draw conclusions and make choices when completing tasks by connecting evidence from within and across discipline areas to provide reasons and evaluate arguments for choices made
- draw conclusions and make choices when completing tasks, using analysis of complex evidence and arguments before making recommendations

Snapshot – Understanding texts

Literacy: Reading and viewing: Understanding texts

Content description

AC9HE9S03

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this content.

Comprehension

- reads and views complex texts (see Text complexity)
- identifies the main themes or concepts in complex texts by synthesising key ideas or information
- summarises the text, identifying key details only
- draws inferences, synthesising clues and evidence across a text
- builds meaning by actively linking ideas from a number of texts or a range of digital sources

- distils information from a number of texts according to task and purpose (e.g. uses graphic organisers)
- identifies different interpretations of the text citing evidence from a text
- evaluates language features for relevance to purpose and audience
- analyses texts that have more than one purpose and explains how parts of the text support a particular purpose
- analyses the use of language appropriate to different types of texts (e.g. compare the use of pun in imaginative and persuasive texts)
- identifies techniques used to obscure author's purpose (e.g. inclusion or omission of content)

Processes

- uses processes such as predicting, confirming predictions, monitoring, and connecting relevant elements of the text to build or repair meaning
- uses knowledge of a broader range of cohesive devices to track meaning (e.g. word associations) (see Grammar)
- selects reading or viewing strategies appropriate to reading purpose (e.g. scans text for evidence)
- judiciously selects texts for learning area tasks and purposes

Vocabulary

- identifies language used to create tone or atmosphere
- analyses language and visual features in texts using metalanguage (e.g. cohesion, interpretation, figurative)
- applies knowledge of base words and word origins to understand the meaning of unfamiliar, discipline-specific words
- uses a range of context and grammatical cues to understand unfamiliar words
- interprets complex figurative language (e.g. euphemisms, hyperbole)

Comprehension

- reads and views complex or some highly complex texts (see Text complexity)
- interprets abstract concepts integrating complex ideas
- analyses how language features are used to support the point of view in a text (e.g. the strategic use of images such as a cartoon in an editorial)
- draws inferences using evidence from the text and discounting possible inferences that are not supported by the text
- applies and articulates criteria to evaluate the language structures and features for relevance to purpose and audience
- evaluates the reasoning and evidence in a persuasive text
- explains how context (e.g. time, place, situation) influences interpretations of a text
- analyses the author's perspectives in complex or some highly complex texts
- analyses the techniques authors use to position readers
- recognises when ideas or evidence have been omitted from a text to position the reader

Processes

- automatically integrates a range of processes such as predicting, confirming predictions, monitoring and connecting relevant elements of the text, to build meaning
- describes how sophisticated cohesive devices establish patterns of meaning (e.g. "class" – "subclass")
- navigates extended texts including complex digital texts

Vocabulary

- demonstrates an understanding of nuances and subtleties in words of similar meaning (e.g. "frustrated", "discouraged", "baffled")
- verifies interpretations of unfamiliar words using grammatical and contextual cues

Comprehension

- reads and views highly complex texts (see Text complexity)
- interprets symbolism in texts, providing evidence to justify interpretation
- judiciously selects and synthesises evidence from multiple texts to support ideas and arguments
- analyses the credibility and validity of primary and secondary sources
- evaluates the use of devices such as analogy, irony, rhetoric and satire, and how they contribute to an author's individual style

- analyses the cumulative impact of use of language features and vocabulary across texts
- explains assumptions, beliefs and implicit values in texts (e.g. "economic growth is always desirable")
- evaluates the social, moral and ethical positions taken in texts

Processes

- strategically adjusts the processes of reading and viewing to build meaning according to the demands of tasks and texts
- identifies subtle contradictions and inconsistencies in texts

Vocabulary

- interprets complex, formal and impersonal language in academic texts
- uses lexical cues to interpret unfamiliar vocabulary
- demonstrates self-reliance in exploration and application of word learning strategies

Snapshot – Interpret data

Digital Literacy: Investigating: Interpret data

Content description

AC9HE9S03

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse and visualise data by selecting and using a range of digital tools to infer relationships and make predictions
- analyse and visualise multidimensional data by selecting and using a range of interactive tools to draw conclusions and make predictions

Snapshot – Interpret data

Digital Literacy: Investigating: Interpret data

Content description

AC9HE9S03

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse and visualise data by selecting and using a range of digital tools to infer relationships and make predictions
- analyse and visualise multidimensional data by selecting and using a range of interactive tools to draw conclusions and make predictions

Snapshot – Interpreting and representing data

Numeracy: Statistics and probability: Interpreting and representing data

Content description

AC9HE9S03

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this content.

