

# Teens talk money

Year 10

This unit is aligned with the following Australian Curriculum learning areas: English, supported by Economics and Business





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# Teens talk money

<b>Year level</b>	10
<b>Duration of unit</b>	10 hours*
<b>Learning areas</b>	English focus supported by Economics and Business

## Unit description

In this unit, students will research and investigate consumer and financial literacy topics. Students will then present the results of their research and investigations by producing a simulation of a TV talk show for teenagers, *Teens Talk Money*. They will work collaboratively in small groups to present their findings related to topics that are relevant and current to them. Topics could include: part-time employment, buying a car, savings, record keeping and shopping online.

*Teens Talk Money* is an informative, entertaining and fast-moving TV talk show for teenagers by teenagers. Students are part of a team that produces the show and 'broadcasts' it live. They will be allocated roles and responsibilities that parallel those on a real TV talk show. The show could include interviews, quizzes, panel discussions and expert commentaries but will be student driven.

Resource sheets and templates are provided to suggest a structure and to provide support only where needed.

View all Moneysmart [teaching resources](#).

## Knowledge and understandings

- Making informed decisions around finances is essential.
- Financial decisions can affect wellbeing.
- Managing money well takes knowledge and careful planning.
- Communicating persuasively can provide information as well as influence behaviour.

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\* Timings are provided as a guide only. Teachers will tailor the activities to suit the capabilities and interests of their class. The unit and student worksheets can be adapted to your needs.

## Links

The following table provides the relevant links to the Australian Curriculum learning areas, achievement standards and general capabilities.

Australian Curriculum learning areas and achievement standards	
English	<p><b>Content descriptions</b></p> <ul style="list-style-type: none"> <li>• <b>Strand: Language</b> <ul style="list-style-type: none"> <li>— Sub-strand: Language for Interaction               <ul style="list-style-type: none"> <li>○ Understand that people’s evaluations of texts are influenced by their value systems, the context and the purpose and mode of communication (ACELA1565)</li> </ul> </li> </ul> </li> <li>• <b>Strand: Literature</b> <ul style="list-style-type: none"> <li>— Sub-strand: Creating Literature               <ul style="list-style-type: none"> <li>○ Create imaginative texts that make relevant thematic and intertextual connections with other texts (ACELT1644)</li> </ul> </li> </ul> </li> <li>• <b>Strand: Literacy</b> <ul style="list-style-type: none"> <li>— Sub-strand: Interacting with Others               <ul style="list-style-type: none"> <li>○ Identify and explore the purposes and effects of different text structures and language features of spoken texts, and use this knowledge to create purposeful texts that inform, persuade and engage (ACELY1750)</li> <li>○ Plan, rehearse and deliver presentations, selecting and sequencing appropriate content and multimodal elements to influence a course of action (ACELY1751)</li> </ul> </li> <li>— Sub-strand: Creating texts               <ul style="list-style-type: none"> <li>○ 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)</li> <li>○ Review, edit and refine students’ own and others’ texts for control of content, organisation, sentence structure, vocabulary, and/or visual features to achieve particular purposes and effects (ACELY1757)</li> </ul> </li> </ul> </li> </ul> <p><b>Achievement standards</b></p> <p><b>By the end of Year 10, students evaluate how text structures can be used in innovative ways</b> by different authors. They explain how the choice of language features, images and vocabulary contributes to the development of individual style.</p> <p><b>They develop and justify their own interpretations of texts.</b> 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.</p> <p>Students show how the selection of language features can achieve precision and stylistic effect. <b>They explain different viewpoints, attitudes and perspectives</b> through the development of cohesive and logical arguments. <b>They develop their own style by experimenting with language features, stylistic devices, text structures and images.</b></p> <p><b>Students create a wide range of texts to articulate complex ideas. They make presentations and contribute actively to class and group discussions, building</b></p>

	<p>on others' ideas, solving problems, justifying opinions and developing and expanding arguments. <b>They</b> demonstrate understanding of grammar, <b>vary vocabulary choices for impact</b>, and accurately use spelling and punctuation <b>when creating and editing texts</b>.</p>
<p><b>Economics and business</b></p>	<p><b>Content descriptions</b></p>
	<ul style="list-style-type: none"> <li>• <b>Strand: Knowledge and Understanding</b> <ul style="list-style-type: none"> <li>○ Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053)</li> </ul> </li>   <li>• <b>Strand: Skills</b> <ul style="list-style-type: none"> <li>— Sub-strand: Questioning and research           <ul style="list-style-type: none"> <li>○ Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES055)</li> <li>○ Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056)</li> </ul> </li>   <li>— Sub-strand: Interpretation and analysis           <ul style="list-style-type: none"> <li>○ Analyse data and information in different formats to explain cause-and-effect relationships, make predictions and illustrate alternative perspectives (ACHES057)</li> <li>○ Generate a range of viable options in response to an economic or business issue or event, use cost-benefit analysis and appropriate criteria to recommend and justify a course of action and predict the potential consequences of the proposed action (ACHES058)</li> <li>○ Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059)</li> </ul> </li>   <li>— Sub-strand: Communication and reflection           <ul style="list-style-type: none"> <li>○ Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES060)</li> <li>○ Reflect on the intended and unintended consequences of economic and business decisions (ACHES061)</li> </ul> </li> </ul> </li> </ul>
	<p><b>Achievement standards</b></p>
<p><b>By the end of Year 10, students</b> 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 <b>analyse factors that influence major consumer and financial decisions and explain the short- and long-term effects of these decisions</b>. They explain how businesses respond to changing economic conditions and improve productivity. Students evaluate the effect of organisational and workforce management on business performance.</p> <p><b>When researching, students develop questions</b> and formulate hypotheses to <b>frame an investigation of an economic or business issue or event</b>. They <b>gather and analyse reliable data and information from different sources</b> to identify trends, explain relationships and make predictions. Students generate alternative responses to an issue, taking into account multiple perspectives. They</p>	

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.**

### General capabilities

#### Literacy

- Navigate, read and view a wide range of more demanding subject-specific texts with an extensive range of graphic representations
- Interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies
- Compose and edit longer and more complex learning area texts
- Use pair, group and class discussions and formal and informal debates as learning tools to explore ideas, compare solutions, evaluate information and ideas, refine opinions and arguments in preparation for creating texts
- Plan, research, rehearse and deliver presentations on more complex issues and learning area topics, combining visual and multimodal elements creatively to present ideas and information and support opinions and engage and persuade an audience
- Use comprehensive knowledge of the structure and features of learning area texts to comprehend and compose complex texts in innovative ways, using conventions for citing others
- Develop higher order concepts in academic texts through language features that compact and generalise idea
- Use language that indirectly expresses opinions and constructs representations of people and events, and consider expressed and implied judgment
- Use subject-specific vocabulary to express abstract concepts, and refine vocabulary choices to discriminate between shades of meaning

