

General teacher notes for secondary financial literacy units

There is no need to get bogged down in the detail of the scenarios. They are intended as a springboard from which to launch learning. The circumstances of the characters are more important than their relationships to each other. In some cases, students' personal experiences might engage better with the material. However, care will need to be taken not to draw attention to students' personal financial circumstances. Research shows avoiding references to personal circumstances is a critical success factor in personal financial literacy education.

Teachers need to be aware that these materials could provide opportunities to link with aspects of individual state or territory syllabus/curriculum documents that are beyond the scope of personal financial literacy.

Formal assessment tasks are not provided with these units. However, any of the tasks may be modified according to state/territory requirements to be used as appropriate assessment tasks.

Before beginning each unit, teachers need to be familiar with the teaching materials. Research shows that students' knowledge of financial terminology is limited. If you feel that difficulties with any concepts or terminology may arise in the units, additional teaching may be required, and the use of additional source material, such as brochures from suitable local financial or retail organisations.

If you have difficulties accessing computer and internet facilities during class time, the following strategies may be employed:

- Plan lessons around computer access.
- Information can be printed, photocopied and distributed to the class.
- Some of the interactive tasks are intended to reinforce learning or provide a "wake-up" call for students. You may find other ways to do this.