



| Year 5 MilbaDjunga Smart Money - | Do I need it? Do I want it? How can I g | jet it? | |
|---|--|--|--|
| Mathematics | English | HASS | HPE |
| Create simple financial plans (ASMNA106) | Clarify understanding of content as it unfolds in formal and informal situations, connecting ideas to students' own experiences and present and justify a point of view (ACELE1699) | The nature of convict or colonial presence, including the factors that influenced patterns of development, aspects of the daily life of the inhabitants and how the environment changed (including Aboriginal and Torres Strait Islander Peoples) (ACHASSK107) | Recognise how media and important people in the community influence personal attitudes, beliefs, decisions and behaviours (ACPPS057) |
| Use estimation and rounding to check the reasonableness of answers to calculations (ACMNA009) | Use interaction skills, for example paraphrasing, questioning and interpreting non- verbal cues and choose vocabulary and vocal effects appropriate for different audiences and purposes (ACELY1796) | The difference between needs and wants and why choices need to be made about how limited resources are used (ACHASSK119) | |
| | Understand that patterns of language and interaction vary across social contexts and types of texts and that they help to signal social roles and relationships (ACELA1501) | Types of resources (natural, human, capital) and the ways societies use them in order to satisfy the needs and wants of present and future generations (ACHASSK120) | |
| | Understand how texts can vary in purpose, structure and topic as well as the degree of formality (ACELA1504) | Influences on consumer choices and methods that can be used to help make informed personal consumer and financial choices (ACHASSK121) | |
| | Navigate and read texts for specific purposes applying appropriate text processing strategies, for example predicting and confirming, monitoring meaning, skimming and scanning (ACEL1702) | Develop appropriate questions to guide an inquiry about people, events, developments, places, systems and challenges (ACHASSI094) | |
| | Use comprehension strategies to analyse information, integrating and linking ideas from a variety of print and digital sources (ACELY1703) | Locate and collect relevant information and data from primary and secondary sources (ACHASSI095) | |
| | Understand the use of vocabulary to express greater precision of meaning and | Organise and represent data in a range of formats including tables, graphs and large- and small-scale maps, using discipline- | |





| Mathematics | t Money – Do I need it? Do I want it? How can I English | | | | | | |
|-------------|---|---|-----|--|--|--|--|
| Mathematics | know that words can have different meanings in different contexts (ACELA1512) | appropriate conventions (ACHASSI096) | HFE | | | | |
| | Plan, draft and publish imaginative, informative and persuasive print and multimodal texts, choosing text structures, language features, images and sound appropriate to purpose and audience (ACELY1704) | Examine different viewpoints on actions, events, issues and phenomena in the past and present (ACHASSI099) | | | | | |
| | Reread and edit student's own and others' work using agreed criteria for text structures and language features (ACELY1705) | Interpret data and information displayed in a range of formats to identify, describe and compare distributions, patterns and trends, and to infer relationships (ACHASSI100) | | | | | |
| | Use a range of software including word processing programs with fluency to construct, edit and publish written text, and select, edit and place visual, print and audio elements (ACELY1707) | Evaluate evidence to draw conclusions (ACHASSI101) | | | | | |
| | | Use criteria to make decisions and judgements and consider advantages and disadvantages of preferring one decision over others (ACHASSI103) | | | | | |
| | | Reflect on learning to propose personal and/or collective action in response to an issue or challenge, and predict the probable effects (ACHASSI104) | | | | | |
| | | Present ideas, findings, viewpoints and conclusions in a range of texts and modes that incorporate source materials, digital and non-digital representations and disciplinespecific terms and conventions | | | | | |