#### Numeracy

- Create and interpret maps, models and diagrams using a range of mapping tools
- Evaluate financial plans to support specific financial goals

#### ICT

- Use advanced search tools and techniques or simulations and digital models to locate or generate precise data and information that supports the development of new understandings
- Select and use ICT to articulate ideas and concepts, and plan the development of complex solutions
- Design, modify and manage complex digital solutions, or multimodal creative outputs or data transformations for a range of audiences and purposes
- Select and use a range of ICT tools efficiently and safely to share and exchange information, and to collaboratively and purposefully construct knowledge

<p><b>Critical and Creative Thinking</b></p>	<ul style="list-style-type: none"> <li>• Pose questions to critically analyse complex issues and abstract ideas</li> <li>• Clarify complex information and ideas drawn from a range of sources</li> <li>• Create and connect complex ideas using imagery, analogies and symbolism</li> <li>• Speculate on creative options to modify ideas when circumstances change</li> <li>• Assess risks and explain contingencies, taking account of a range of perspectives, when seeking solutions and putting complex ideas into action</li> <li>• Balance rationale and irrational components of a complex or ambiguous problem to evaluate evidence</li> <li>• Identify, plan and justify transference of knowledge to new contexts</li> <li>• Analyse reasoning used in finding and applying solutions, and in choice of resources</li> <li>• Evaluate the effectiveness of ideas, products and performances and implement courses of action to achieve desired outcomes against criteria they have identified</li> </ul>
<p><b>Personal and Social Capability</b></p>	<ul style="list-style-type: none"> <li>• Reflect on feedback from peers, teachers and other adults, to analyse personal characteristics and skill sets that contribute to or limit their personal and social capability</li> <li>• Evaluate, rethink and refine approaches to tasks to take account of unexpected or difficult situations and safety considerations</li> <li>• Articulate their personal value system and analyse the effects of actions that repress social power and limit the expression of diverse views</li> <li>• 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</li> <li>• Develop and apply criteria to evaluate the outcomes of individual and group decisions and analyse the consequences of their decision making</li> <li>• Generate, apply and evaluate strategies such as active listening, mediation and negotiation to prevent and resolve interpersonal problems and conflicts</li> </ul>

***Cross-curriculum priorities***

Sustainability

***Diversity of learners***

The Australian Curriculum is based on the assumptions that each student can learn and that the needs of every student are important. These needs are shaped by individual learning histories and abilities as well as personal, cultural and language backgrounds, and socio-economic factors. Teachers may adapt or plan additional learning activities depending on the multiple, diverse and changing needs of their students.



## National Consumer and Financial Literacy Framework

*(Note: the student learnings in the National Consumer and Financial Literacy Framework are divided into, and are applicable over, bands covering two chronological years.)*

Dimension	Student learnings by the end of Year 10
<b>Knowledge and understanding</b>	<ul style="list-style-type: none"><li>• Explain the different ways in which people are paid including wages, salaries, commissions, self-employment and government benefits</li><li>• Identify and explain common terminology and categories for deductions used on pay slips</li><li>• Explain the various factors that may impact on achieving personal financial goals</li></ul>
<b>Competence</b>	<ul style="list-style-type: none"><li>• Evaluate the range of payment options for goods and services such as: cash, debit card, credit card, direct debit, PayPal, BPay, prepay options, phone and electronic funds transfer across a variety of 'real-life' contexts</li><li>• Analyse relevant information to make informed choices when purchasing goods and services and/or to resolve consumer choices</li></ul>
<b>Responsibility and enterprise</b>	<ul style="list-style-type: none"><li>• Apply consumer and financial knowledge and skills in relevant class and/or school activities such as student investigations, charity fundraising, product design and development, business ventures and special events</li></ul>

## Sequenced teaching and learning activities

Introducing	Resources
<p><b>Activity 1</b> Exploring the topics (25 minutes)</p> <p>Introduce students to the task of producing a TV talk show that explores consumer and financial literacy matters as they relate to teens and young people in general. Students explore and brainstorm a range of topics and prioritise. These shortlisted topics will form the basis of the content of the talk show. Discuss and share the list of topics in small groups.</p>	<ul style="list-style-type: none"> <li>• Worksheet 1: Exploring the topics</li> <li>• Rookie series educator guides:               <ul style="list-style-type: none"> <li>○ <a href="#">Rookie: Credit and debt</a></li> <li>○ <a href="#">Rookie: Car ownership</a></li> <li>○ <a href="#">Rookie: First job</a></li> <li>○ <a href="#">Rookie: Mobile phone ownership</a></li> <li>○ <a href="#">Rookie: Moving out of home</a></li> <li>○ <a href="#">Rookie: Online financial transactions</a></li> </ul> </li> <li>• Video: <a href="#">Steve gets his first credit card</a> – Moneysmart You Tube Channel</li> </ul>
<p><b>Assessment: Diagnostic</b></p> <p>Students explore what they already know about topics and issues related to consumer and financial matters.</p>	
<p><b>Activity 2</b> Exploring TV talk shows (2 x 35 minutes)</p> <p>Explore what students know about TV talk shows. Watch part of a TV talk show and discuss the structure, format, segments and language features.</p>	<ul style="list-style-type: none"> <li>• Worksheet 2: TV talk shows</li> </ul>
<p><b>Assessment: Formative</b></p> <p>Students complete and submit TV talk shows assessment task to assess their understanding of TV talk shows.</p>	

Developing	Resources
<p><b>Activity 3</b> Getting the team together (120 minutes)</p> <p>With the class, review the planning required. Outline and explain the <i>Teens Talk Money</i> TV talk show with consideration to format, structure, running order and segments, and team tasks.</p> <p>This should be student directed. A number of resource sheets have been included for consideration but the overall plan, look and feel of the TV show – along with the allocated roles, research and investigation – will emerge as a result of the students' collaborations, discussions and planning in the time allotted. How the class is structured to develop the elements will be up to individual teachers. Web</p>	<ul style="list-style-type: none"> <li>• Digital resource: <a href="#">Savvy Solutions to Consuming Questions</a></li> <li>• Learning log</li> </ul>