Collecting, displaying, interpreting and analysing numerical data

- poses questions based on variations in continuous numerical data and chooses the appropriate method to collect and record data (e.g. collects information on the heights of buildings or daily temperatures, tabulates the results and represents these graphically; uses a survey to collect primary data or secondary data extracted from census data)
- uses numerical and graphical representations relevant to the purpose of the collection of the data and explains their reasoning (e.g. "I can't use a frequency histogram for categorical data because there is no numerical connection between the categories"; converts their data to percentages in order to compare the girls' results to those of the boys, as the total number of boys and girls who participated in the survey was different)
- determines and calculates the most appropriate statistic to describe the spread of data (e.g. when creating an infographic, uses the mean of the data to describe household income and the median of the data for house prices)
- calculates simple descriptive statistics such as mode, mean or median as measures to represent typical values of a distribution (e.g. describes the mean kilojoule intake and median hours of

exercise of a sample population when investigating community health and wellbeing; describes central tendency when analysing road safety statistics)

- compares the usefulness of different representations of the same data (e.g. chooses to use a line graph to illustrate trends, a bar graph to compare the living standards of different economies and a histogram to show income distribution)
- describes the spread of a data distribution in terms of the range, clusters, skewness and symmetry of the graphical display, and determines and makes connections to the mode, median and mean of the data

Interpreting graphical representations

- uses features of graphical representations to make predictions (e.g. predicts audience numbers based on historical data; interprets a range of graphs to identify possible trends and make predictions such as economic growth, stock prices, interest rates, population growth)
- summarises data using fractions, percentages and decimals (e.g. $\frac{2}{3}$ of a class live in the same suburb; represents road safety and sun safety statistics as a percentage of the Australian population)
- explains that continuous variables depicting growth or change often vary over time (e.g. creates growth charts to illustrate impacts of financial decisions; describes patterns in inflation rates, employment rates, migration rates over time; represents changes to fitness levels following the implementation of a personal fitness plan; interprets temperature charts)
- interprets graphs depicting motion such as distance–time and velocity–time graphs
- interprets and describes patterns in graphical representations of data from real-life situations such as the motion of a rollercoaster, flight trajectory of a basketball shot and the spread of disease
- investigates the association of 2 numerical variables through the representation and interpretation of bivariate data (e.g. uses scatter plots to represent bivariate data when investigating the relationship between 2 variables, such as income per capita, population density and life expectancy for different socio-economic groups)
- investigates, represents and interprets time series data (e.g. interrogates a time series graph showing the change in costs over time; uses a maximum daily temperature chart to determine the average temperature for the month)
- interprets the impact of changes to data (e.g. recognises the impact of outliers on a data set such as the income of a world-class professional athlete on the average income of players at the state/territory level; uses digital tools to enhance the quality of data in a science investigation)

Sampling

- considers the context when determining whether to use data from a sample or a population
- determines what type of sample to use from a population (e.g. decides to use a representative sample when conducting targeted market research or when researching beliefs about a health-related issue)
- makes reasonable statements about a population based on evidence from samples (e.g. considers accuracy of representation of marginalised individuals or population groups)
- plans, executes and reports on sampling-based investigations, taking into account validity of methodology and consistency of data, to answer questions formulated by the student

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9S03

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Draw conclusions and provide reasons

Critical and Creative Thinking: Analysing: Draw conclusions and provide reasons

Content description

AC9HE9S03

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- draw conclusions and make choices when completing tasks by connecting evidence from within and across discipline areas to provide reasons and evaluate arguments for choices made
- draw conclusions and make choices when completing tasks, using analysis of complex evidence and arguments before making recommendations

Snapshot – Interpret data

Digital Literacy: Investigating: Interpret data

Content description

AC9HE9S03

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse and visualise data by selecting and using a range of digital tools to infer relationships and make predictions
- analyse and visualise multidimensional data by selecting and using a range of interactive tools to draw conclusions and make predictions

Snapshot – Interpreting and representing data

Numeracy: Statistics and probability: Interpreting and representing data

Content description

AC9HE9S03

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this content.

