**Overview MoneySmart Teaching Units of Work – Primary**

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| **Integrated units** | | |
| **Year** | **Unit Title** | **Unit description** |
| **F–2** | **Pancakes**  **can make a**  **difference** | This unit focuses on fundraising. Students will read (or be read) a big book story about fundraising and will be motivated to implement their own fundraising project. They will work through a range of engaging activities in order to explore the concept of fundraising and the important role that it plays in our society.  Students will develop skills and values necessary to learn  about fundraising and the benefits it can contribute to the  development and wellbeing of society. They will explore  the purpose and language of fundraising, the process and  development of a fundraising product and the attributes of  Australian coins.  The class will plan and implement a small fundraising event for an identified recipient.  **Enduring understandings/Deep learnings**   * Fundraising can impact on others and contribute to the development and well-being of society * Clever advertising can help to sell a product * Money can be counted and sorted according to its value * A product can be changed to make it more cost-effective |
| **3** | **The House of Needs and Wants** | In this unit students will investigate how their needs and wants impact on spending. They will plan and cost a breakfast for the Foundation Year students within a given budget and examine the differences between what they need for breakfast and what they want.  Students will develop the skills to compare no-name and brand name products for affordability and sustainability. They will interview an adult to determine reasons for choosing no-name or brand-name breakfast items, conduct an investigation to test affordability and sustainability of a breakfast item and cost the breakfast.  Students will present a breakfast menu with a budget per student. Foundation Year children will be invited to share in the breakfast where the budget and menus will be presented.  **Enduring understandings/Deep learnings**   * When planning a budget, identify and prioritise needs and wants * Think before spending * Money values can be represented in various ways * Questions can be scientifically investigated and answered * Persuasive language influences spending |
| **4** | **Advertising Detectives** | In this unit students will become detectives in a bid to help solve an alarming case of advertisements that influence children to buy or want a product.  Students will investigate the different devices that are used in advertising, how they are used to target children, and how their effect can be minimised.  Throughout the unit students will complete a range of investigations, gathering clues along the way to solve the mysterious case. They will explore print, online, television and radio advertisements and identify how each influences the consumer to want the product. This will include testing the level of accuracy of advertisements and gathering data on advertising patterns. After the evidence is collected, students will write up their findings and develop an advertisement to share with another class.  **Enduring understandings/Deep learnings**   * Devices are used in advertisements to influence consumers * There are different formats and types of advertising including print, online, TV and radio advertisements * Children are regularly exposed to advertising |
| **5** | **Never too young to be MoneySmart with clothes** | In this unit students will investigate the influences on 10–12-year old consumers when selecting clothes and accessories.  Students will share stories about their choice of clothes and accessories and what influences them when making purchases.  Students will collect and analyse data about what 10-12 year olds wear and why, and investigate these choices based on cost, peer pressure and suppliers. They will recognise the importance of being MoneySmart when making spending decisions.  To culminate, students will cost and make an accessory using reused or recycled materials keeping within a given budget. Their final event will be a fashion parade where students will model their accessory. They will report on the main influences on the choice of clothes and relate the influence of cost to this final activity.  **Enduring understandings/Deep learnings**   * You are never too young to be MoneySmart * Cost is a factor that influences purchasing decisions * A range of data can be collected and analysed to investigate spending decisions * Materials selected for making a product can influence cost |
| **6** | **The fun begins: Budget, plan, profit!** | In this unit students discover that they have inherited a fictitious piece of land. The land is to be developed as a nature fun park, at the request of William Corlett, the relative who owned the land. He has provided a budget of $15 000 to develop the nature fun park on the condition that certain facilities are included. He also requests that the trees, stream and lake on the land are retained.  Students engage in designing an environmentally considerate fun park and prepare budget sheets. Based on their plan, they are then eligible to receive a further $7500 to generate a profit from their new business.  Each student will present their nature fun park plans and budget plans, and calculate the profit they are able to generate from their nature fun park.  **Enduring understandings/Deep learnings**   * A budget allows you to manage your money effectively * Effective use of money can create a profit * A well planned and prepared oral presentation can communicate ideas and information to others * Graphic representations of data can communicate scientific ideas * Preparing budgets requires the use of effective strategies to solve problems using whole numbers. |