Developing	Resources
links provided offer guidance for planning and producing a TV show, as well as script writing.	
<p><b>Activity 4</b> Rehearsal (120 minutes)</p> <p>The rehearsal is to give students the opportunity to check on the ‘flow’ of the show, and to become familiar with the floor plan and technical organisation. It is an opportunity for the segment teams to see and hear what others are doing and the progress of each segment.</p>	<ul style="list-style-type: none"> <li>• Props for stage set-up</li> </ul>

Culminating	Resources
<p><b>Activity 5</b> The show (4 x 35 minutes)</p> <p>Students present <i>Teens Talk Money</i>. Work with the presentation team (floor manager, host, camera operator, graphic designer) to prepare for the presentation. Students can organise the equipment and set up the ‘studio’ ready for the show. Leave time afterwards for a debrief about the presentation. This can be an informal discussion after replaying the presentation and sharing comments.</p>	<ul style="list-style-type: none"> <li>• Filming equipment</li> <li>• Studio set-up</li> </ul>
<p><b>Activity 6</b> After the show (2 x 35 minutes)</p> <p>Students should have the opportunity to review the presentation a number of times.</p> <p>The self-reflection task focuses on the learning and the presentation in <i>Teens Talk Money</i>. Students will review the learning and submit their student reflection statement.</p>	<ul style="list-style-type: none"> <li>• Worksheet 3: TV talk show feedback – student reflection statement assessment task</li> <li>• Worksheet 4: Feedback on student reflections</li> </ul>
<p><b>Assessment: Summative</b></p> <p>Students complete worksheets.</p>	

# Unit plan

## Assessment rubric

This rubric aligns with Year 10 Australian Curriculum: English, which is the focus of this unit. Teachers may wish to expand to include other learning areas. This rubric is intended as a guide only. It can be modified to suit teachers' needs and to be integrated into existing assessment systems.

Teachers may also wish to collect the worksheets as work samples for individual student folios.

Student's name:

Skill	Relevant content description(s)	Relevant activities and worksheets	Competent	Developing at level	Needs further development	Notes
The student can write an informative and persuasive media text as a script for a simulated TV talk show, which includes: <ul style="list-style-type: none"> <li>– an interview</li> <li>– a panel discussion</li> <li>– a quiz</li> <li>– an expert panel</li> <li>– a show host.</li> </ul>	Create imaginative texts that make relevant thematic and intertextual connections with other texts (ACELT1644)	Activity 3	The student: <ul style="list-style-type: none"> <li>– structures a coherent, controlled and complete text</li> <li>– chooses language features that are precise and appropriate for the subject matter, teenage audience and purpose</li> <li>– writes/speaks with a personal voice that is honest and convincing</li> <li>– selects details to create effective characterisation and maintain a sense of setting throughout to inform, persuade and engage.</li> </ul>	The student: <ul style="list-style-type: none"> <li>– structures a basic text but some components may be weak</li> <li>– chooses language features that are generally appropriate for the subject matter, teenage audience and purpose</li> <li>– writes/speaks with a personal voice that has some impact</li> <li>– suggests characterisation and setting through descriptions or speech but may lack substance or continuity, affecting capacity to inform, persuade and engage.</li> </ul>	The student: <ul style="list-style-type: none"> <li>– structures a text with minimal evidence of components</li> <li>– chooses few language features that are appropriate for the subject matter, teenage audience and purpose</li> <li>– writes/speaks with a personal voice that has little or no impact</li> <li>– only names characters or the setting.</li> </ul>	Students could use/apply knowledge from Activity 2 to assist in the creation of texts in this activity.

Skill	Relevant content description(s)	Relevant activities and worksheets	Competent	Developing at level	Needs further development	Notes
The student can use a variety of texts and resources in a presentation.	See ACELT1644 above.	Activities 4 and 5	The student effectively applies knowledge of spoken, visual, auditory, technical and multimodal resources in conjunction with a range of language features (spoken/signed, non-verbal, visual) to clearly inform/organise/cue others in a smooth presentation of a simulated TV talk show.	The student applies sound knowledge of spoken, visual, auditory, technical and multimodal resources in conjunction with language features (spoken/signed, non-verbal, visual) to inform/organise/cue others in a presentation of a simulated TV talk show.	The student uses limited knowledge of spoken, visual, auditory, technical and multimodal resources and language features (spoken/signed, non-verbal, visual) to inform/organise/cue others in a presentation.	
The student can analyse and evaluate media texts.	Identify and explore the purposes and effects of different text structures and language features of spoken texts, and use this knowledge to create purposeful texts that inform, persuade and engage (ACELY1750)	Activity 2 Worksheet 2	The student: <ul style="list-style-type: none"> <li>– provides a discerning analysis of TV talk shows with supporting evidence that may include types of stories, information, structure of the show and interesting segments</li> <li>– provides a thorough evaluation of the effectiveness to engage an audience. Supporting evidence may include variety of segments, visuals, music and personalities</li> </ul>	The student: <ul style="list-style-type: none"> <li>– provides an analysis with some supporting evidence that may include types of stories, information, structure of the show and interesting segments</li> <li>– provides an evaluation, with some supporting evidence, of the effectiveness to engage an audience</li> <li>– identifies some media language and terminology associated with TV talk shows.</li> </ul>	The student: <ul style="list-style-type: none"> <li>– identifies aspects of one or two TV talk shows</li> <li>– identifies aspects of the effectiveness to engage an audience</li> <li>– identifies little or no media language and terminology associated with TV talk shows.</li> </ul>	Students could use/apply knowledge from this activity to assist in the creation of texts in Activity 3.