Collecting, displaying, interpreting and analysing numerical data

- poses questions based on variations in continuous numerical data and chooses the appropriate method to collect and record data (e.g. collects information on the heights of buildings or daily temperatures, tabulates the results and represents these graphically; uses a survey to collect primary data or secondary data extracted from census data)
- uses numerical and graphical representations relevant to the purpose of the collection of the data and explains their reasoning (e.g. "I can't use a frequency histogram for categorical data because there is no numerical connection between the categories"; converts their data to percentages in order to compare the girls' results to those of the boys, as the total number of boys and girls who participated in the survey was different)
- determines and calculates the most appropriate statistic to describe the spread of data (e.g. when creating an infographic, uses the mean of the data to describe household income and the median of the data for house prices)
- calculates simple descriptive statistics such as mode, mean or median as measures to represent typical values of a distribution (e.g. describes the mean kilojoule intake and median hours of exercise of a sample population when investigating community health and wellbeing; describes central tendency when analysing road safety statistics)
- compares the usefulness of different representations of the same data (e.g. chooses to use a line graph to illustrate trends, a bar graph to compare the living standards of different economies and a histogram to show income distribution)
- describes the spread of a data distribution in terms of the range, clusters, skewness and symmetry of the graphical display, and determines and makes connections to the mode, median and mean of the data

Interpreting graphical representations

- uses features of graphical representations to make predictions (e.g. predicts audience numbers based on historical data; interprets a range of graphs to identify possible trends and make predictions such as economic growth, stock prices, interest rates, population growth)
- summarises data using fractions, percentages and decimals (e.g. $\frac{2}{3}$ of a class live in the same suburb; represents road safety and sun safety statistics as a percentage of the Australian population)
- explains that continuous variables depicting growth or change often vary over time (e.g. creates

growth charts to illustrate impacts of financial decisions; describes patterns in inflation rates, employment rates, migration rates over time; represents changes to fitness levels following the implementation of a personal fitness plan; interprets temperature charts)

- interprets graphs depicting motion such as distance–time and velocity–time graphs
- interprets and describes patterns in graphical representations of data from real-life situations such as the motion of a rollercoaster, flight trajectory of a basketball shot and the spread of disease
- investigates the association of 2 2 2 numerical variables through the representation and interpretation of bivariate data (e.g. uses scatter plots to represent bivariate data when investigating the relationship between 2 2 2 variables, such as income per capita, population density and life expectancy for different socio-economic groups)
- investigates, represents and interprets time series data (e.g. interrogates a time series graph showing the change in costs over time; uses a maximum daily temperature chart to determine the average temperature for the month)
- interprets the impact of changes to data (e.g. recognises the impact of outliers on a data set such as the income of a world-class professional athlete on the average income of players at the state/territory level; uses digital tools to enhance the quality of data in a science investigation)

Sampling

- considers the context when determining whether to use data from a sample or a population
- determines what type of sample to use from a population (e.g. decides to use a representative sample when conducting targeted market research or when researching beliefs about a health-related issue)
- makes reasonable statements about a population based on evidence from samples (e.g. considers accuracy of representation of marginalised individuals or population groups)
- plans, executes and reports on sampling-based investigations, taking into account validity of methodology and consistency of data, to answer questions formulated by the student

AC9HE9S04

develop and evaluate a response to an , using or criteria to decide on a course of action

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Elaborations

- applying strategies to mitigate risk in ; for example, estimating monthly and annual costs of each option and considering ability to pay
 - examining why may have to consider when deciding on a course of action; for example, an Australian bank may prioritise support for an existing business operating in local and global instead of supporting a new or emerging business
 - developing processes that consider the results of a ; for example, processes used by to remain competitive in the global
 - selecting and justifying a preferred response using criteria such as consideration of consumer and
- Students learn about:

develop and evaluate a response to an economic and business issue, using cost-be criteria to decide on a course of action

(AC9HE9S04)

General capabilities and cross-curriculum priorities

This content description connects to the following general capabilities and cross-curriculum priorities.

Analysing

- Interpret concepts and problems
- Draw conclusions and provide reasons
- Evaluate actions and outcomes

Generating

- Consider alternatives

Writing

- Creating texts

Elaborations

Content elaborations provide suggestions of ways to teach the content description and connect it to general capabilities and cross-curriculum priorities. Content elaborations are optional .