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| **Mathematics** | | |
| **Year** | **Unit title** | **Unit description** |
| **1** | **Bertie’s Socks** | Judy and her younger brother, Finn, are going shopping with their mother. Judy observes her mother making consumer decisions. Her mother decides that on their next shopping trip, Judy will be responsible for some of these decisions.  In this unit, students become familiar with Australian currency as they explore the considerations involved in making spending decisions. Needs and wants are discussed and identified. Practical activities, involving coins and notes, help to illustrate that money is a finite resource.  Students gain an understanding of the need for the variety of Australian coins and notes. They read and write whole numbers, and count by twos, fives and tens. In exploring two-digit prices, students start to develop an understanding of place value.  Students formulate simple questions and gather responses.  **Enduring understandings/Deep learnings**   * Money is a finite resource, so after we shop we have less money. * Needs are more important than wants. * Counting by twos, fives and tens can help us handle money. * Two-digit numbers consist of tens and ones (units) |
| **2** | **Kieren’s Coin** | Kieren is surprised when he finds a strange coin on the kitchen counter. When his teacher sees the coin, she decides that the class will investigate coins further and they generate some great ideas along the way. They decide to create a money museum to raise funds for their upcoming camping trip.  This ASIC MoneySmart Teaching unit adds structured learning to any school or class fundraising event. The unit includes guidance for creating a money museum as a fundraising event, but the skills developed in the unit can also support an existing fundraising event.  Students add coins and notes, combine coins and notes to reach a specified total, trade one denomination for another, provide change and calculate simple costs. Suggestions are provided for allowing students to demonstrate these skills at your fundraising event.  This unit focuses on using a fundraising context to increase students’ competence and fluency in handling money. This context gives rise to rich mathematical learning as students partition and rearrange collections of coins and notes, develop and use informal strategies for addition and subtraction, use repeated addition to find simple products and make decisions based on the probabilities of events. The unit also includes an investigation of some foreign currency. An exploration of the practicalities and issues associated with fundraising is included in the ASIC MoneySmart Teaching F–2 Integrated unit ‘Pancakes make a difference’.  **Enduring understandings/Deep learnings**   * To be able to engage in financial transactions we need to know how to count money and how to calculate change. * Using coins and notes, we can find ways to make adding, subtracting and multiplying easier and sometimes quicker. * Mathematical problems can have more than one answer and there is often more than one way to solve them. * Advertisements are designed to encourage us to buy. |
| **3** | **Sal’s Secret** | Sal’s older brother and sister are planning to throw her a surprise birthday party. But Sal has discovered their plans! She has achieved this by piecing together a series of clues, including a suspicious receipt and some mental and written calculations, as well as observing her brother’s and sister’s secretive behaviour.  In this unit, students develop a savings routine by saving money as a class to achieve a particular goal. Ideally the savings routine, introduced in Activity 1, would precede the remainder of the unit by several months.  Students discuss the importance of keeping track of spending and saving. This motivates the development of mental and informal strategies for addition, subtraction and multiplication, as students spend within a budget, calculate totals on receipts, and simulate EFTPOS and ATM transactions.  **Enduring understandings/Deep learnings**   * There are strategies\* we can use to make mental calculation easier. * Spreadsheets can help us keep track of our money. * When we access money electronically, we have to work even harder to keep track of our money. * Saving is important for everyone. * The best way to save is to develop a savings routine   \*This unit often uses the word ‘trick’ in place of ‘strategy’ when an activity or resource is directed at students, to increase student engagement |
