Moneysmart debates

Student workbook

Resource name:	Moneysmart debates		
Subject:	Financial literacy and sustainability education through debating		
Learning areas	English focus supported by Economics & Business		
Level:	Year 9-10	Lesson duration:	90 minutes

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Lesson objectives:

Moneysmart debates provides an investigative challenge where students learn about key elements of debating including team roles and structure, persuasive devices and terminology.

Students research the financial and environmental sustainability of smartphones and compose a speech for the second affirmative/negative speaker.

Knowledge is embedded through quizzes and practical activities.

Learning outcomes:

Students will:
- Understand the terminology, structure and elements of a debate.
- Understand the purpose of persuasive devices.
- Apply persuasive devices to write a persuasive debate speech.
- Communicate the financial and sustainable implications of owning a smartphone.
- Research and write a debate speech about smartphone sustainability.
- Build capacity to think about ways to create a more sustainable future.

Delivery suggestions:

In groups:

- students engage with quizzes and activities and reflect on their responses after each task or at the end of the resource.
- students present their team speeches in a mock debate or via videos to the class.

Recommend students save this word document (minus resource & teacher notes) and type answers directly into worksheet. Print if required.

This resource can be tailored to suit individual class needs and abilities.

Summary of sections and tasks:	Summary of teacher notes

1. Workbook introduction
2. What is a debate? (10 mins)
   o Quiz: Big debate
3. Structure of a debate speech (15 mins)
   o Activity: Elements of debating
4. Persuasive devices (10 mins)
     Activity: Persuasive devices
     Quiz: Persuasive devices
5. Bringing it all together (45 mins)
   o Activity: Write a speech
6. Reflection & discussion (10 mins)
	• Additional topic suggestions
	• Solutions
	• Useful resources
	• Suggested marking rubric
	• Curriculum alignment:
	   o Learning area
	   o Achievement standards
	   o General Capabilities

Materials / equipment:

- Internet access to conduct research

- This document contains student worksheets and teacher solutions

- Recommended additional resource - Debating template from Debating SA

1. Workbook introduction

Moneysmart debates provides an investigative challenge where you will learn about key elements of debating including team roles and structure, persuasive devices and terminology.

You will research the financial and environmental sustainability of smartphones and compose a speech for the second affirmative/negative speaker. The debate topic is **Smartphones are sustainable**.

YOUR TASK:

Your final task will be to write a debate speech as the second speaker (affirmative or negative) on the topic '**smartphones are sustainable**'.

Check with your teacher how you will deliver your speech (via mock debate or videos).

To complete this task, you will need to understand these concepts:

- What is a debate
- Structure of a debate speech
- Persuasive devices
- The financial and environmental sustainability of smartphones.

Student details:

Your name:	
Class:	
Date:	
Delivery mode:	

2. What is a debate?

'Engaging in a debate' doesn't mean having a fight or being mad at someone. In fact, debating has strict rules about conduct and arguing techniques.

Sometimes you may even have to argue a side that you don't personally agree with!

Debating basics

To find out more about debating basics, read the terms below before doing the quiz.

Debating

Debating is a method of discussing and analysing issues. Debaters aim to persuade others to accept or believe their arguments on a topic.

Topic

Each debate has a topic. For example, 'all students should do homework each night' or 'all parents should check their children's homework'.

Debating team

Each debate involves two teams who take opposing sides of the topic and speak alternately.

- The affirmative team speaks in support of the topic, their goal to persuade others the topic is true.
- The negative team speaks against the topic, their goal to persuade others the topic is *not* true.

Team structure

Debating is a team activity, typically each team has three members. Each member has their allocated speaking role as first, second or third speaker.

Team line

The agreed theme for arguing the debate topic. It allows each speaker to link their individual arguments to the overall idea or direction of their case, making the whole team's argument more cohesive and persuasive.

Matter

The content of the speech including arguments, evidence to support those arguments, examples and analysis.

Method

The structure and organisation of the speech, including allocating arguments between speakers and responding to the dynamic nature of a debate.