Reflecting

- Transfer knowledge

Responding to ethical issues

- Explore ethical issues

Understanding ethical concepts and perspectives

- Explore ethical concepts

Generating

- Consider alternatives

Responding to ethical issues

- Explore ethical issues
- Making and reflecting on ethical decisions

Understanding ethical concepts and perspectives

- Examine values, rights and responsibilities and ethical norms

Responding to ethical issues

- Explore ethical issues
- Making and reflecting on ethical decisions

Understanding ethical concepts and perspectives

- Examine values, rights and responsibilities and ethical norms

Social management

- Decision-making

Responding to ethical issues

- Explore ethical issues
- Making and reflecting on ethical decisions

Understanding ethical concepts and perspectives

- Examine values, rights and responsibilities and ethical norms

Social awareness

- Community awareness

Social management

- Decision-making

Related content

This content description can be taught with the following content descriptions from other learning areas.

AC9M9M05

Resources

Work Samples

WS01 - Managing financial risks and rewards

Snapshot – Interpret concepts and problems

Critical and Creative Thinking: Analysing: Interpret concepts and problems

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- identify the relevant aspects of a concept or problem, recognising gaps or missing elements necessary for understanding by using approaches and strategies suitable for the context
- identify the objective and subjective aspects of a complex concept or problem, with sensitivity to context

Snapshot – Draw conclusions and provide reasons

Critical and Creative Thinking: Analysing: Draw conclusions and provide reasons

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- draw conclusions and make choices when completing tasks by connecting evidence from within and across discipline areas to provide reasons and evaluate arguments for choices made
- draw conclusions and make choices when completing tasks, using analysis of complex evidence and arguments before making recommendations

Snapshot – Evaluate actions and outcomes

Critical and Creative Thinking: Analysing: Evaluate actions and outcomes

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- evaluate the effectiveness of a course of action or the outcome of a task and account for expected and unexpected results, including using a given or co-developed set of criteria to support decisions
- evaluate the effectiveness of a course of action to achieve desired outcomes and suggest improvements, including using a personally developed set of criteria to support judgements and decisions

Snapshot – Consider alternatives

Critical and Creative Thinking: Generating: Consider alternatives

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- consider alternatives by creatively adapting ideas when information is limited or conflicting and recommend a preferred option
- consider alternatives by creatively revising and modifying ideas and recommendations when circumstances change

Snapshot – Creating texts

Literacy: Writing: Creating texts

Content description

AC9HE9S04

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this content.

Crafting ideas

- creates informative texts that describe, explain and document (e.g. describe an artwork, document the materials and explain why it was created)
- selects structural elements to comprehensively and accurately represent the information (e.g. a fact sheet includes an opening statement, labelled diagrams and text boxes)
- orients the reader to the topic or concept using a definition or classification
- develops ideas with details and examples
- uses ideas derived from research
- uses written and visual supporting evidence

Text forms and features

- uses cohesive devices to link concepts across texts (e.g. uses lexical cohesion such as word associations and synonyms)
- uses cohesive devices to express cause and effect (e.g. uses text connectives such as "therefore", "subsequently")
- includes salient visual and audio features to expand on written information (e.g. creates graphs and other technical diagrams from authentic data)
- uses language to compare (e.g. "alternatively", "whereas")
- uses formatting appropriately to reference and label graphics

Vocabulary

- uses a range of learnt, technical and discipline-specific terms (e.g. "adapt", "survive")
- uses more sophisticated words to express cause and effect (e.g. "therefore", "subsequently")

Crafting ideas

- creates informative texts to explain and analyse (e.g. analyses how artists use visual conventions in artworks)
- creates texts to compare and contrast phenomena (e.g. identify the similarities and differences between species of animals)
- orients the reader clearly to the topic or concept (e.g. using a definition or classification in the opening paragraph)
- intentionally selects structural elements for effect (e.g. includes an effective conclusion that synthesises complex ideas)
- uses evidence and research including digital resources to expand upon information and elaborate concepts

Text forms and features

- varies sentence structure for effect (see Grammar)
- judiciously uses language, visual and audio features to emotionally or intellectually affect the reader
- uses more elaborate noun groups/phrases that include classifying adjectives and specific nouns (e.g. "mineral component of sedimentary rocks")
- creates cohesive flow by condensing previous information into a summarising noun (e.g. "A series of tumultuous events culminated in the outbreak of WWI - modern history's turning point.")
- uses passive voice and nominalisation to write succinctly (e.g. "the results were analysed") (see Grammar)