Skill	Relevant content description(s)	Relevant activities and worksheets	Competent	Developing at level	Needs further development	Notes
			<ul style="list-style-type: none"> <li>clearly identifies, with supporting evidence, the media language and terminology associated with TV talk shows.</li> </ul>			
The student can assess and reflect on their own and others' presentations.	Plan, rehearse and deliver presentations, selecting and sequencing appropriate content and multimodal elements to influence a course of action (ACELY1751)	Activities 4 and 5	The student effectively uses rehearsal time and knowledge of the floor plan and technical organisation to make modifications/changes to their segment that will allow it to 'flow' and maximise its capacity to affect and engage the audience in the final presentation.	The student uses rehearsal time and some consideration of floor plan, technical organisation and audience to make modifications/changes to their segment.	The student uses rehearsal time ineffectively, shows little consideration of the floor plan, technical organisation or audience, and makes few or no modifications/changes to their segment.	
The student can create texts to inform and persuade.	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 3	<p>The student accurately and thoroughly researches/investigates and evaluates a variety of scenarios and issues/information to:</p> <ul style="list-style-type: none"> <li>demonstrate a discerning selection and organisation of a variety of relevant ideas and information that explore a recognisable theme</li> <li>demonstrate insightful awareness</li> </ul>	<p>The student researches/investigates and evaluates scenarios and issues/information to:</p> <ul style="list-style-type: none"> <li>select and organise ideas and information about the topics</li> <li>demonstrate an awareness of audience (teenage) and purpose (<i>Teens Talk Money</i>)</li> <li>use language features to achieve</li> </ul>	<p>The student partially researches/investigates scenarios and issues/information and:</p> <ul style="list-style-type: none"> <li>selects and combines predictable or unrelated ideas and information about the topics</li> <li>demonstrates little awareness of audience (teenage) and purpose (<i>Teens Talk Money</i>)</li> </ul>	See also (ACELY 1644).

Skill	Relevant content description(s)	Relevant activities and worksheets	Competent	Developing at level	Needs further development	Notes
			<p>of audience (teenage) and purpose (<i>Teens Talk Money</i>)</p> <ul style="list-style-type: none"> <li>– use an effective range of language features to achieve different purposes (for example: advise, inform, persuade)</li> <li>– relate personal experiences to connect with and gain empathy from the audience.</li> </ul>	<p>different purposes (for example: advise, inform, persuade)</p> <ul style="list-style-type: none"> <li>– relate personal experiences to attempt connection with the audience.</li> </ul>	<ul style="list-style-type: none"> <li>– uses few language features for different purposes (for example: advise, inform, persuade)</li> <li>– has little connection with the audience.</li> </ul>	
The student can review their presentation and reflect on the learning, processes and completed product.	Review, edit and refine students' own and others' texts for control of content, organisation, sentence structure, vocabulary, and/or visual features to achieve particular purposes and effects (ACELY1757)	Activity 6 (suggested summative assessment) Worksheets 3 and 4 OR Teacher's own developed summative assessment on script writing	The student: <ul style="list-style-type: none"> <li>– refers to specific, supportable points clearly and concisely</li> <li>– refers to the effective and interesting ways the information was presented</li> <li>– evaluates how text structures are used to achieve different purposes and effects</li> <li>– explains effectively how choices of language features, including images and vocabulary, achieve</li> </ul>	The student: <ul style="list-style-type: none"> <li>– refers to supportable points</li> <li>– refers to some effective ways the information was presented</li> <li>– describes how text structures are used to achieve different purposes and effects</li> <li>– explains how language features, including images and vocabulary, achieve different purposes, effects and styles</li> </ul>	The student: <ul style="list-style-type: none"> <li>– restates some information</li> <li>– describes a few ways the information was presented</li> <li>– identifies aspects of text structures and purposes</li> <li>– describes some language features, including images and vocabulary used</li> <li>– comments on engagement and self-learning by</li> </ul>	



Skill	Relevant content description(s)	Relevant activities and worksheets	Competent	Developing at level	Needs further development	Notes
			<p>different purposes, effects and styles</p> <ul style="list-style-type: none"> <li>– provides evidence of engagement and self-learning through personal responses to topics and comments on specific learning experiences.</li> </ul>	<ul style="list-style-type: none"> <li>– provides some evidence of engagement and self-learning through responses to topics and comments on some specific learning experiences.</li> </ul>	describing some learning experiences.	
The student can discuss varying points of view with others using written and spoken texts.	Understand that people's evaluations of texts are influenced by their value systems, the context and the purpose and mode of communication (ACELA1565)	Activity 1 Worksheet 1	The student clearly states and strongly supports their personal perspective on a variety of relevant topics/ideas relating to finance and consumer issues.	The student states and provides some support for their personal perspective on topics/ideas relating to personal finance and consumer issues.	The student informs rather than states a personal perspective on a few topics/ideas relating to personal finance and consumer issues.	

# Teacher notes

## Activity 1: Exploring the topics (45 mins)

We make financial decisions every day. Families decide how much to put aside for day-to-day household essentials or spend on a holiday. Businesses decide how much to invest in staff and equipment. Regardless of age or life stage, how we manage money is intrinsic to every aspect of our lives and the lives of the people around us. 'Financial literacy' – the essence of which is the ability to make sound financial decisions – is a core life skill.

Explain to students that they need to engage with issues and concerns about consumer and financial matters that will affect them now and into their future.

Ask the students to think about consumer and financial matters that affect them now and identify what they would like and need to learn more about.

View a selection of the videos referenced in the Rookie series to help stimulate discussion about issues that could be important to the class:

- Rookie series educator guides:
  - [Rookie: Credit and debt](#)
  - [Rookie: Car ownership](#)
  - [Rookie: First job](#)
  - [Rookie: Mobile phone ownership](#)
  - [Rookie: Moving out of home](#)
  - [Rookie: Online financial transactions](#)

Students brainstorm a list of topics, ideas and issues related to personal finance and consumer matters that they feel are important to them. Make a list.

This YouTube video [Steve gets his first credit card](#), provides information on some of the short and long term consequences of applying for a credit card.

Distribute **Worksheet 1: Exploring the topics** and have students complete the activity.

Students consider the original list and note any omissions/additions required.

Use the video stimulus and **Worksheet 1: Exploring the topics** as required, encouraging students to discuss the range of topics and shortlist (rank) the relevance and importance to them, giving reasons for their choices.

In small groups students make a priority list of five and give reasons for their selections.

### **Student responses**

- **Students answer the questions:**
  - What are your top five topics?
  - Why?

Students then share their priorities and the reasons that led them to their conclusions.

Assist students to reach a consensus on the key topic/topics that will form the basis of the information TV talk show. This could simply be **one** topic important to them or a **number of topics** that form the basis of the talk show.

## Activity 2: Exploring TV talk shows (2 x 35 mins)

Explain to the class that the unit will involve the presentation of a simulation of a TV talk show, *Teens Talk Money*, using the topics prioritised in Activity 1.