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Manner

The style of presentation includes the elements of body language and vocal style (e.g. volume, pace, tone, and clarity and use of language).

Rebuttal

Persuading the audience why the opposition's arguments are wrong.

Adjudicator

The adjudicator assesses the debate and decides the winning team. They must set aside personal views of the topic and judge the strength and persuasiveness of each team's speeches considering matter, method and manner.

Activity 2.1: Big debate quiz

Student worksheet

Now complete the **big debate quiz** to check your understanding of debating basics.

Write your response to the 10 questions in the 'answers' column.

	Question	Answer
1	Speakers in a debate follow rules and guidelines as they try to persuade others to accept or believe their arguments on a topic. a) True b) False	
2	In a debate, you always speak for the side that you agree with personally. a) True b) False	
	Which statement is true? a) The negative team agrees with the affirmative team. b) The affirmative team speaks in support of the topic. c) The negative team speaks in support of the topic. d) The affirmative team argues against the topic.	
4	To make the whole team's argument more cohesive and persuasive, the team agrees on: a) a team line b) a team rebuttal c) a team matter d) a team structure	

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5	The team structure in a debate refers to:	
	a) the age range of team members b) the range of debating experience of team members c) the assigned speaking order of team members d) whether the team is speaking for the affirmative or negative	
6	Which statement is NOT a suitable topic for a debate?	
	a) All students should play sport. b) Learning another language benefits children. c) Recycling should be compulsory. d) That was a day to remember.	
7	Which of the following relates to evidence used to support arguments in a debate speech?	
	a) Matter b) Manner c) Method	
8	Manner refers to:	
	a) the content of the speech b) the structure of the speech c) the delivery of the speech	
9	When debate speakers make a rebuttal:	
	a) they introduce a new, winning argument for their team b) they argue against an argument raised by the opposing side c) they break a debating rule or guideline d) they raise an argument that supports the opposing side	
10	Who decides which team wins a debate?	
	a) adjudicator b) articulator c) administrator d) arbitrator	
	TOTAL CORRECT:	/10

3. Structure of a debate speech

Debating is a team activity and tasks are determined by the member's allocated role as first, second or third speaker for the team. Let's look at the role of each speaker in a debate.

Role of first speaker (affirmative)

- outlines the team's interpretation of the topic
- identifies the issues to be discussed
- presents the team structure
- presents arguments allocated to the first speaker.

Role of first speaker (negative)

- identifies major areas of initial disagreement with the affirmative case
- explains disagreements with the affirmative side's definition, if there are any
- rebuts the major arguments of the affirmative side
- presents the team structure
- presents arguments allocated to the first speaker.

Role of second speaker (affirmative and negative)

- identifies the major areas of disagreement with the other team
- outlines definitions still in contention
- rebuts major arguments
- defends the team's case against rebuttal by previous speaker(s)
- presents arguments allocated to the second speaker.

Role of third speaker (affirmative and negative)

- presents an overview of the debate
- identifies the essential issues upon which the teams disagree
- rebuts the important aspects of the opposing team's case
- defends the team's case.

Activity 3.1: Elements of debating

Below is an example speech for the affirmative and negative sides of the argument. Match the nine 'Elements' below with the relevant part of the speeches. Make sure you read each speech as you will be joining one of these teams as second speaker!

Write your response in the 'elements' column.

Elements				
Team line	Argument 2	Introduction	Team split	Argument 3
Ending	Topic	Argument 1	Definition	