Vocabulary

- uses discipline-specific terminology to provide accurate and explicit information (e.g. "discipline metalanguage")
- uses a range of synonyms for frequently occurring words, in a longer text (e.g. "repair", "fix", "remedy")
- uses vocabulary to indicate and describe relationships (e.g. "additionally", "similarly")

Crafting ideas

- creates sustained, informative texts that precisely explain, analyse and evaluate concepts or abstract entities
- uses structural features flexibly to organise ideas strategically (e.g. includes a defined, cogent conclusion or summation)
- creates texts with forms and features combined strategically for purpose (e.g. describes a historical event from the perspective of a secondary source)
- uses evidence and references
- creates succinct short-answer explanatory texts as well as complex, multi-staged extended texts

Text forms and features

- maintains tone appropriate to the audience
- uses extended noun groups/phrases including adjectival phrases (e.g. "a sturdy construction with modern design features") (see Grammar)

Vocabulary

- uses complex abstractions (e.g. "economic", "sociocultural")

Snapshot – Transfer knowledge

Critical and Creative Thinking: Reflecting: Transfer knowledge

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- transfer knowledge and skills gained in previous experiences to both similar and different contexts, and explain reasons for decisions and choices made
- identify, plan and justify opportunities to transfer knowledge into new contexts

Snapshot – Explore ethical issues

Ethical Understanding: Responding to ethical issues: Explore ethical issues

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse the relationships between values, ethical perspectives and ethical frameworks when responding to ethical issues
- apply knowledge of ethical concepts, values, perspectives and frameworks when responding to ethical issues

Snapshot – Explore ethical concepts

Ethical Understanding: Understanding ethical concepts and perspectives: Explore ethical concepts

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse the similarities and differences between ethical concepts, such as integrity, loyalty and equality, in a range of situations and contexts
- evaluate the consistency in meaning of ethical concepts, such as trust, freedom and rights and responsibilities, in a range of situations and contexts

Snapshot – Consider alternatives

Critical and Creative Thinking: Generating: Consider alternatives

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- consider alternatives by creatively adapting ideas when information is limited or conflicting and recommend a preferred option
- consider alternatives by creatively revising and modifying ideas and recommendations when circumstances change

Snapshot – Explore ethical issues

Ethical Understanding: Responding to ethical issues: Explore ethical issues

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse the relationships between values, ethical perspectives and ethical frameworks when responding to ethical issues
- apply knowledge of ethical concepts, values, perspectives and frameworks when responding to ethical issues

Snapshot – Making and reflecting on ethical decisions

Ethical Understanding: Responding to ethical issues: Making and reflecting on ethical decisions

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- consider how values and beliefs influence approaches to ethical issues, and analyse how these affect outcomes
- analyse biases when applying ethical concepts, values and ethical frameworks, in order to explore and evaluate ethical decisions

Snapshot – Examine values, rights and responsibilities and ethical norms

Ethical Understanding: Understanding ethical concepts and perspectives: Examine values, rights and responsibilities and ethical norms

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- describe the relationship between the role of individual and community values, rights and responsibilities, and ethical norms when responding to ethical issues
- describe the importance of values, rights and responsibilities when reaching a position on an ethical issue, and evaluate their role in challenging and defending ethical norms

Snapshot – Explore ethical issues

Ethical Understanding: Responding to ethical issues: Explore ethical issues

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse the relationships between values, ethical perspectives and ethical frameworks when responding to ethical issues
- apply knowledge of ethical concepts, values, perspectives and frameworks when responding to ethical issues

Snapshot – Making and reflecting on ethical decisions

Ethical Understanding: Responding to ethical issues: Making and reflecting on ethical decisions

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- consider how values and beliefs influence approaches to ethical issues, and analyse how these affect outcomes
- analyse biases when applying ethical concepts, values and ethical frameworks, in order to explore and evaluate ethical decisions

Snapshot – Examine values, rights and responsibilities and ethical norms

Ethical Understanding: Understanding ethical concepts and perspectives: Examine values, rights and responsibilities and ethical norms

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- describe the relationship between the role of individual and community values, rights and responsibilities, and ethical norms when responding to ethical issues
- describe the importance of values, rights and responsibilities when reaching a position on an ethical issue, and evaluate their role in challenging and defending ethical norms

Snapshot – Decision-making

Personal and Social capability: Social management: Decision-making

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- devise and analyse individual and group decision-making processes
- develop and apply criteria to evaluate the outcomes of individual and group decisions