- **Students consider what they know already about TV talk shows and complete the following activities.**
  - Brainstorm what they know about TV talk shows.
  - List and define various types of TV talk shows.
  - List the common features of different types of TV talk shows.
- **Students then watch part of a TV talk show and make comments about:**
  - structure – types of stories, introduction, sequence of the show, interesting segments
  - presentation – onscreen set, layout, colour, visuals, signage
  - opening segment – visuals, voice-over, music, stories
  - segments – types of segments, use of video, visuals, personnel
  - segment structure – introduction, type, language, time
  - language – formal/informal, emotive, persuasive, tone, bias.

Discuss the results and examine the resources sheets provided and consider the suggestions for the format and sequence of the TV talk show. This can be student driven and the resource sheets are provided as a guide only.

Suggest each segment has a segment director and team members who take a variety of roles and responsibilities such as floor manager, host, camera operator, graphic designer.

Each segment team has a worksheet outlining the type of segment they will be presenting, a list of suggested topics and a scenario to use in the show. There will be a list of resources for each topic. A research scaffold worksheet will guide students in their research and investigations. These resources are discussed in more detail in the activities that follow.

Students view at least **two** TV talk shows and record their observations. Distribute and discuss **Worksheet 2: TV talk shows**.

Ask students to share their knowledge of current TV talk shows and decide which might be the subject of analysis in **Worksheet 2: TV talk shows**.

## Activity 3: Getting the team together (120 mins)

Allocate sufficient time for the various components of this activity. The timing for this activity largely depends on the detail required by the teacher. It is envisaged that this planning and preparation will occur over a number of lessons/weeks with some tasks potentially allocated as homework.

While specific roles can be allocated, in reality each student could participate in the research, planning and sequencing of the presentation and adopt several roles over the course of the event.

### **Research and planning**

Students should research aspects of script writing, production and editing in addition to finding facts and evidence to support the content of the various discussion topics chosen in Activity 1.

A number of web links can assist in providing students with background information to help them successfully write, plan and produce a TV show.

Consider the following links on the Australian Centre for the Moving Image website:

- <https://www.acmi.net.au/education/online-learning/film-it/screenwriting/>
- <https://www.acmi.net.au/education/online-learning/film-it/sound-recording/>

### ***Team structure***

Decide on how the team could be structured. Use **Resource 1: Teens Talk Money** suggested team structure. The actual organisation of the teams will vary depending on class size and students' capabilities.

### ***Roles***

In collaboration, select and allocate the roles for each student in the production. This will include the students needed for the presentation (floor manager, host, camera operator, motion graphics designer). All students will be part of the production team and involved in the research, investigation and writing activities for the presentation. **Resource 2: Presentation team notes** outlines the responsibilities for each role.

### ***Format***

Students discuss and consider the *Teens Talk Money* TV talk show format, structure, running order and segment team tasks. Use **Resource 3: Suggested running order template** in conjunction with **Resource 4: Segment structure example**.

The example resources will help guide the development of the actual running order. During the rehearsal phase, amend to ensure the scenes flow smoothly.

### ***Floor plan***

Distribute and explain **Resource 5: Suggested floor plan**. Students study the suggested plan and consider how this will work along with the running order. Students, in collaboration with the teacher, devise their own preferred floor plan. The floor plan developed will be used during the rehearsal and during the recording.

### ***Research and investigation***

Distribute and explain **Resource 6: Research and investigation guidelines** to help students focus on researching the content for the segment/s.

At the end of the activity, inform students of the rehearsal and presentation dates.

Students may decide to interview an 'expert', such as a bank employee, as a part of the TV talk show.

For practical tips to ensure the presentation is engaging to future viewers, visit the [Screencraft](#) website.

By the end of this activity, students should have gathered enough material to have a clear idea of the flow of the program, roles and who is responsible for what, and the running order and script. Material can be fine-tuned during the rehearsal activity.

## Activity 4: Rehearsal (120 mins)

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During the rehearsal check on the 'flow' of the show, and let students become familiar with the floor plan, running order and technical organisation. It is an opportunity for the segment teams to see and hear what others are doing and the progress of each segment.

Use the *Teens Talk Money* worksheets and **Resource 3: Suggested running order template** in conjunction with **Resource 4: Segment structure example** and the students' floor plan devised in Activity 3.

After the rehearsal, each team should reflect on the presentation and make any modifications and changes. Encourage students to organise the graphics for the segment, as well as any props and costumes they consider appropriate to enhance the 'authentic' nature of the show.

After the activity, set the date and time for the final presentation.

## Activity 5: The show (50 mins)

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As far as possible, *Teens Talk Money* should be presented as a 'live' broadcast and recorded so that students can view it later to carry out an assessment activity on its content. This means that the presentation should not grind to a halt every time there is a mistake or a crisis. The *Teens Talk Money* team should make every effort to keep the presentation smooth and continuous.

This show could be presented for a live audience. Other classes could be invited to watch and share their thoughts and reflections afterwards.

Before the presentation, review:

- Resource 3: Suggested running order template
- Resource 5: Suggested floor plan.

Work with the presentation team (floor manager, host, camera operator, graphic designer) to prepare for the presentation.

Organise the equipment and set up the 'studio' ready for the show. There may be time for another rehearsal before the recording begins. However, it may be more suitable to film each short segment separately and then show them together on completion.

Leave time afterwards for a debrief about the presentation and the process. This can be an informal discussion, replaying the presentation and sharing comments.

## Activity 6: After the show (2 x 35 mins)

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### **Summative assessment suggestions**

The self-reflection task focuses on student learning and the presentation in *Teens Talk Money*.

Students should view the recorded presentation a number of times and answer the focus questions for each segment. In the event of a school not having a recording device, such as a video camera, smart phone, iPad etc., students can still carry out the assessment task. The segments of the talk show can be presented live and students will still be able to complete the task.

### **After the presentation, ask students:**

- What did you learn about each topic?
- What topics would you want more information about? Why?

Students complete **Worksheet 3: TV talk show feedback**.

**Worksheet 4: Feedback on student reflections** will provide students with information about their learning through the unit.