Affirmative team – Speaker 1	Negative team – Speaker 1	Elements
Good afternoon Chairman, Ladies and Gentlemen.	Good afternoon Chairman, Ladies and Gentlemen.	
The topic for our debate today is **smartphones are sustainable**. We, the affirmative team, believe this statement to be true.	The topic for our debate today is **smartphones are sustainable.**	
We define the term 'sustainable' as being financially and environmentally sustainable. That is, the current development of smartphones can, and indeed should, proceed indefinitely into the future as it will improve life for humankind.	We agree with the definition given by the affirmative team – that the term 'sustainable' means financially and environmentally sustainable – but we believe smartphones are simply not sustainable.	
We believe that the design and manufacture of smartphones is moving more towards enhancing ethical and environmental sustainability. We believe that the cost of technology is decreasing, and the materials used in new phones is safe to manufacture and are able to be recycled.	That is, we believe that if current practices in smartphone consumption and disposal continue, our quality of life and environment will suffer greatly. The cost and environmental impact of smartphones cannot proceed indefinitely into the future without severely compromising the quality of life worldwide.	

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As the first speaker for the affirmative team, I will outline how smartphones are financially and environmentally sustainable. (Summary of points): Firstly, I will: • Show how smartphones help people make informed decisions with information and news at their fingertips. • Secondly, I will address that smartphones are recyclable and therefore environment sustainable. • Finally, I will speak about the role of smartphone apps in protecting people during natural disasters through mass communication. Our second speaker will: • Argue how smartphones make online purchases and banking quick and easy which is great for people such as those in remote areas or with physical disabilities. • Point out how advertising supports people in making cost-efficient choices when buying a phone. • Show how data costs are easy to manage which means people are less likely to get into financial trouble. Our third speaker will: • Rebut and sum up our team case.	As the first speaker for the negative team, I will outline how smartphones are financially and environmentally unsustainable. (Summary of points): I will cover three areas. • Firstly, I will show people may not make informed decisions because they cannot tell the difference between news and fake news. • Secondly, I will highlight that the world simply cannot handle increasing rates of disposal and recycling of smartphones. • Finally, I will show how smartphones play a role in inciting violence through mass communication channels. Our second speaker will: • Argue that although smartphones make online purchases and banking quick and easy, they can expose people to banking fraud, scams and loss of personal data. • Point out how advertising influences people to make uninformed choices because of peer pressure to buy the latest and greatest phone. • Show that people are using more data than ever before and this increases the change to fall victim to hidden costs. Our third speaker will: • Rebut and sum up our team case.
My first point is how smartphones help people make informed decisions with information and news at their fingertips. (summary of points): • Primary source of news and information. • Essential part of 21st century living. • Give benefits to all now and into the future.	The first speaker of the affirmative side tried to tell us smartphones help people make informed decisions. This is clearly wrong (summary of points). • Primary source of news and information but is more unreliable than ever. • Essential part of 21st century living but at what cost? (eg. emotional, mental, financial) • More risks and sophisticated scams outnumber the benefits.

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This brings me to my second point that smartphones are recyclable and therefore environment sustainable (summary of points): • Advances in smartphone design and materials make recycling easy. • Companies repurposing materials from recycled phones to reduce waste.	Now to my second point — I will highlight that the world simply cannot handle increasing rates of disposal and recycling of smartphones. • Materials are mined from the earth in developing countries creating unethical working conditions. • Fast turnover of phone purchases leads to increased wastage.	
Now to my third point of the role of smart phones apps in protecting people during natural disasters through mass communication. (summary of points): • Smartphones can't prevent natural disasters from happening, but they can reduce damage to life and property. • Role of smartphones in natural disasters (natural disaster alert apps, COVIDSafe app).	Now to my third point that smartphones also play a role in inciting violence and bullying through mass communication channels (summary of points): • For every positive message via smartphones, there are negative messages • Mass communication via smartphone apps can influence and facilitate hate speech on an individual and community level.	
Chairman, Ladies and Gentlemen, in conclusion (summarise points above). Thank you.	Chairman, Ladies and Gentlemen, in conclusion (summarise points above). Thank you.	

Choose a team

Now that you have read the first speaker's speech, you need to choose which team you are going to join. Refer to the '**Team split**' to help you decide.

Which team did you choose (affirmative or negative)? _____

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4. Persuasive devices

Now that you've heard the arguments of the first speaker from each side of the debate, are you swayed by one speech more than the other? Are smartphones good or bad for your wallet and the earth?