Snapshot – Explore ethical issues

Ethical Understanding: Responding to ethical issues: Explore ethical issues

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse the relationships between values, ethical perspectives and ethical frameworks when responding to ethical issues

- apply knowledge of ethical concepts, values, perspectives and frameworks when responding to ethical issues

Snapshot – Making and reflecting on ethical decisions

Ethical Understanding: Responding to ethical issues: Making and reflecting on ethical decisions

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- consider how values and beliefs influence approaches to ethical issues, and analyse how these affect outcomes
- analyse biases when applying ethical concepts, values and ethical frameworks, in order to explore and evaluate ethical decisions

Snapshot – Examine values, rights and responsibilities and ethical norms

Ethical Understanding: Understanding ethical concepts and perspectives: Examine values, rights and responsibilities and ethical norms

responsibilities and ethical norms

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- describe the relationship between the role of individual and community values, rights and responsibilities, and ethical norms when responding to ethical issues
- describe the importance of values, rights and responsibilities when reaching a position on an ethical issue, and evaluate their role in challenging and defending ethical norms

Snapshot – Community awareness

Personal and Social capability: Social awareness: Community awareness

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- analyse roles and responsibilities of citizens within communities
- evaluate ways of contributing to communities at local, regional, national and global levels

Snapshot – Decision-making

Personal and Social capability: Social management: Decision-making

Content description

AC9HE9S04

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- devise and analyse individual and group decision-making processes
- develop and apply criteria to evaluate the outcomes of individual and group decisions

AC9HE9S05

create descriptions, explanations and , using economic and business knowledge, concepts and terms that incorporate and acknowledge research findings

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Elaborations

- developing a response to an issue that orients the audience; for example, peers or representatives of , to the issue using relevant economic and business terms and concepts such as , , , , and rewards”, “return on investment”, “debt”, “savings buffer”, “scams”, , , “financial planning” and
- explaining decisions and conclusions related to an economic or business issue supported by representations of relevant ; for example, visual displays, a graphic organiser or tables and graphs, and research in a range of formats such as explanations, procedures or reports
- presenting a reasoned in relation to an economic or business issue, applying tone appropriate to the purpose; for example, using an authoritative tone when explaining trends in to an audience such

as peers or representatives of a business

Students learn about:

create descriptions, explanations and arguments, using economic and business knowledge and terms that incorporate and acknowledge research findings

(AC9HE9S05)

General capabilities and cross-curriculum priorities

This content description connects to the following general capabilities and cross-curriculum priorities.

Reading and viewing

- Understanding texts

Speaking and listening

- Interacting

Writing

- Creating texts

Elaborations

Content elaborations provide suggestions of ways to teach the content description and connect it to general capabilities and cross-curriculum priorities. Content elaborations are optional .

Analysing

- Draw conclusions and provide reasons

Social awareness

- Empathy

Analysing

- Draw conclusions and provide reasons

Creating and exchanging

- Create, communicate and collaborate

Analysing

- Draw conclusions and provide reasons

Creating and exchanging

- Create, communicate and collaborate

Related content

This content description can be taught with the following content descriptions from other learning areas.

AC9E9LY06

AC9E9LY07

Resources

Work Samples

WS01 - Managing financial risks and rewards

Snapshot – Understanding texts

Literacy: Reading and viewing: Understanding texts

Content description

AC9HE9S05

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this content.

Comprehension

- reads and views complex texts (see Text complexity)
- identifies the main themes or concepts in complex texts by synthesising key ideas or information
- summarises the text, identifying key details only
- draws inferences, synthesising clues and evidence across a text
- builds meaning by actively linking ideas from a number of texts or a range of digital sources
- distils information from a number of texts according to task and purpose (e.g. uses graphic organisers)
- identifies different interpretations of the text citing evidence from a text

- evaluates language features for relevance to purpose and audience
- analyses texts that have more than one purpose and explains how parts of the text support a particular purpose
- analyses the use of language appropriate to different types of texts (e.g. compare the use of pun in imaginative and persuasive texts)
- identifies techniques used to obscure author's purpose (e.g. inclusion or omission of content)

Processes

- uses processes such as predicting, confirming predictions, monitoring, and connecting relevant elements of the text to build or repair meaning
- uses knowledge of a broader range of cohesive devices to track meaning (e.g. word associations) (see Grammar)
- selects reading or viewing strategies appropriate to reading purpose (e.g. scans text for evidence)
- judiciously selects texts for learning area tasks and purposes