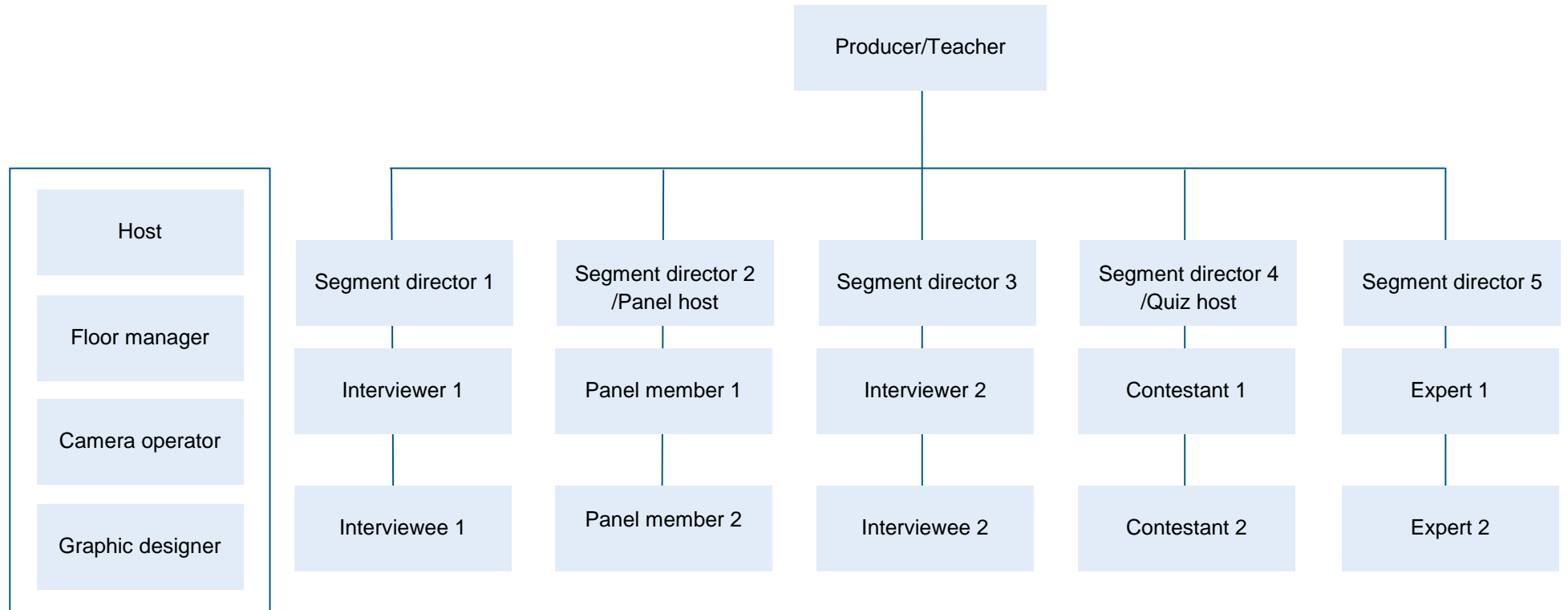
Teachers may prefer to focus on the script writing in this unit and develop their own summative assessment task around that.

# Resources



## Resource 1: Teens Talk Money suggested team structure

This assumes there will be five segments to the overall *Teens Talk Money* program. This may vary according to student/teacher planning decisions.



## Resource 2: Presentation team notes

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### **Presentation team roles**

#### **Floor manager**

- Your job is to organise all the people who will appear on the TV set during the *Teens Talk Money* show. You control the running order and the program schedule.
- Check the floor plan sheet. It gives you a diagram to follow.
- Check the running order for the schedule.
- It is your job during the program to make sure the on-air personnel are in the correct place and ready to go.
- The producer will cue you at the beginning of *Teens Talk Money*. You will then cue the host to begin the show.
- The on-air personnel will look to you to cue them to start each segment. Inform all the cast what cue signals you will use.

#### **Graphic designer**

- You are responsible for the graphics used in the show.
- Your job is to design and produce the graphics for the show and each segment.
- The following graphics are required for *Teens Talk Money*:
  - a Teens Talk Money logo or program identification for the set
  - any graphics requested by the segment directors.
- You need to find out from the segment directors what graphics are required for each segment. The graphics will be displayed as part of the background to the three 'sets' for *Teens Talk Money*. Check the floor plan sheet for the layout and furniture.
- You will often be called on to do sketches and create graphs and designs appropriate to the segment.
- Check with the floor manager where and how to display the graphics. They must be able to be put up quickly and replaced quietly on set. Remember the graphics must be taken down after each segment and replaced with the graphics for the new segment. If your school has access to motion graphics software and recording devices, you may choose to add graphics in this way.

#### **Show crew: Camera operator**

- Your job is to be the camera operator for the show.
- Make sure you:
  - practise the camera operations (camera movements and framing), audio and recording modes
  - set up the camera and tripod ready for the show
  - check the floor plan sheet, as it gives you a diagram of the set to follow for each segment
  - check the running order for the schedule of the show.

The floor manager will cue you at the beginning of *Teens Talk Money*.

#### **Show crew: Host**

You will be the on-air host for the show.

### ***Before the show***

- Familiarise yourself with the *Teens Talk Money* segments.
- Look at the running order sheet.
- You will need to write the show introduction and tell the audience about the show. Check the time allocated to each introduction, try to keep to the suggested times. Make sure you include an overview of the segments and people the audience will meet. You will get this information from the segment directors.
- The floor plan sheet shows you the organisation of the room and the furniture.

You will also introduce segments of the show and give the audience an idea of what each one is about.

## Resource 3: Suggested running order template

This is a sample of how a TV talk show might run. Students will develop their own ideas on the segments, topics and timing.

Item	Description	Personnel	Time
Opening	Opening theme		10 sec
	Show introduction	Host	20 sec
Segment 1	Interview segment 1	Segment director 1 Interviewer 1 Interview subject 1	4 mins
	Host	Host	5 sec
Segment 2	Panel segment: Panel discussion Q&A	Panel host/Segment director 2 Panel member 1 Panel member 2	4 mins
	Host		5 sec
Segment 3	Interview segment	Segment director 3 Interviewer 2 Interview subject 2	4 mins
	Host		5 sec
Segment 4	Money quiz: Questions on topics	Quiz host/Segment director 4 Contestant 1 Contestant 2	4 mins
	Host		10 sec
Segment 5	Information segment: Getting your terms right!	Expert host/Segment director 5 Expert 1 Expert 2	4 mins
Closing	Closing remarks	Host	10 sec
<b>Total time</b>			<b>21 mins 5 sec</b>

## Resource 4: Segment structure example

### Segment 1: Interview

You will research, write, plan, rehearse and present an interview for *Teens Talk Money*.