In a debate, speakers use various devices (the non-electronic ones!) to persuade people to their point of view. Learning to use persuasive devices will help you to make your speech as convincing as possible. They will also assist you throughout life—helping you to think and act for yourself as well as convince others to your point of view.

Activity 4.1: Persuasive devices

Match the following five persuasive devices to the correct definition.

Write your response in the 'Answer' column.

Persuasive devices		
Authoritative tone	First person	Emotive language
Factual language	Cohesive devices	

Definition	Examples	Answer
This persuasive device deliberately uses words to produce an emotional response from the reader, usually designed to influence or persuade the reader.	*The person spoke with enthusiasm about their favourite TV show.*	
This persuasive device typically describes or is based on information or scientific reports. Usually contains numeric or statistical information.	*According to Census data, there are over 29 million pets in Australia, making it one of the highest pet ownership rates in the world.*	

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A tone used by the speaker to convince the audience that they really know the topic and well.	*It is commonly stated that …* *Everyone agrees that …* *No one can doubt that …*	
This persuasive device helps the speaker connect points and helps the argument flow.	*Furthermore, research show the numbers are ….* *Therefore, it is impossible…* *…and, yet, whenever*	
A speaker in a debate often uses this persuasive device to add emphasis to their argument, to persuade the audience of their viewpoint and build a personal connection.	*I, me, my, we, us, our* *you, your* *he, him, his, she, her, it, its, they, them, their.*	

Activity 4.2: Persuasive devices quiz

Student worksheet

Now that you know what persuasive devices are, let's try this short quiz.

Write your response to the five questions in the 'answers' column.

	Question	Answer
1	Identify the following persuasive device (in bold/italics): '… prices for texting have ***dropped enormously*** …' a) Authoritative tone b) Cohesive device c) Emotive language d) Factual language e) First person	
2	Identify the following persuasive device (in bold/italics): 'We can transfer money wherever **we** are, whenever **we** want …' a) Authoritative tone b) Cohesive device c) Emotive language d) Factual language e) First person	

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3	Identify the following persuasive device (in bold/italics): 'It is commonly stated that teenagers enjoy texting, as they have **great dexterity and technological know-how** …' a) Authoritative tone b) Cohesive device c) Emotive language d) Factual language e) First person	
4	Identify the following persuasive device (in bold/italics): '… **As a result**, these devices have become an essential part …' a) Authoritative tone b) Cohesive device c) Emotive language d) Factual language e) First person	
5	Identify the following persuasive device (in bold/italics): '… 90% of mobile phone providers believe they must adapt with the **fast-moving market** …' a) Authoritative tone b) Cohesive device c) Emotive language d) Factual language e) First person	
	TOTAL CORRECT:	/5

5. Conduct research about mobile phones

Before you start writing your speech on the debate topic **Smartphones are sustainable**, you need to start gathering information to on smartphones (advantages/disadvantages, pros/cons, advertising influences, upfront/hidden costs, etc).

Activity 5.1: Choosing a mobile phone plan

Student worksheet

The Moneysmart website has some great tips to consider before buying a mobile phone. Read the Choosing a mobile phone plan page and write *five* tips you could share with friends and family to help them make the right choice.

1.
2.
3.
4.
5.

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Activity 5.2: Research evidence to support your argument

Student worksheet

Part 1: Team split - second speaker

The text below from Activity 3.1 will remind you of your **team split** as second speaker. You have already chosen with team you will join.

Affirmative:	Negative:
Our second speaker will:	Our second speaker will:
• Argue how smartphones make online purchases and banking quick and easy which is great for people such as those in remote areas or with physical disabilities. • Point out how advertising supports people in making cost-efficient choices when buying a phone. • Show how data costs are easy to manage which means people are less likely to get into financial trouble.	• Argue how smartphones may make online purchases and banking quick and easy, but expose people to banking fraud, scams and loss of personal data. • Point out how advertising influences people to make uninformed choices because they want to buy the latest and greatest phone. • Show how people are using more data than ever before and people still fall victim to hidden costs.