| Year 5 MilbaDjunga Smart Money – D Mathematics | English | HASS | HPE |
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| | | (ACHASSI105) | |
| | Achieveme | nt standards | |
| By the end of Year 5, students solve simple problems involving the four operations using a range of strategies. They check the reasonableness of answers using estimation and rounding. Students identify and describe factors and multiples. They identify and explain strategies for finding unknown quantities in number sentences involving the four operations. They explain plans for simple budgets. Students connect three-dimensional objects with their two-dimensional representations. They describe transformations of two-dimensional shapes and identify line and rotational symmetry. Students interpret different data sets. Students order decimals and unit fractions and locate them on number lines. They add and subtract fractions with the same denominator. Students continue patterns by adding and subtracting fractions and decimals. They use appropriate units of measurement for length, area, volume, capacity and mass, and calculate perimeter and area of rectangles. They convert between 12- and 24-hour time. Students use | By the end of Year 5, students explain how text structures assist in understanding the text. They understand how language features, images and vocabulary influence interpretations of characters, settings and events. When reading, they encounter and decode unfamiliar words using phonic, grammatical, semantic and contextual knowledge. They analyse and explain literal and implied information from a variety of texts. They describe how events, characters and settings in texts are depicted and explain their own responses to them. They listen and ask questions to clarify content. Students use language features to show how ideas can be extended. They develop and explain a point of view about a text, selecting information, ideas and images from a range of resources. Students create imaginative, informative and persuasive texts for different purposes and audiences. They make presentations which include multimodal elements for defined purposes. They contribute actively to class and group | By the end of Year 5, students describe the significance of people and events/developments in bringing about change. They identify the causes and effects of change on particular communities and describe aspects of the past that have remained the same. They describe the experiences of different people in the past. Students explain the characteristics of places in different locations at local to national scales. They identify and describe the interconnections between people and the human and environmental characteristics of places, and between components of environments. They identify the effects of these interconnections on the characteristics of places and environments. Students identify the importance of values and processes to Australia's democracy and describe the roles of different people in Australia's legal system. They recognise that choices need to be made when allocating resources. They describe factors that influence their choices as consumers and identify strategies that can be used to inform these choices. They describe | By the end of Year 5, students investigate developmental changes and transitions. They explain the influence of people and places on identities. They recognise the influence of emotions on behaviours and discuss factors that influence how people interact. They describe their own and others' contributions to health, physical activity, safety and wellbeing. They describe the key features of health-related fitness and the significance of physical activity participation to health and wellbeing. They examine how physical activity, celebrating diversity and connecting to the environment support community wellbeing and cultural understanding. Students demonstrate fair play and skills to work collaboratively. They access and interpret health information and apply decision-making and problem-solving skills to enhance their own and others' health, safety and wellbeing. They perform specialised movement skills and sequences and propose and combine movement concepts and strategies to achieve movement outcomes |
| a grid reference system to locate landmarks. | discussions, taking into account other perspectives. When writing, they demonstrate | different views on how to respond to an issue or challenge. | and solve movement challenges. They apply the elements of movement when composing |
| They measure and construct different angles. Students list outcomes of chance | understanding of grammar using a variety of sentence types. They select specific | Students develop questions for an | and performing movement sequences. |
| experiments with equally likely outcomes and | vocabulary and use accurate spelling and | investigation. They locate and collect data | |
| assign probabilities between 0 and 1. | punctuation. They edit their work for cohesive | and information from a range of sources to | |





| Year 5 MilbaDjunga Smart Money - | Do I need it? Do I want it? How can I g | et it? | |
|---|---|---|-----|
| Mathematics | English | HASS | HPE |
| Mathematics construct data displays appropriate for the data. | English | sources to determine their purpose and to identify different viewpoints. They interpret data to identify and describe distributions, simple patterns and trends, and to infer relationships, and suggest conclusions based on evidence. Students sequence information about events, the lives of individuals and selected phenomena in chronological order using timelines. They sort, record and represent data in different formats, including large-scale and small-scale maps, using basic conventions. They work with others to generate alternative responses to an issue or challenge and reflect on their learning to independently propose action, describing the possible effects of their proposed action. They present their ideas, findings and conclusions in a range of communication forms using discipline-specific terms and appropriate conventions. | HPE |
| | | appropriate contentions. | |





| Year 6 Milbadjunga Smart Money - | Do I need it? Do I want it? How can I | get it? | |
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| Mathematics | English | HASS | HPE |
| Select and apply efficient mental and written strategies and appropriate digital technologies to solve problems involving all four operations with whole numbers (ACMNA123) | Understand that strategies for interaction become more complex and demanding as levels of formality and social distance increase (ACELA1516) | Experiences of Australian democracy and citizenship, including the status and rights of Aboriginal and Torres Strait Islander Peoples, migrants, women and children (ACHASSK135) | Recognise how media and important people in the community influence personal attitudes, beliefs, decisions and behaviours (ACPPS057) |
| Investigate and calculate percentage discounts of 10%, 25% and 50% on sale items, with and without digital technologies (ACMNA132) | Identify and explain how analytical images like figures, tables, diagrams, maps and graphs contribute to our understanding of verbal information in factual and persuasive texts (ACELA1524) | How the concept of opportunity cost involves choices about the alternative use of resources and the need to consider trade-offs (ACHASSK149) | |
| | | The effect that consumer and financial decisions can have on the individual, the broader community and the environment (ACHASSK150) | |
| | | Develop appropriate questions to guide an inquiry about people, events, developments, places, systems and challenges (ACHASSI122) | |
| | Participate in and contribute to discussions, clarifying and interrogating ideas, developing and supporting arguments, sharing and evaluating information, experiences and opinions (ACELY1709) | Locate and collect relevant information and data from primary and secondary sources (ACHASSI123) | |
| | Select, navigate and read texts for a range of purposes, applying appropriate text processing strategies and interpreting structural features, for example table of contents, glossary, chapters, headings and subheadings (ACELT1712) | Organise and represent data in a range of formats including tables, graphs and large-and small-scale maps, using discipline-appropriate conventions (ACHASSI124) | |
| | Use comprehension strategies to interpret and analyse information and ideas, comparing content from a variety of textual sources including media and digital texts (ACELY1713) | Examine different viewpoints on actions, events, issues and phenomena in the past and present (ACHASSI127) | |