#### Scenario

Steve is 16 years old and working part-time at *Pizza & Ribs*, a fast food shop. He is working in the kitchen. Steve talks about getting the job and related employment matters.

#### Topics (sample)

- Getting the job
- Tax and Tax File Number
- Pay rates, hourly rate
- Penalty rates
- Working hours
- Employee rights and responsibilities

**Time:** 4 minutes

**Team members:** Segment director, Interviewer 1, Interviewee 1

You will need to develop 5 to 6 questions.

#### Resources

Moneysmart's Rookie series have been designed to equip young people transitioning into adulthood with the motivation and tools to manage their money with confidence.

- **Rookie series educator guides:**
  - [Rookie: Credit and debt](#)
  - [Rookie: Car ownership](#)
  - [Rookie: First job](#)
  - [Rookie: Mobile phone ownership](#)
  - [Rookie: Moving out of home](#)
  - [Rookie: Online financial transactions](#)

#### First job

A young person's first job can be very exciting and opens up a whole new world. This topic addresses a number of questions. How can a budget help to plan a secure future or help with the achievement of financial goals? Where can a young person find out about appropriate workplace behaviour, their responsibilities, rights and conditions? Why are there entitlements and deductions on their pay slip such as leave, tax and superannuation? Who can they talk to if they need advice or information?

- **Video:** [Show me the money](#) (6:51)
- **Video:** [First job rights](#) (1:26)
- **Video:** [What I don't know does hurt me](#) (0:53)
- **Digital convo:** [First job](#)
- **Tax file number:** visit [ato.gov.au](http://ato.gov.au) and look up the section 'Individuals'

- **Fair Work Australia:** visit [fairwork.gov.au](http://fairwork.gov.au) or the state body that is relevant to you
- **Tax, Super + You!** [Tax, Super + You](#) is a new, free and easy-to-use online educational resource created by the ATO for teaching students in Years 10 to 12 all they need to know about tax and super.

## **Segment 2: Panel discussion**

You will research and devise a series of questions about financial management.

### **Scenario**

The panel discussion is titled 'Spending and saving – What should I do?'

The panel discussion is in response to teenagers wanting more information and advice about responsible financial management.

### **Topics**

- Opening a savings account
- Budgeting
- Avoiding the credit trap
- Debt management

**Time:** 5 minutes

**Team members:** Panel host/Segment director 2, Panel member 1, Panel member 2

### **Resources**

Moneysmart's Rookie series as listed on previous page.

### **Credit and debt**

Understanding credit and debt is important. This topic gives young people an overview of borrowing money, including types of credit, costs, issues, obligations, credit contracts, legal issues and where to get help if in financial difficulty.

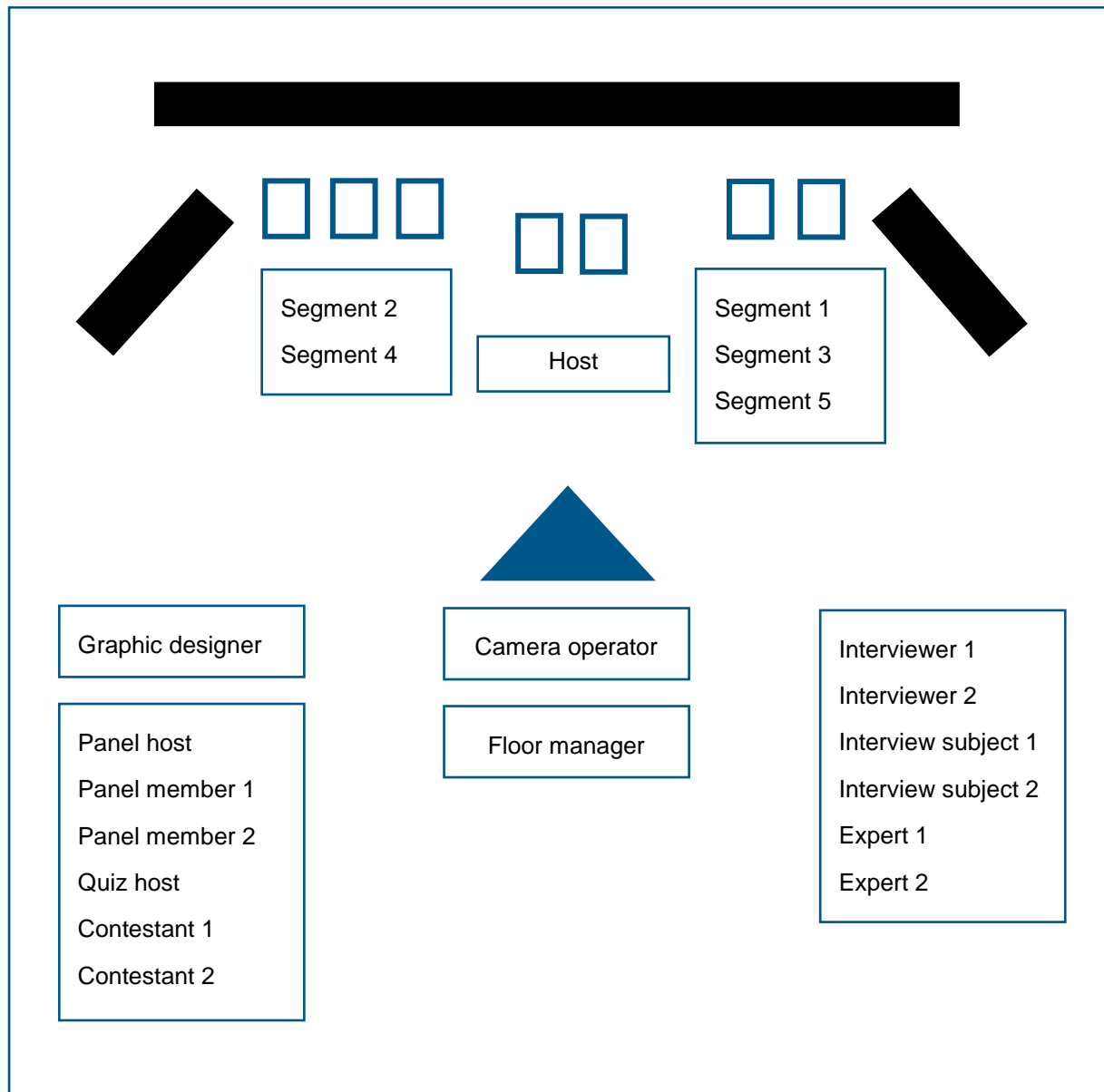
- **Video:** [Credit hangover](#) (6:17)
- **Video:** [Using credit and debt seems so easy](#) (0:25)
- **Video:** [Steve gets his first credit card](#) (1:02)
- **Digital convo:** [Credit and debt](#)

### **Moneysmart website**

Go to the [Moneysmart website](#) and search on the following terms:

- Banking
- Credit cards
- Saving
- Savings accounts
- Managing debts

## Resource 5: Suggested floor plan



### Note

Groups waiting to present their segment will wait behind the camera operator until called into place by the floor manager.