Part 2: Research evidence

Research evidence from reliable sources (such as *.gov.au* or *.org.au* websites) to support and build your argument to address all three points stated in your **team split**. *Use the table below.*

Argument	Research highlights
Argument 1 *(address the first point above)*	*Evidence:* • • • Sources: • •
Argument 2 *(address the second point above)*	*Evidence:* • • • Sources: • •
Argument 3 *(address the third point above)*	*Evidence:* • • • Sources: • •

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6. Bringing it all together

Let's put your learning into practice. It is time for you to take your research ideas and write your final speech for either the **Affirmative** or **Negative** team as **second speaker**.

Activity 6.1: Write your speech

Part 1: Write your speech

Finally, bring it all together and write your speech. Your speech should last 3-5 minutes.
Use the table below to structure your speech.

Introduction	
Argument 1	
Argument 2	
Argument 3	
Ending	

Part 2: Present your speech

Present your well-researched speech to your teacher and peers. Think about ways to support your persuasive presentation with props, statistics, diagrams, illustrations, etc.

Will your argument give your team the persuasive evidence it needs to win the debate?

7. Reflection & discussion

It is important to reflect on your learning. Think about the following points and write down some notes you can use in a group discussion.

7.1   How can consumers decide which smartphone or phone plan is best for them?

7.2   What are the environmental issues associated with smartphones?

7.3   What are the financial costs of owning a smart phone? (Consider once-off and ongoing costs)

7.4   How does debating help you understand an issue?

7.5   Where else could you use persuasive devices to change people's minds?

Teacher notes

Additional topic suggestions

Other debating topic ideas that support teaching financial literacy include:

- Old cars are bad for your wallet
- Solar panels save money for the individual consumer
- Capturing rainwater is financially and environmentally sustainable
- Food waste is increasing and costing the environment
- Choosing recycled packaging is more financially and environmentally sustainable
- Wind farms are more environmentally friendly than other forms of energy & better for the economy.

Solutions

Solution for activity 2.1: Big debate quiz

Q1	Q2	Q3	Q4	Q5
a) True	b) False	b) The affirmative team speaks in support of the topic.	a) a team line	c) The assigned speaking order of team members
Q6	**Q7**	**Q8**	**Q9**	**Q10**
d) That was a day to remember	a) Matter	c) The delivery of the speech	b) They argue against an argument raised by the opposing side	a) Adjudicator

Solution for activity 3.1: Elements of debating

Order of answers:

1. Introduction
2. Topic
3. Definition
4. Team line
5. Team split
6. Argument 1
7. Argument 2
8. Argument 3
9. Ending

Solution to activity 4.1: Persuasive devices

Order of answers:

1. Emotive language
2. First person
3. Authoritative tone
4. Cohesive devices
5. Factual language

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Solution to activity 4.2: Persuasive devices quiz

Q1	Q2	Q3	Q4	Q5
c) Emotive language	e) First person	a) Authoritative tone	b) Cohesive device	d) Factual language

Solutions to activity 5.1: Choosing a mobile phone plan

The Moneysmart website has some great tips to consider before buying a mobile phone. Read the Choosing a mobile phone plan page and write five tips you could share with friends and family to help them make a find the right mobile phone plan for them.

Answers may include:

1. There are a lot of phone and data plans available and they all offer something different. You need to choose the one that works for you.
2. Think about how you want to use your phone, and how much you can afford each month. This will help you choose the right plan, eg:
   - data
   - international calls and texts
   - entertainment packs for music, movies and videos.
3. Research your network coverage to make sure you
   - Ensure strong phone signal in places you spend most time to avoid geographic black spots.
   - Check mobile phone coverage maps on providers website.
4. Do a budget and work out what you can afford to spend before you buy a phone and plan.
5. Consider the need for upgrading to a new phone if your current phone still works.
6. If you buy a new phone, consider the following plans that may be financially beneficial in the long-run:
   - Buy it outright
   - Buy it on a plan
7. Consider pre-paid plans or SIM only plans.
8. Do your research. Use comparison websites and read reviews.
9. If you don't understand the contract
   - Seek advice from family and friends
   - Download the 'Critical Information Summary' from the provider's website
   - Don't sign any contract.