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| | Plan, draft and publish imaginative, informative and persuasive texts, choosing and experimenting with text structures, language features, images and digital resources appropriate to purpose and audience (ACELY1714) | Interpret data and information displayed in a range of formats to identify, describe and compare distributions, patterns and trends, and to infer relationships (ACHASSI128) | |
| | Re-read and edit students' own and others' work using agreed criteria and explaining editing choices (ACELY1715) | Evaluate evidence to draw conclusions (ACHASSI129) | |
| | Use a range of software, including word processing programs, learning new functions as required to create texts (ACELY1717) | Use criteria to make decisions and judgements and consider advantages and disadvantages of preferring one decision over others (ACHASSI131) | |
| | | Reflect on learning to propose personal and/or collective action in response to an issue or challenge, and predict the probable effects (ACHASSI132) | |
| | | Present ideas, findings, viewpoints and conclusions in a range of texts and modes that incorporate source materials, digital and non-digital representations and disciplinespecific terms and conventions (ACHASSI133) | |
| | Achievemer | nt standards | |
| By the end of Year 6, students recognise the properties of prime, composite, square and triangular numbers. They describe the use of integers in everyday contexts. They solve problems involving all four operations with whole numbers. Students connect fractions, decimals and percentages as different representations of the same number. They solve problems involving the addition and subtraction of related fractions. Students make connections between the powers of 10 | By the end of Year 6, students understand how the use of text structures can achieve particular effects. They analyse and explain how language features, images and vocabulary are used by different authors to represent ideas, characters and events. Students compare and analyse information in different and complex texts, explaining literal and implied meaning. They select and use evidence from a text to explain their response | By the end of Year 6, students explain the significance of an event/development, an individual and/or group. They identify and describe continuities and changes for different groups in the past and present. They describe the causes and effects of change on society. They compare the experiences of different people in the past. Students describe, compare and explain the diverse characteristics of different places in different locations from local to global scales. They | By the end of Year 6, students investigate developmental changes and transitions. They explain the influence of people and places on identities. They recognise the influence of emotions on behaviours and discuss factors that influence how people interact. They describe their own and others' contributions to health, physical activity, safety and wellbeing. They describe the key features of health-related fitness and the significance of physical activity participation to health and |





and the multiplication and division of decimals. They describe rules used in sequences involving whole numbers. fractions and decimals. Students connect decimal representations to the metric system and choose appropriate units of measurement to perform a calculation. They make connections between capacity and volume. They solve problems involving length and area. They interpret timetables. Students describe combinations of transformations. They solve problems using the properties of angles. Students compare observed and expected frequencies. They interpret and compare a variety of data displays including those displays for two categorical variables. They interpret secondary data displayed in the media.

Students locate fractions and integers on a number line. They calculate a simple fraction of a quantity. They add, subtract and multiply decimals and divide decimals where the result is rational. Students calculate common percentage discounts on sale items. They write correct number sentences using brackets and order of operations. Students locate an ordered pair in any one of the four quadrants on the Cartesian plane. They construct simple prisms and pyramids. Students describe probabilities using simple fractions, decimals and percentages.

to it. They listen to discussions, clarifying content and challenging others' ideas.

Students understand how language features and language patterns can be used for emphasis. They show how specific details can be used to support a point of view. They explain how their choices of language features and images are used.