## Resource 6: Research and investigation guidelines

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Below are some guidelines, strategies and suggestions to help you plan your research and investigation. You need to collaborate and share your findings with other team members.

### **Research**

- Brainstorm ideas about the topics with other team members.
- Check that you understand the terms used in the topic list.
- Make a list of suggestions, ideas, issues, themes and perspectives about the scenario/topic.
- Pose questions about the topic to other team members.
- Use PMI (positive, minus, interesting) to develop different approaches to the topics.
- Put your ideas into groups and discuss with other team members.
- Create a mind map or chart to represent your ideas.
- Keep records of the websites you access and share with other team members.
- Summarise key points and discuss with team members.

### **Investigate**

- Watch TV talk shows and list the strategies used to keep the audience engaged and entertained.
- Search for templates and scripts for your TV show segment, e.g. interviews, panel discussions.
- Examine the most effective ways to present your information.
- Write a script for the segment.

### **Resources**

- Keep a record of the online links, sites and articles you access.
- Annotate websites to use in team discussions.



## Resource 7: Additional resource links

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- Buying a car:
  - [Buying a motor vehicle \(ACCC\)](#)
  - [Cars Guide: Costs to budget for when buying a car](#)
  - [Consumer Affairs Victoria: Buying a used car](#)
  - [NRMA NSW: Buying advice](#)
  - [NRMA - Used car buying checklist](#)
  - [Queensland: Transport and Main Roads – Buying your first car](#)
  - [RACQ: Buying a car](#)
  - [RACV: Car buying guide](#)
  - [RAC WA: Buying a car](#)
- Consumer affairs and fair trading:
  - [Consumer and Business Services: South Australia – Buying a used car](#)
  - [Fair Work Australia](#)
  - [Office of Fair Trading: Queensland](#)
  - [Office of Fair Trading: Queensland – Scams and fraud](#)
- Scams & online shopping
  - [Consumer Affairs Victoria: Scams](#)
  - [Online shopping \(ACCC\)](#)
  - [SCAMwatch Online scams \(ACCC\)](#)
- Australian Taxation Office (ATO)
  - [Australian Taxation Office website](#) and look up the section 'Individuals' for information on Tax File Numbers
  - [Tax, Super + You!](#) - Tax, Super + You is a new, free and easy-to-use online educational resource created by the ATO for teaching students in Years 10 to 12 all they need to know about tax and super

# Worksheets

Name: ..... Class: ..... Date: .....

## Worksheet 1: Exploring the topics

Use the suggestions below as a starter list of topics for discussion about consumer and financial matters.

- part-time work
- interest rates
- scams
- buying online
- mobile phones
- debit/credit cards
- budgeting
- getting credit
- savings
- debt

In small groups discuss your ideas and make a priority list of five topics you would like to learn more about. Give reasons for your selection.

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### **Group sharing**

A member of each group will rotate through the other groups, discussing and justifying their priority list. Groups can discuss and make changes.

- You can add more and discuss the reasons for your choices.
- Each group will present a short oral report to the class.

Name: ..... Class: ..... Date: .....

**Individual activity**

What are your top five topics? Why? Record your response below.

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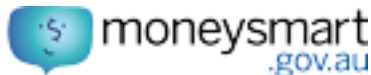
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Name: ..... Class: ..... Date: .....

## Worksheet 2: TV talk shows

View at least **two** TV talk shows and record your observations. Use the headings below to focus your responses.

The show	Show 1	Show 2
<b>Details</b>	Name of show: _____ Date: _____ Channel: _____ Running time: _____ Purpose: _____ Type of show: _____ Target audience: _____ Comments: _____ _____ _____	Name of show: _____ Date: _____ Channel: _____ Running time: _____ Purpose: _____ Type of show: _____ Target audience: _____ Comments: _____ _____ _____
<b>Structure</b> Presentation onscreen set, layout colour, visuals, signage		
<b>Opening segment</b> Visuals, voice over, music, stories		

Name: ..... Class: ..... Date: .....

<b>Segments</b> Types of segments: studio interview, panel, use of video, visuals, personnel		
<b>Segment structure</b> Introduction, type, language, time		
<b>Language</b> — formal/informal, emotive, persuasive, — tone, bias — interview/panel language		
<b>General comments</b> informative, effectiveness, entertainment value, audience reactions, likes/dislikes		

Name: ..... Class: ..... Date: .....

### Worksheet 3: TV talk show feedback

After viewing *Teens Talk Money*, each student will complete this feedback task to reflect on the presentation. The self-reflection task focuses on your learning and the presentation in *Teens Talk Money*. You may need to view the presentation a number of times.

#### Criteria

- Purposely reflect on your learning about consumer and financial matters.
- Appreciate and comment on the ways information and ideas are presented.
- Reflect on your understanding and knowledge about new learning contexts.
- Provide evidence of engagement and self-learning about the presentation.

#### Questions

- What did you learn about each topic?
- What topics would you want to know more information about? Why?

#### Segment topics

Segment	Topics	Comments
1		
2		
3		
4		
5		
6		

**Name:** ..... **Class:** ..... **Date:** .....

What did you like most/least about this unit? Why?

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Name: ..... Class: ..... Date: .....

### Worksheet 4: Feedback on student reflections

Criteria	Comments
Purposely reflect on your learning, resources and technologies appropriate for tasks.	
Appreciate and comment on the ways information and ideas are presented.	
Reflect on your understanding and knowledge about new learning contexts.	
Provide evidence of engagement and self-learning experiences.	

#### Comments

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Teacher: \_\_\_\_\_

Date: \_\_\_\_\_