Suggested marking rubric

Below is the suggested marking rubric. Depending on the depth and scope of research conducted by students, teachers may identify additional alignments.

Content description (Year 9)

English (Year 9)		
Content description: Create imaginative, informative and persuasive texts that present a point of view and advance or illustrate arguments, including texts that integrate visual, print and/or audio features (ACELY1746). **Activity 6.1 - Part 1:** Students write a speech for the second speaker, focussing on rebuttal and persuasion for a debate about smartphones.		
Competent	**Developing at level**	**Needs further development**
Applies a coherent and high-level understanding of the structure of a debate and of a debate speech. Effectively uses a high number of persuasive devices in their debate speech. Effectively applies debating concepts of e.g. rebuttal, team line.	Applies a basic understanding of the structure of a debate and of a debate speech. Uses a number of persuasive devices in their debate speech. Applies debating concepts of e.g. rebuttal, team line.	Applies a basic understanding of the structure of a debate and of a debate speech. Uses some or a limited number of persuasive devices in their debate speech. Demonstrates some understanding of debating concepts of e.g. rebuttal, team line, not necessarily applying this understanding.
Content description: Plan, rehearse and deliver presentations, selecting and sequencing appropriate content and multimodal elements for aesthetic and playful purposes (ACELY1741) **Activity 6.1 - Part 2:** Students present their arguments to an audience as a multimodal text.		
Competent	**Developing at level**	**Needs further development**
Delivers an engaging and persuasive presentation using well-planned and well-structured content supported by multimodal elements.	Delivers an engaging and persuasive presentation using well-planned and well-structured content supported by multimodal elements.	Delivers an engaging and persuasive presentation using well-planned and well-structured content supported by multimodal elements.
Content description: Use interaction skills to present and discuss an idea and to influence and engage an audience by selecting persuasive language, varying voice tone, pitch, and pace, and using elements such as music and sound effects (ACELY1811) **Activity 6.1 – Part 2:** Students deliver their speech, focussing on their manner of delivery, learning the speech from hand notes and using varying voice tone, pitch, and pace, in a practical oral task, within the time limit.		

Competent	Developing at level	Needs further development
Engages the audience with their general manner. Delivers the speech with the aid of speech notes rather than reading directly from notes. Effectively utilizes their voice, varying tone, pitch, and pace, in a practical oral task.	Has limited engagement with the audience with their general manner. Attempts to deliver the speech with the aid of speech notes rather than reading directly from notes. Utilizes their voice, varying tone, pitch, and pace, in a practical oral task.	Attempts to engage the audience with their general manner. Delivers the speech. Attempts to utilize their voice, varying tone, pitch, and pace, in a practical oral task.

Business and Economics (Year 9)

Content description: Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES045)

Activity 6.1 - Part 1: Students conduct research to find the most compelling evidence to support their arguments and structure their arguments to strengthen their perspective in order to persuade the audience.

Competent	Developing at level	Needs further development
Uses data and information effectively to support an argument and strengthen a perspective.	Uses data and information to support an argument and perspective.	Uses data and information to support an argument with guidance.

Content description: Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048)

Activity 6.1 - Part 2: Students present arguments backed up by research based on access, advertising and personal and physical costs associated with a smartphone purchase.

Competent	Developing at level	Needs further development
Effectively persuades the audience with their compelling evidence that supports their argument and strengthens their perspective.	Persuades the audience somewhat with evidence that supports their argument and strengthens their perspective.	Attempts to persuade the audience is limited with some evidence that supports their argument and their perspective.

Content description: Reflect on the intended and unintended consequences of economic and business decisions (ACHES049)

Activity 7: Students reflect on a variety of factors and the influences they have on decision-making.