| **4** | **How much love can fit into a shoebox?** | In this unit students will investigate the possible contents of ‘shoeboxes of love’, which can be donated to underprivileged children. They will discuss the differences between needs and wants, and compare the needs of others to their own.  In their investigation into the contents of their shoeboxes, students will use equivalent fractions, make connections between fractions and decimal notation, and solve problems involving purchases and the calculation of change. They will compare prices of items across a range of vendors.  Each student will present a plan for a shoebox of love, using the mathematics of the unit with supporting calculations and appropriate explanations. The class may choose to make and send a shoebox of love.  **Enduring understandings/Deep learnings**   * Donating is a way of helping others * Money is used to buy goods; comparative shopping can save money * Money amounts can be named, modelled and ordered using place value and fractions * Making change with Australian coins is to the nearest 5 cents |
| **5** | **Hey! Let’s have a big day out!** | In this unit students will investigate possible costs involved in a family outing. They will discuss the differences between essential and optional costs, and justify reasons for spending preferences.  Students will review addition and subtraction of money, and solve problems involving the multiplication of large numbers by one- or two-digit numbers in the context of producing a simple financial plan.  They will check the reasonableness of their answers using estimation strategies. Students will be encouraged to use efficient mental and written processes, and appropriate digital technologies.  Students will present a financial plan for an outing, modifying it as appropriate to fit a suggested budget. They will show calculations and give suitable justifications for their selections.  **Enduring understandings/Deep learnings**   * Budgets are a way to plan and manage spending * Expenditure can be classified as essential or optional, and choices made have a financial impact * Estimation and rounding can be used to check the reasonableness of answers * Accurate calculations are important when planning and amending a budget |
| **6** | **It’s raining cats and dogs ….and chickens!** | In this unit students will investigate the costs of becoming a pet owner.  They will consider other factors such as ethical considerations and the external factors that influence the choice of pet.  Students will make connections between equivalent fractions, decimals and percentages, and then use percentages to calculate discounts on expenditure necessary for pet ownership. They will examine national data on pet ownership and the costs involved, and construct a suitable graph. Students will explore different pet enclosures in terms of area and perimeter, using correct units. They will construct simple prisms from nets to model different enclosures.  At the end of this unit, students will discuss keeping chickens at school and selling their eggs as a way to raise money. They will design an enclosure for chickens using their knowledge of area and perimeter. Students will evaluate the financial and ethical considerations of keeping chickens for this purpose.  **Enduring understandings/Deep learnings**   * A pet costs more than just the money you spend * Percentages are a useful way to compare quantities * Data can be displayed in a variety of forms * Objects with the same area can have different shapes |

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| **Enterprise case study** | | |
| **Year** | **Unit title** | **Unit description** |
| **6** | **Bulimba State School market day:**  **An enterprise case study** | The enterprise unit of work was designed to provide students with enterprising skills and behaviours, business skills, understandings and the ability to develop a project plan.  Students were faced with the challenge of funding their end of year graduation function and decided to run a market day event.  Students were required to complete a Partnership Agreement, think of a business name, prepare a business logo and business card, research a target group and record and use their data to make informed decisions about their product  Whole of school involvement in the weeks leading up to and including market day was an important part of the project. Students carried out market research. Classes were surveyed by the Year 6 students to gain an idea of how successful their business idea would be. This reduced the risk of waste and ensured product viability and consumer appeal.  The Year 6 students also advertised their products during school assemblies in the weeks leading up to the market day. Other publicity events occurred during lunch breaks and before and after school.  Whole school involvement in the project ensured that all students were able to access real life numeracy learning opportunities. Students developed skills such as counting out money, calculating change and considering ‘best value’.  Engaging and relevant learning opportunities fostered an intrinsically positive disposition towards learning in students. One key component of the process was the ability to give meaningful and timely feedback to students at the point of need. On many occasions, students would confer with the teacher in order to learn or revise the mathematical skills required to complete a particular section of a task. |