Vocabulary

- identifies language used to create tone or atmosphere
- analyses language and visual features in texts using metalanguage (e.g. cohesion, interpretation, figurative)
- applies knowledge of base words and word origins to understand the meaning of unfamiliar, discipline-specific words
- uses a range of context and grammatical cues to understand unfamiliar words
- interprets complex figurative language (e.g. euphemisms, hyperbole)

Comprehension

- reads and views complex or some highly complex texts (see Text complexity)
- interprets abstract concepts integrating complex ideas
- analyses how language features are used to support the point of view in a text (e.g. the strategic use of images such as a cartoon in an editorial)
- draws inferences using evidence from the text and discounting possible inferences that are not supported by the text
- applies and articulates criteria to evaluate the language structures and features for relevance to purpose and audience
- evaluates the reasoning and evidence in a persuasive text
- explains how context (e.g. time, place, situation) influences interpretations of a text
- analyses the author's perspectives in complex or some highly complex texts
- analyses the techniques authors use to position readers
- recognises when ideas or evidence have been omitted from a text to position the reader

Processes

- automatically integrates a range of processes such as predicting, confirming predictions, monitoring and connecting relevant elements of the text, to build meaning
- describes how sophisticated cohesive devices establish patterns of meaning (e.g. "class" – "subclass")
- navigates extended texts including complex digital texts

Vocabulary

- demonstrates an understanding of nuances and subtleties in words of similar meaning (e.g. "frustrated", "discouraged", "baffled")
- verifies interpretations of unfamiliar words using grammatical and contextual cues

Comprehension

- reads and views highly complex texts (see Text complexity)
- interprets symbolism in texts, providing evidence to justify interpretation
- judiciously selects and synthesises evidence from multiple texts to support ideas and arguments
- analyses the credibility and validity of primary and secondary sources
- evaluates the use of devices such as analogy, irony, rhetoric and satire, and how they contribute to an author's individual style
- analyses the cumulative impact of use of language features and vocabulary across texts
- explains assumptions, beliefs and implicit values in texts (e.g. "economic growth is always desirable")

- evaluates the social, moral and ethical positions taken in texts

Processes

- strategically adjusts the processes of reading and viewing to build meaning according to the demands of tasks and texts
- identifies subtle contradictions and inconsistencies in texts

Vocabulary

- interprets complex, formal and impersonal language in academic texts
- uses lexical cues to interpret unfamiliar vocabulary
- demonstrates self-reliance in exploration and application of word learning strategies

Snapshot – Interacting

Literacy: Speaking and listening: Interacting

Content description

AC9HE9S05

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this content.

- interacts within school context or the broader community, adjusting language and responses to suit purpose and audience
- synthesises ideas from group discussion into a common theme or hypothesis
- poses problems, hypothesises and formulates questions about abstract ideas in group situations
- restates different views and makes suggestions to negotiate agreement
- poses questions to clarify assumptions made by the speaker
- questions others to evaluate accuracy of thinking or problem-solving processes
- uses language to align the listener with personal position (e.g. "of course", "as you can imagine", "obviously")
- interacts strategically and confidently with a broad range of interactional partners
- gives an extended explanation and evaluation of a complex concept, issue or process
- justifies a personal stance, after analysis of arguments on a particular issue, using evidence and elaboration in a group situation
- uses language strategically to subtly align others to own perspective as appropriate to audience and purpose

Snapshot – Creating texts

Literacy: Writing: Creating texts

Content description

AC9HE9S05

Learning progression extract

The following learning progression extract shows the alignment of the learning progression with this content.

Crafting ideas

- creates informative texts that describe, explain and document (e.g. describe an artwork, document the materials and explain why it was created)
- selects structural elements to comprehensively and accurately represent the information (e.g. a fact sheet includes an opening statement, labelled diagrams and text boxes)
- orients the reader to the topic or concept using a definition or classification
- develops ideas with details and examples
- uses ideas derived from research
- uses written and visual supporting evidence

Text forms and features

- uses cohesive devices to link concepts across texts (e.g. uses lexical cohesion such as word associations and synonyms)
- uses cohesive devices to express cause and effect (e.g. uses text connectives such as "therefore", "subsequently")
- includes salient visual and audio features to expand on written information (e.g. creates graphs and other technical diagrams from authentic data)
- uses language to compare (e.g. "alternatively", "whereas")