Competent	Developing at level	Needs further development
Clearly articulates all factors and can identify intended and unintended consequences of their decisions.	Articulates some factors and can identify some intended and unintended consequences of their decisions.	Articulates factors with support and can identify intended and unintended consequences of their decisions when prompted.

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Content description (Year 10)

English (Year 10)

Content description: Create sustained texts, including texts that combine specific digital or media content, for imaginative, informative, or persuasive purposes that reflect upon challenging and complex issues (ACELY1756)

Activity 6.1 - Part 1: Students write a speech for the second speaker, focussing on rebuttal and persuasion for a debate about smartphones.

Competent	**Developing at level**	**Needs further development**
Applies a coherent and high-level understanding of the structure of a debate and of a debate speech. Effectively uses a high number of persuasive devices in their debate speech. Effectively applies debating concepts of e.g. rebuttal, team line.	Applies a basic understanding of the structure of a debate and of a debate speech. Uses a number of persuasive devices in their debate speech. Applies debating concepts of e.g. rebuttal, team line.	Applies a rudimentary understanding of the structure of a debate and of a debate speech. Uses some or a limited number of persuasive devices in their debate speech. Demonstrates some understanding of debating concepts of e.g. rebuttal, team line, not necessarily applying this understanding.

Content description: Use organisation patterns, voice and language conventions to present a point of view on a subject, speaking clearly, coherently and with effect, using logic, imagery and rhetorical devices to engage audiences (ACELY1813)

Activity 6.1 - Part 2: Students deliver their speech for the second speaker, focusing on rebuttal of arguments and persuasion for a debate about smartphones.

Competent	**Developing at level**	**Needs further development**
Demonstrates a strong understanding of the debate structure. Effectively applies multiple persuasive devices throughout their presentation.	Demonstrates a sound understanding of the debate structure. Uses some persuasive devices in their presentation.	Demonstrates a basic understanding of the debate structure. Attempts to include persuasive devices in their presentation with guidance.

Content description: Plan, rehearse and deliver presentations, selecting and sequencing appropriate content and multimodal elements to influence a course of action (ACELY1751)

Activity 6.1 - Part 2: Students present their engaging and informative argument to an audience using multimodal text to support their argument.

Competent	**Developing at level**	**Needs further development**
Delivers an engaging and instructive presentation to inform the audience of the guide's contents using a number of multimodal elements.	Delivers an instructive presentation to inform the audience of the guide's contents using some multimodal elements.	Delivers information to the audience about the guide's contents using one multimodal element.

Business and Economics (Year 10)

Content description: Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES057)

Activity 6.1 - Part 1: Students conduct research to find the most compelling evidence to support their arguments and structure their arguments to strengthen their perspective in order to persuade the audience.

Competent	Developing at level	Needs further development
Uses data and information effectively to support an argument and strengthen a perspective.	Uses data and information to support an argument and perspective.	Uses data and information to support an argument with guidance.

Content description: Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES060)

Activity 6.1 - Part 2: Students present arguments backed up by research based on access, advertising and personal and physical costs associated with a smartphone purchase.

Competent	Developing at level	Needs further development
Effectively persuades the audience with their compelling evidence that supports their argument and strengthens their perspective.	Persuades the audience somewhat with evidence that supports their argument and strengthens their perspective.	Attempts to persuade the audience is limited with some evidence that supports their argument and their perspective.

Content description: Reflect on the intended and unintended consequences of economic and business decisions (ACHES061)

Activity 7: Students reflect on a variety of factors and the influences they have on decision-making.

Competent	Developing at level	Needs further development
Clearly articulates all factors and can identify intended and unintended consequences of their decisions.	Articulates some factors and can identify some intended and unintended consequences of their decisions.	Articulates factors with support and can identify intended and unintended consequences of their decisions when prompted.

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Curriculum alignment

The **content descriptions** and **general capabilities** that align with this workbook can be found on the Moneysmart website – [Moneysmart debates](). Depending on the depth and scope of research conducted by students, teachers may identify additional alignments.