Students create detailed texts elaborating on key ideas for a range of purposes and audiences. They make presentations and contribute actively to class and group discussions, using a variety of strategies for effect. They demonstrate an understanding of grammar, and make considered vocabulary choices to enhance cohesion and structure in their writing. They use accurate spelling and punctuation for clarity and make and explain editorial choices based on criteria.

describe how people, places, communities and environments are diverse and globally interconnected and identify the effects of these interconnections over time. Students explain the importance of people, institutions and processes to Australia's democracy and legal system. They describe the rights and responsibilities of Australian citizens and the obligations they may have as global citizens. Students recognise why choices about the allocation of resources involve trade-offs. They explain why it is important to be informed when making consumer and financial decisions. They identify the purpose of business and recognise the different ways that businesses choose to provide goods and services. They explain different views on how to respond to an issue or challenge.

Students develop appropriate questions to frame an investigation. They locate and collect useful data and information from primary and secondary sources. They examine sources to determine their origin and purpose and to identify different perspectives in the past and present. They interpret data to identify, describe and compare distributions, patterns and trends, and to infer relationships, and evaluate evidence to draw conclusions. Students sequence information about events, the lives of individuals and selected phenomena in chronological order and represent time by creating timelines. They organise and represent data in a range of formats, including large- and small-scale maps, using appropriate conventions. They

wellbeing. They examine how physical activity, celebrating diversity and connecting to the environment support community wellbeing and cultural understanding.

Students demonstrate fair play and skills to work collaboratively. They access and interpret health information and apply decision-making and problem-solving skills to enhance their own and others' health, safety and wellbeing. They perform specialised movement skills and sequences and propose and combine movement concepts and strategies to achieve movement outcomes and solve movement challenges. They apply the elements of movement when composing and performing movement sequences.





| collaboratively generate alternative | |
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| responses to an issue, use criteria to make | |
| decisions and identify the advantages and | |
| disadvantages of preferring one decision over | |
| others. They reflect on their learning to | |
| propose action in response to an issue or | |
| challenge and describe the probable effects | |
| of their proposal. They present ideas, | |
| findings, viewpoints and conclusions in a | |
| range of communication forms that | |
| incorporate source materials, mapping, | |
| graphing, communication conventions and | |
| discipline-specific terms. | |
| dissipilite specific territs. | |





| Milbadjunga Smart M | loney – Do I need it? [| Oo I want it? How can l | | L CARARUITIES | | | |
|--|---|--|---|---|---|--|--|
| Literacy | Numeracy | ICT | Critical and Creative Thinking | L CAPABILITIES Personal and Social Capability | Ethical Understanding | Intercultural understanding | Key terms/foci |
| navigate, read and view subject-specific texts with some challenging features and a range of graphic representations | solve problems and check calculations using efficient mental and written strategies | locate, retrieve or generate information using search engines and simple search functions and classify information in meaningful | pose questions to clarify and interpret information and probe for causes and consequences | explain how the appropriatenes s of emotional responses influences behaviour | examine values accepted and enacted within various communities | describe and compare the knowledge, beliefs and practices of various cultural groups in relation to a specific time, event or custom | Value of items Needs and wants Values Contract Traditional lifestyles Bartering Gifting |
| Section 2Section 5 | Section 3Section 4Section 5 | Section 2 | Section 2Section 4 | Section 1 | Section 1 | Section 2 | Indigenous trading systems Contact history Australian coins and notes |
| listen to detailed spoken instructions for undertaking learning tasks, listen to spoken and audio texts, and respond to and interpret information and opinions presented | create simple financial plans, budgets and cost predictions | use ICT effectively to record ideas, represent thinking and plan solutions | identify and clarify relevant information and prioritise ideas | critique their ability to devise and enact strategies for working in diverse teams, drawing on the skills and contributions of team members to complete complex tasks | explain a range of possible interpretations and points of view when thinking about ethical dilemmas | explain perspectives that differ to expand their understanding of an issue | Denominations Rounding Estimating Banks Interest Contemporary culture Protocols Sustainable budget |
| Section 1Section 2Section 3 | Section 3Section 4Section 5 | Section 3 | Section 2 | Reflection | Section 2 | Section 2 | Minus balance Docked pay |