- uses formatting appropriately to reference and label graphics

Vocabulary

- uses a range of learnt, technical and discipline-specific terms (e.g. "adapt", "survive")
- uses more sophisticated words to express cause and effect (e.g. "therefore", "subsequently")

Crafting ideas

- creates informative texts to explain and analyse (e.g. analyses how artists use visual conventions in artworks)
- creates texts to compare and contrast phenomena (e.g. identify the similarities and differences between species of animals)
- orients the reader clearly to the topic or concept (e.g. using a definition or classification in the opening paragraph)
- intentionally selects structural elements for effect (e.g. includes an effective conclusion that synthesises complex ideas)
- uses evidence and research including digital resources to expand upon information and elaborate concepts

Text forms and features

- varies sentence structure for effect (see Grammar)
- judiciously uses language, visual and audio features to emotionally or intellectually affect the reader
- uses more elaborate noun groups/phrases that include classifying adjectives and specific nouns (e.g. "mineral component of sedimentary rocks")
- creates cohesive flow by condensing previous information into a summarising noun (e.g. "A series of tumultuous events culminated in the outbreak of WWI - modern history's turning point.")
- uses passive voice and nominalisation to write succinctly (e.g. "the results were analysed") (see Grammar)

Vocabulary

- uses discipline-specific terminology to provide accurate and explicit information (e.g. "discipline metalanguage")
- uses a range of synonyms for frequently occurring words, in a longer text (e.g. "repair", "fix", "remedy")
- uses vocabulary to indicate and describe relationships (e.g. "additionally", "similarly")

Crafting ideas

- creates sustained, informative texts that precisely explain, analyse and evaluate concepts or abstract entities
- uses structural features flexibly to organise ideas strategically (e.g. includes a defined, cogent conclusion or summation)
- creates texts with forms and features combined strategically for purpose (e.g. describes a historical event from the perspective of a secondary source)
- uses evidence and references
- creates succinct short-answer explanatory texts as well as complex, multi-staged extended texts

Text forms and features

- maintains tone appropriate to the audience
- uses extended noun groups/phrases including adjectival phrases (e.g. "a sturdy construction with modern design features") (see Grammar)

Vocabulary

- uses complex abstractions (e.g. "economic", "sociocultural")

Snapshot – Draw conclusions and provide reasons

Critical and Creative Thinking: Analysing: Draw conclusions and provide reasons

Content description

AC9HE9S05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- draw conclusions and make choices when completing tasks by connecting evidence from within and across discipline areas to provide reasons and evaluate arguments for choices made
- draw conclusions and make choices when completing tasks, using analysis of complex evidence and

arguments before making recommendations

Snapshot – Empathy

Personal and Social capability: Social awareness: Empathy

Content description

AC9HE9S05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- acknowledge the emotions, needs, cultures and backgrounds of different groups and compare with their own
- evaluate the effect of people's actions towards others' needs, emotions, cultures and backgrounds, acknowledging the influence empathy has on developing social awareness

Snapshot – Draw conclusions and provide reasons

Critical and Creative Thinking: Analysing: Draw conclusions and provide reasons

Content description

AC9HE9S05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- draw conclusions and make choices when completing tasks by connecting evidence from within and across discipline areas to provide reasons and evaluate arguments for choices made
- draw conclusions and make choices when completing tasks, using analysis of complex evidence and arguments before making recommendations

Snapshot – Create, communicate and collaborate

Digital Literacy: Creating and exchanging: Create, communicate and collaborate

Content description

AC9HE9S05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- select and control advanced features of appropriate digital tools to independently create content and effectively communicate and collaborate with wider groups
- select and control the features of digital tools to purposefully create content and effectively communicate and collaborate, inclusive of diverse groups

Snapshot – Draw conclusions and provide reasons

Critical and Creative Thinking: Analysing: Draw conclusions and provide reasons

Content description

AC9HE9S05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- draw conclusions and make choices when completing tasks by connecting evidence from within and across discipline areas to provide reasons and evaluate arguments for choices made
- draw conclusions and make choices when completing tasks, using analysis of complex evidence and arguments before making recommendations

Snapshot – Create, communicate and collaborate

Digital Literacy: Creating and exchanging: Create, communicate and collaborate

Content description

AC9HE9S05

Continuum extract

The following continuum extract shows the alignment of the continuum with this content.

- select and control advanced features of appropriate digital tools to independently create content and effectively communicate and collaborate with wider groups
- select and control the features of digital tools to purposefully create content and effectively communicate and collaborate, inclusive of diverse groups