The **achievement standards** that align with this workbook are below:

Achievement standards (year 9)

English

By the end of Year 9, students analyse the ways that text structures can be manipulated for effect. They analyse and explain how images, vocabulary choices and language features distinguish the work of individual authors. They evaluate and integrate ideas and information from texts to form their own interpretations. **They select evidence from texts to analyse and explain how language choices and conventions are used to influence an audience. They listen for ways texts position an audience.**

Students understand how to use a variety of language features to create different levels of meaning. They understand how interpretations can vary by comparing their responses to texts to the responses of others. In creating texts, students demonstrate how manipulating language features and images can create innovative texts.

Students create texts that respond to issues, interpreting and integrating ideas from other texts. They make presentations and contribute actively to class and group discussions, comparing and evaluating responses to ideas and issues. They edit for effect, selecting vocabulary and grammar that contribute to the precision and persuasiveness of texts and using accurate spelling and punctuation.

Economics and business

By the end of Year 9, students explain the role of the Australian economy in allocating and distributing resources, and analyse the interdependence of participants in the global economy. **They explain the importance of managing financial risks and rewards and analyse the different strategies that may be used.** They explain why businesses seek to create a competitive advantage, including through innovation, and evaluate the strategies that may be used. Students analyse the roles and responsibilities of participants in the workplace.

When researching, students develop questions and simple hypotheses to frame an investigation of an economic or business issue. They gather and analyse relevant data and information from different sources to answer questions, identify trends and explain relationships. **Students** generate alternative responses to an issue and **use cost-benefit analysis and appropriate criteria to propose a course of action. They apply economics and business knowledge, skills and concepts to familiar, unfamiliar** and hypothetical **problems. Students develop and present evidence-based conclusions and reasoned arguments using appropriate texts, subject-specific language and concepts. They analyse the effects of economic and business decisions** and the potential consequences of alternative actions.

Achievement standards (year 10)

English

Receptive modes (listening, reading and viewing)

By the end of Year 10, students evaluate how text structures can be used in innovative ways by different authors. They explain how the choice of language features, images and vocabulary contributes to the development of individual style.

They develop and justify their own interpretations of texts. They evaluate other interpretations, analysing the evidence used to support them. **They listen for ways features within texts can be manipulated to achieve particular effects**.

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Productive modes (speaking, writing and creating)

Students show how the selection of language features can achieve precision and stylistic effect. They explain different viewpoints, attitudes and perspectives through the development of cohesive and logical arguments. They develop their own style by experimenting with language features, stylistic devices, text structures and images.

Students create a wide range of texts to articulate complex ideas. **They make presentations and contribute actively to class and group discussions**, building on others' ideas, solving problems, **justifying opinions and developing and expanding arguments**. They demonstrate understanding of grammar, **vary vocabulary choices for impact**, and accurately use spelling and punctuation when creating and editing texts.

Economics and business

By the end of Year 10, students explain why and how governments manage economic performance to improve living standards. They give explanations for variations in economic performance and standards of living within and between economies. They analyse factors **that influence major consumer and financial decisions** and **explain the short- and long-term effects of these decisions**. They explain how businesses respond to changing economic conditions and improve productivity. Students evaluate the effect of organisational and workforce management on business performance.

When researching, students **develop questions** and formulate hypotheses **to frame an investigation of an economic or business issue or event**. **They gather and analyse reliable data and information from different sources** to identify trends, explain relationships and make predictions. Students **generate alternative responses to an issue, taking into account multiple perspectives**. They use cost-benefit analysis and appropriate criteria to propose and justify a course of action. **They apply economics and business knowledge, skills and concepts to familiar, unfamiliar and complex hypothetical problems.** Students develop and **present evidence-based conclusions and reasoned arguments** incorporating different points of view. They use appropriate texts, subject-specific language, conventions and concepts. They analyse the **intended and unintended effects of economic and business decisions** and the potential consequences of alternative actions.