| Milbadjunga Smart M | ilbadjunga Smart Money – Do I need it? Do I want it? How can I get it? Years 5&6 | | | | | | | | |
|---------------------------|--|------------------------------|--|---|--------------------------|-----------------------------|-----------------|--|--|
| Literacy | Numeracy | ICT | GENERA Critical and Creative Thinking | Personal and Social Capability | Ethical Understanding | Intercultural understanding | Key terms/foci | | |
| _evel 6 - Typically, b | y the end of Year 6, s | students: | , and the second | | | | | | |
| Section 4 | • | | | | | | Budgeting | | |
| Section 5 Section 6 | | | | | | | Savings | | |
| interpret and | | independently | analyse, | identify factors | | | Fees | | |
| analyse | | or | condense and | that influence | | | Pay period | | |
| information and ideas, | | collaboratively create and | combine relevant | decision making and | | | Payslip | | |
| comparing texts | | modify digital | information | consider the | | | Gross pay | | |
| on similar | | solutions, | from multiple | usefulness of | | | | | |
| topics or themes using | | creative outputs or data | sources | these in making their own | | | Net pay | | |
| comprehension | | representation/ | | decisions | | | Tax | | |
| strategies | | transformation | | | | | Deductions | | |
| | | for particular audiences and | | | | | Penalty rates | | |
| | | purposes | | | | | Full-time work | | |
| Section 2 | | Section 6 | Section 2 | Section 1 | | | Part-time work | | |
| Section 4 Section 5 | | | Section 5Section 6 | Section 4Section 5 | | | Casual work | | |
| compose and | | | identify | GCGHOIT 5 | | | Bank book | | |
| edit | | | situations | | | | Bills | | |
| learning area texts | | | where current approaches do | | | | | | |
| tonto | | | not work, | | | | Receipts | | |
| | | | challenge | | | | Argument | | |
| | | | existing ideas and generate | | | | Persuasive text | | |
| | | | alternative solutions | | | | | | |





| Milbadjunga Smart I | Money – Do I need it | ? Do I want it? H | ow can I get it? Years 5&6 | | | | | | |
|--|----------------------|-------------------|--|--------------------------------|--------------------------|-----------------------------|----------------|--|--|
| | GENERAL CAPABILITIES | | | | | | | | |
| Literacy | Numeracy | ICT | Critical and Creative Thinking | Personal and Social Capability | Ethical Understanding | Intercultural understanding | Key terms/foci | | |
| Level 6 - Typically, | by the end of Year 6 | , students: | | | | | | | |
| Section 2Section 6 | | | Section 5 | | | | | | |
| use pair, group and class discussions and informal debates as learning tools to explore ideas and relationships, test possibilities, compare solutions and to prepare for creating texts | | | assess and test options to identify the most effective solution and to put ideas into action | | | | | | |
| Section 1 Section 2 Section 3 Section 4 Section 5 | | | Section 5Section 6 | | | | | | |
| plan, research, rehearse and deliver presentations on learning area topics, selecting appropriate | | | identify and justify the thinking behind choices they have made | | | | | | |





| Milbadjunga Smart M | Money - Do I need it? | Do I want it? How can | I get it? Years 5&6 | | | | |
|---|-------------------------|-----------------------|--|--------------------------------|--------------------------|-----------------------------|----------------|
| | | | GENERA | L CAPABILITIES | | | |
| Literacy | Numeracy | ICT | Critical and Creative Thinking | Personal and Social Capability | Ethical Understanding | Intercultural understanding | Key terms/foci |
| Level 6 - Typically, I | by the end of Year 6, s | tudents: | | | | | |
| content and visual and multimodal elements to suit different audiences Section 2 Section 6 | | | Section 5Section 6 | | | | |
| use developing knowledge of the structure and features of learning area texts to comprehend and compose a range of more complex texts for identified purposes | | | assess whether there is adequate reasoning and evidence to justify a claim, conclusion or outcome | | | | |
| Section 2Section 5Section 6 | | | Section 5Section 6 | | | | |
| use vocabulary, including subject-specific vocabulary from a range of learning areas and vocabulary | | | evaluate the effectiveness of ideas, products, performances, methods and courses of action against | | | | |





| | GENERAL CAPABILITIES | | | | | | | | |
|---|----------------------|--------------|--------------------------------|--------------------------------|--------------------------|-----------------------------|----------------|--|--|
| Literacy | Numeracy | ICT | Critical and Creative Thinking | Personal and Social Capability | Ethical Understanding | Intercultural understanding | Key terms/foci | | |
| Level 6 – Typically | , by the end of Year | 6, students: | | | | | | | |
| that expresses shades of meaning | | | given criteria | | | | | | |
| Section 2Section 5Section 6 | | | Section 6 | | | | | | |
| explain how analytical images such a figures, diagrams, tables, maps and graphs contribute to understanding of factual information in texts | | | | | | | | | |
| Section 3Section 4Section 5 | | | | | | | | | |